

Bridging Telecoms & Digital Identity

unlocking

the Future of Mobile Identity

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In a Digital World, Identity Matters

Cyber crime cost \$9.5T in 2024

	Country/Territory	Forecast	Year
	World	110,047,109	2024
1	United States	29,167,779	2024
2	China	18,273,357 ^[n 1]	2024
3	Germany	4,710,032	2024
4	Japan	4,070,094	2024
5	India	3,889,130	2024
6	United Kingdom	3,587,545	2024
7	France	3,174,099	2024
8	Italy	2,376,510	2024
9	Canada	2,214,796	2024
10	Brazil	2,188,419	2024

Identity fraud cost \$50 Billion in 2024

	Country/Territory	Forecast	Year
85	Belarus	73,129	2024
86	DR Congo	72,483	2024
87	Myanmar	64,284	2024
88	Uganda	55,587	2024
89	Macau	53,447 ^[n 8]	2024
90	Cameroon	53,391	2024
91	Jordan	53,305	2024
92	Tunisia	52,636	2024
93	Bolivia	48,172	2024
94	Bahrain	47,812	2024

And Still...

- SMS & Voice OTP represent ~40% of the global authentication worldwide
- Other methods include emails and mobile push notification

**30+ Years Technology
in action...**



What's Mobile Identity?



Drivers for more Channels of Authentication and Identity Verification



5B

mobile internet users

Up to 5 billion mobile internet users by 2025

GSMA



46%

usage growth

Mobile usage grew up 45%+ between 2019-22

Statista



60%

digital Payment growth

In 2022 60% of the adult population has been receiving or emitting digital payments

World Bank



80%

of breaches

80% of breaches were caused by stolen or brute-force credentials

Verizon Business



95%

increase in scams

95% of Scams increase between 2020 and 2022 targeting both consumers and SMBs

FTC



GDPR, (global) Data Privacy Acts, PSD3, e-Gov initiatives

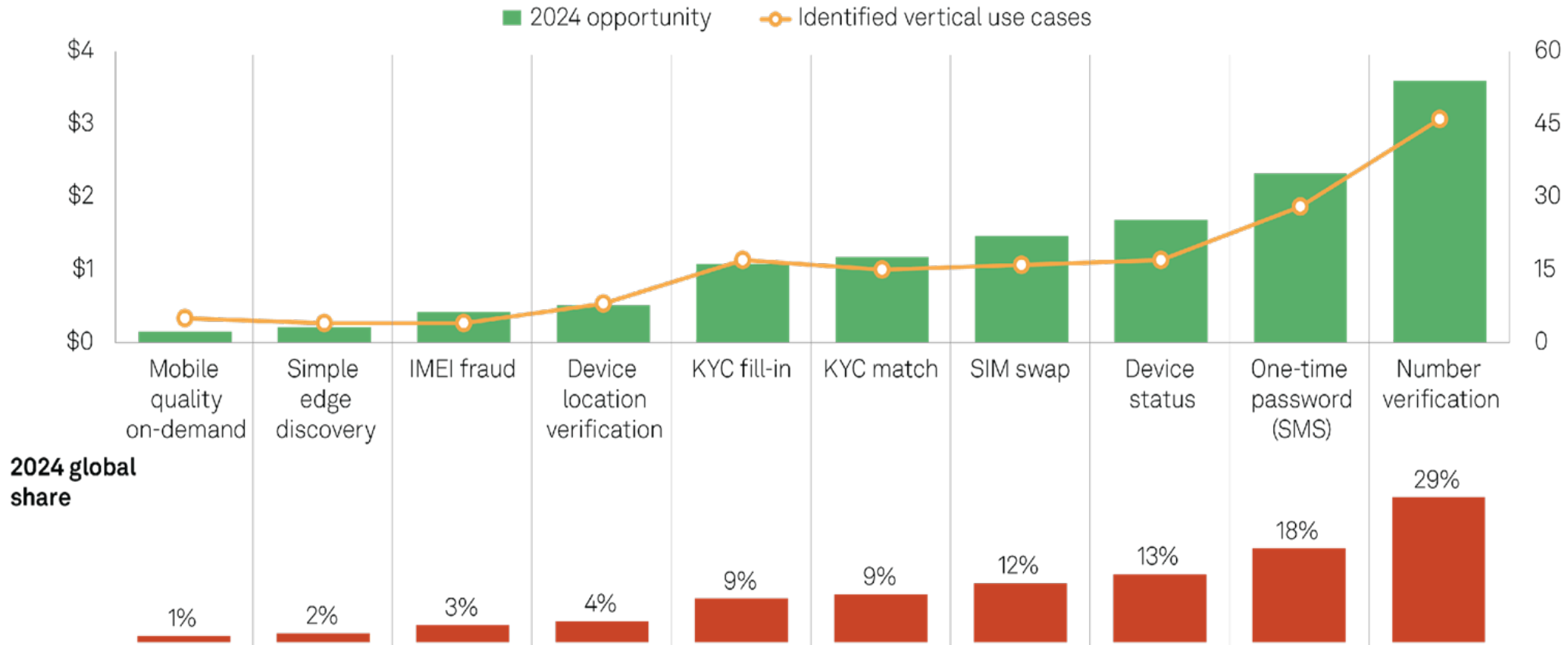
Juniper Research Supporting Data

- As SMS Revenue declines between 2024-2029, MNOs need additional revenue streams.
- MNOs need to implement Network Authentication services today to stabilize revenue
- The time to start the monetization of Network Authentication is Now!



Network API Market Opportunity

APIs: 2024 opportunity (\$B) and vertical use case count



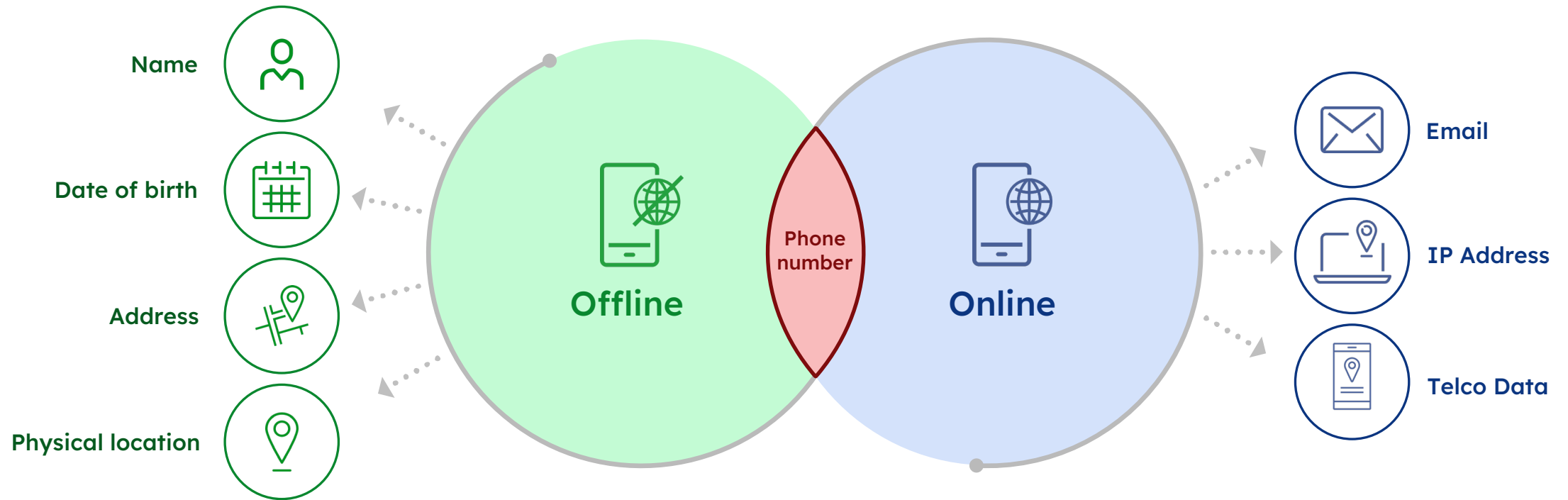
S&P Global
Market Intelligence



We need to Reinvent Authentication, but not the Wheel

The Phone Number is part of Telco's DNA

Connecting both the offline world and online world



Network Authentication Signals

1	Silent Authentication	Augments SMS OTP. Client passes an IP Address & the MSISDN is returned.
2	Number Verify	Determines whether a MSISDN is attached to a Carrier network
3	SIM Swap / Change Date	Determine when a new SIM Swap to Device pairing occurred
4	Device Status	Determine whether a device is Clean, been Blocked, or Lost / Stolen
5	Call Forwarding	Has Call Forwarding been initiated for a particular MSISDN
6	Roaming Indicator	Is the device associated with a MSISDN roaming, Internationally?
7	Account Status	Is the account associated with a MSISDN in good standing and active?
8	Device Tenure	How long has a SIM and Device been paired to an account?
9	Porting Status	Has a number been ported out recently?
10	Name Verification	With a MSISDN and provided name, we can compare to name on file

And there are dozens of other attributes that can be exposed to prevent fraud, including:

Active Call in Session	Email Verification
Voicemail Divert	Age Verification
Location	Bill Payer
Duration of Call	Bad Debt
Device Type	Device Change
Account Tenure	Billing Type
Recycled Numbers	Reported Lost/Stolen
Address Verification	Account Type

Stay compliant with MC,
CAMARA and GSMA Open
Gateway Initiative



We all live in high regulation environment

What data means for Number Risk in Digital Identity.

1st Party Data

Contains PII Data

Own data

2nd Party Data

Contains PII Data

Group
Companies/Affiliates

3rd Party Data

Contains PII Data

Data brokers,
Alternative data suppliers

Peripheral Data

Contains PII
and non PII Data

Carrier Info, Routing,
Portailbity



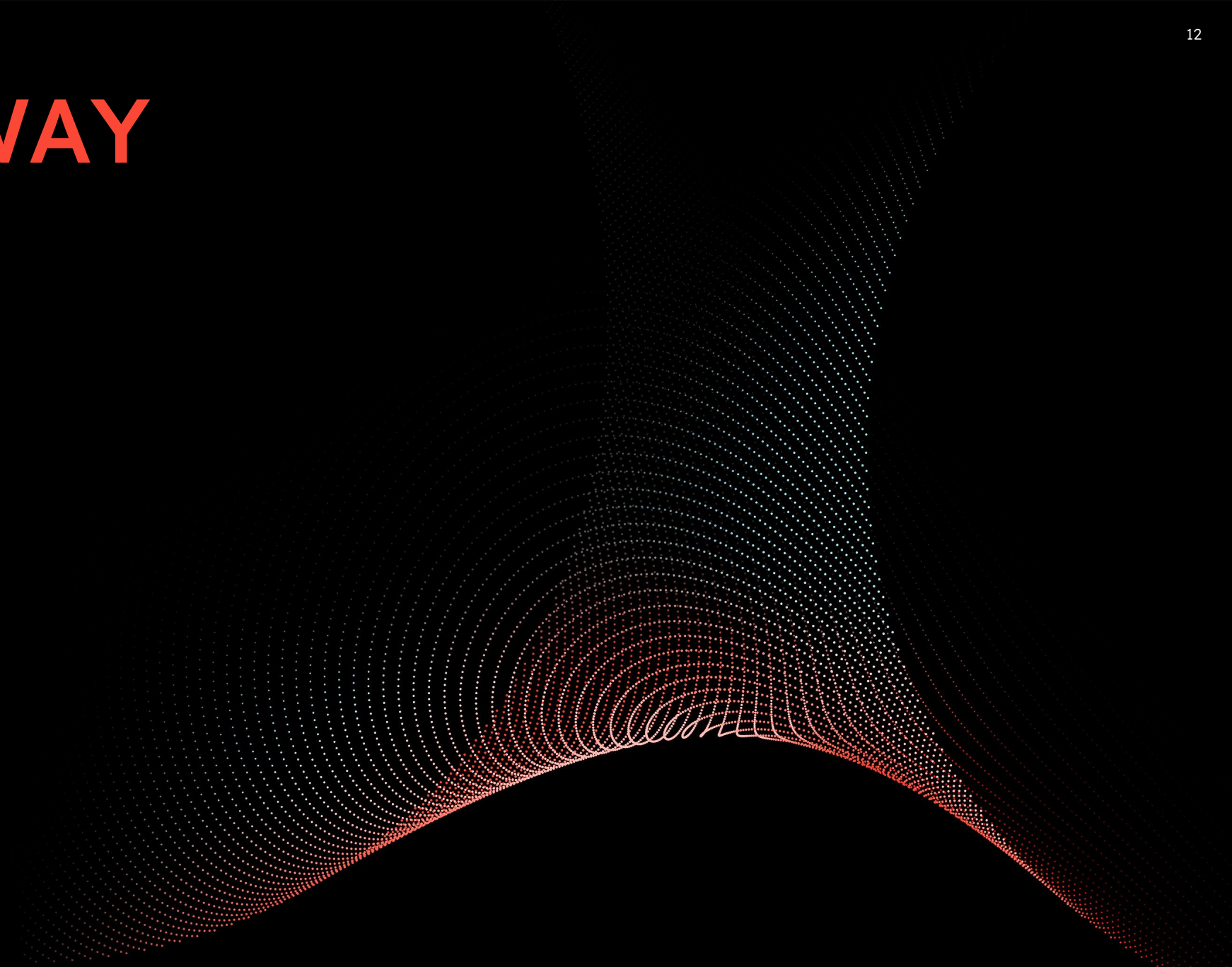
Data elements for digital identity solutions

Data elements	Description	How Telcos Can Help?	Notes	
Authoritative	1. PII	SSN, public records, passport, drive license etc.	●	Linked to #2 and amount of data collected at onboarding
	2. High Insurance CRM	CRM Information with strong KYC check at onboarding	●	
	3. Government lists	Blacklists, sanction lists, politically exposed person lists	●	
	4. Bank account	Ownership and status of bank account, including balance, length of ownership, etc.	●	In countries where Telco's powered financial inclusion
	5. Finances	Auditable financials (e.g., tax, trade activities), trade activities, past transactions etc.	●	Customer payments tenure
	6. Biometrics	Thumbprint, face, voice, retina, and other person's characteristics	●	e.g. Tanzania
Contextual	7. Device ID	Device fingerprinting data (including hardware, software, and network attributes) Geo-location, IP, VPN, device health, application integrity, etc.	●	
	8. Telco Carrier Network	Network Signals such as Active/inactive, SIM Swap indicators/time stamps	●	
	9. Behavioral	Users' behavior/interaction with device or browser. Transactional behaviors over different channel of communications, payments...	●	Native SDKs
	10. Social media	Data elements contained in social media platforms e.g., LinkedIn, Instagram Network, friends, chat, history/activity, etc.	●	

- High
- Medium
- Low/None







OPEN GATEWAY INITIATIVE



Quick Recap



 Focus	<p>Aims to simplify and secure online logins and transactions by leveraging the mobile phone as an authentication tool. Originally designed for national standards in Auth.</p>	<p>Focuses on creating a single Intl' standard for Network API around telco data</p>
 Evolution	<p>Support various authentication methods, including biometrics like fingerprint scanning and facial recognition. It has also incorporated industry standards like OAuth and OpenID Connect for improved interoperability.</p>	<p>Leverage emerging technologies like blockchain for enhanced security and decentralization.</p>
 Strength	<p>Adoption and flexibility</p>	<p>Standardization and testing</p>
 Weakness	<p>Lack of ubiquity</p>	<p>Adoption, maturity, use cases it can address</p>



How to Manage Conflictual Channels & Operations?



vs.



CAMARA
THE TELCO GLOBAL API ALLIANCE

so what? ▶



vs.



Enterprises are looking for solutions, not for tech war

You act as an Interoperability Hub

Offer both Integration when available (e.g. SIM Swap) to enterprises

Double Access Period – Long Term Planning and roadmap



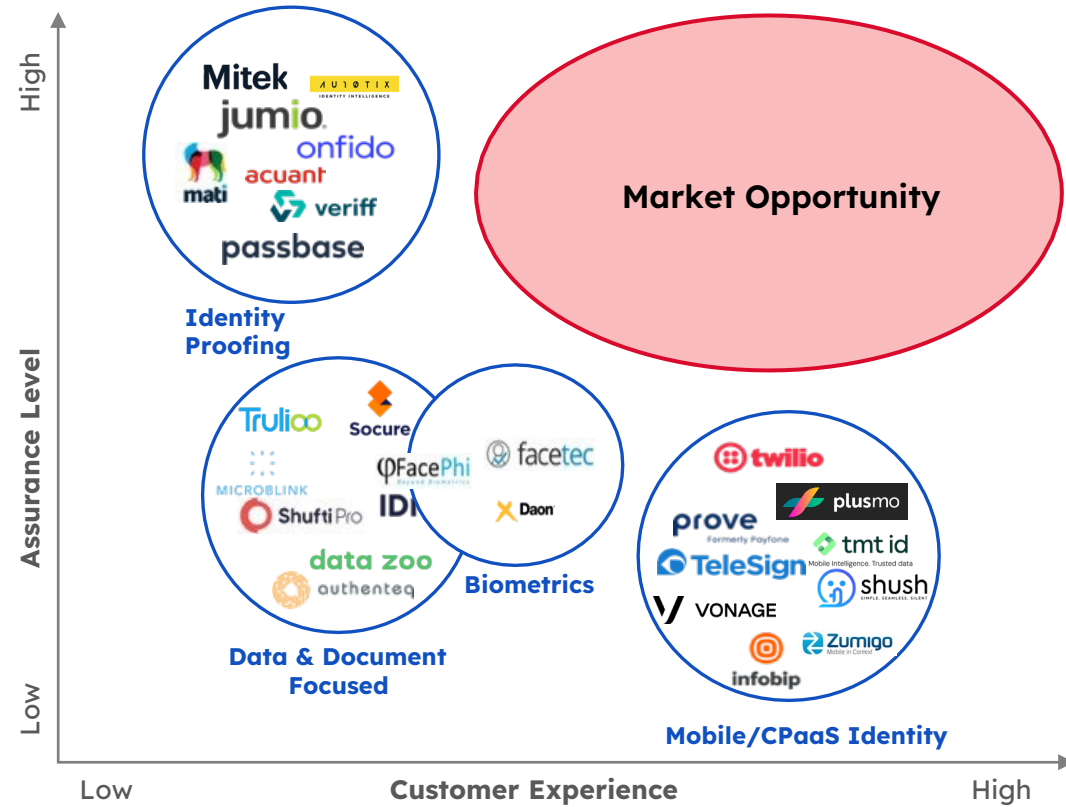
A Vast Array of Opportunities



Market opportunities exist for solutions with high assurance and global footprint

Market Opportunity for CSP Identity Solutions

- Notes:**
1. Liminal, "Consumer Identity"
 2. FTC "Consumer Sentiment..."
 3. VOC Calls;
- Chart is illustrative



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the Future of Mobile Identity

What's next?

- Understand your local market and available solutions
- Analyse Use cases/Pain Points
- Build Business Case
- Consider: Do it yourself vs. Partner



Who we are

Global Telco Consult GmbH (GTC) is a premier telecommunications consultancy offering expert services in Messaging, Identity, IoT, Recruitment, and M&A.

We serve enterprises, carriers, and service providers, guiding them from SMS to advanced IP messaging and implementing state-of-the-art identity and fraud detection solutions.



our services.

what we do

- Consulting
- Enabling
- Outsourcing



our customers.

who we help

- Operators
- Aggregators
- Platform Providers
- Consultancy Providers
- Enterprises



our expertise.

what we help with

- Messaging
- Internet of things
- Digital Identity



GTC Services today

CONSULT

Productization

- Strategy Definition
- Product/Platform Launch
- Go-To-Market Strategy

M&A

- Acquisition Strategy
- Due Diligence
- Merger Management
- Integration Support
- **“IoT Amplified”**

Market Intelligence

- Market Report
- Competitor Analysis
- **“Messaging Pulse”**

ENABLE

Training

- Sales Training
- Product Training
- NOC Training

Recruitment

- Executive Search
- Permanent & Contract Staffing
- Recruitment Process Outsourcing
- Talent Advisory

OUTSOURCE

Digital ID Managed Services

- Digital Identity Integration
- Project and Product Management

Messaging Managed Services

- SMS Platform Management
- SMS FW Management
- Flash Call Detection
- Network Penetration Testing

Procurement & Sales

- Sales Support
- Procurement Support





Thank you!

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Global Telco Consult (GTC) is an independent and trusted A2P business messaging consultancy with deep knowledge and experience in launching, optimizing and accelerating messaging services and strategies.

