

# Your business protected

# Our Identity Hub portfolio

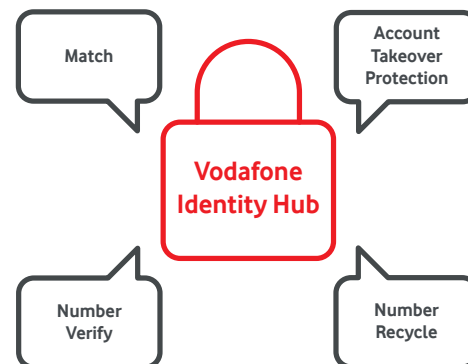


## Vodafone Identity Hub

Vodafone Identity Hub is a portfolio of APIs that help businesses combat fraud and cybercrime while improving customer experience. This is achieved by leveraging real-time data from Vodafone's global communications network.

**Growth in mobile E-commerce – combined with a rise in digital impersonation and account takeover – means that it's more important than ever for businesses to be able to verify user identity via the mobile channel.**

Economic crime globally is estimated to be worth close to \$1.6 trillion.<sup>1</sup> By 2021, over 75% of online payments will be carried out via the mobile channel<sup>2</sup>, and it's predicted that the value of money lost through associated payment fraud will double to \$45 billion by 2023.<sup>3</sup>



### Seamless user authentication

By leveraging Vodafone's real-time network data to verify end user attributes, signals can be used as indicators of account takeover or compromise. This offers businesses seamless user authentication for a wide variety of use cases, helping them secure the mobile channel for their customers.

The ability to verify user authenticity secures businesses' online platforms – reducing the risk of cybercrime and protecting their customers against identity theft.

Beyond the severe financial and social impact on individual victims of impersonation fraud and cybercrime, businesses whose platforms are targeted are also comprised. Administrative overheads, loss of business and ultimately lasting brand damage are all inevitable consequences of a breach.

Over 70% of all digital impersonation occurs using mobile channels.<sup>4</sup>

<sup>1</sup> Experian – Cybercrime: The \$1.5 Trillion Problem (Blog), 2018

<sup>2</sup> App Annie – The State of Mobile, 2019

<sup>3</sup> Juniper Research – Digital Identity, 2019

<sup>4</sup> Experian – Annual Fraud Indicator, 2017

## Who will benefit from Vodafone Identity Hub?

### Benefits to end users:

- **Protection against fraud** – reduced risk of identity theft or impersonation fraud
- **Secure accounts** – protection against account takeover and other cybercrime
- **Smooth user experience** – seamless authentication without impacting the user journey

### Benefits to businesses:

- **Secure platforms** – reduced risk of brand damage and financial costs from fraudulent activity
- **Happy customers** – smooth customer experience leads to greater trust and retention
- **Regulatory compliance** – GDPR and PSD2 compliant without impacting customer experience

Benefits	What it means for businesses
REST-based APIs	<ul style="list-style-type: none"><li>• Ability to support high-volume low-latency requests with simple coding</li><li>• Single integration for all Vodafone markets</li></ul>
End-to-end service	<ul style="list-style-type: none"><li>• Single contract for all Vodafone markets</li><li>• Single SLA for all products</li><li>• High service availability</li><li>• KPI monitoring and reporting</li></ul>
Global service support desk	<ul style="list-style-type: none"><li>• 24/7 support for Priority 1 incidents</li><li>• Response within 1 hour</li></ul>
Regulatory compliance	<ul style="list-style-type: none"><li>• Fully compliant with GDPR and PSD2</li></ul>
First-party, real-time data	<ul style="list-style-type: none"><li>• Customer information is always up to date</li></ul>



## Why Vodafone Carrier Services?

Vodafone is one of the world's largest telecommunications companies. Our Carrier Services (VCS) division manages the commercial relationships with 800 communications service providers globally and offers a broad portfolio of voice, network connectivity and messaging services. We have one of the most reliable and wide-reaching global networks – spanning across Europe, North America, the Middle East, Africa, and Asia Pacific. Service providers can support their worldwide communication needs and access the unrivalled scale and extended global reach of Vodafone's network, benefiting from the same quality management used to support Vodafone's own customers.

### Next steps

To discover more about how Vodafone Identity Hub can help protect your customers and your business, please contact your Account Manager or get in touch at:

[carrierservices@vodafone.com](mailto:carrierservices@vodafone.com)

For more information, please visit:

<http://www.vodafone.com/business/carrier-services>

The future is exciting.

**Ready?**



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