



Mobile Verification via CrossCore

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Is your mobile number more important than you think?

How do you feel when you leave your mobile phone at home or forget to charge it?

In today's world people rely on their smartphones as much as they rely on cash or a bank card. Your smartphone is more than just a phone, it can help you find people, pay for things, keep you safe and allow you to have access to many online services.

Whilst the world has gone digital, being able to prove our identity is still key to being able to access all different types of online services.



7.3M²

New phones are activated every year



98M³

Mobile phones lost in the UK since 2007



90%⁴

Of 11-year-olds own a mobile phone



10⁵

The average UK household now has 10.3 mobile devices



99%¹

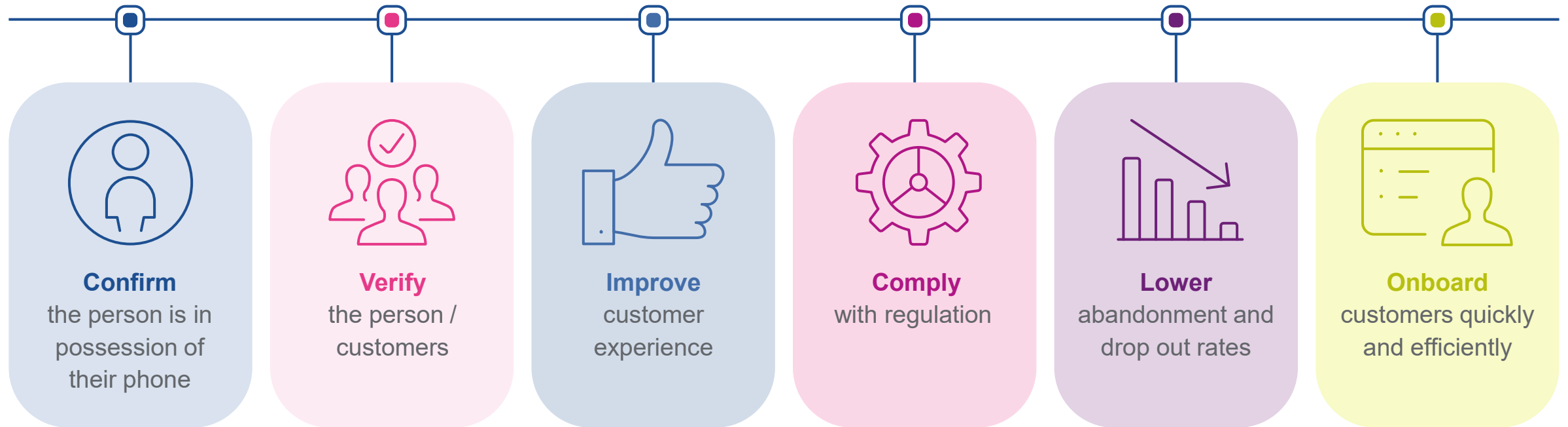
Of the UK adult population owned a mobile phone in 2021

Do you ask yourself these questions?

- ? I need to confirm that my customer who is making the application has **possession of the mobile device**
- ? I need to **verify** and **authenticate** my customers
- ? I want to **validate** that the phone number exists and get a **fraud score** associated with that
- ? How can I lower **my abandonment rates** in my online services?
- ? How do I make my online journey **frictionless**?
- ? How can reduce the amount of **fraudulent activity** across my customer base?
- ? I need to meet **regulation** and **GDPR** around KYC and AML

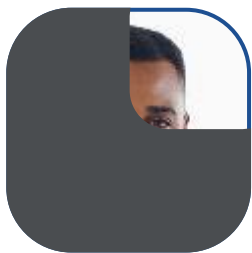


Mobile Verification helps you to...



Establish Digital Identity with the PRO Approach

Possession, Reputation, Ownership



Possession

John is physically holding the phone



Phone numbers are bound to mobile phones with 128-bit encryption, allowing Experian to authenticate **Possession**



Reputation

The phone number has 10 years of real-time behavior



Phone numbers have **Reputation**, allowing Experian to assess risk in real time



Ownership

The phone number is owned and operated by John



99% of consumers have a personal phone number, allowing Experian to verify identity via **Ownership**

Possession - Mobile Auth

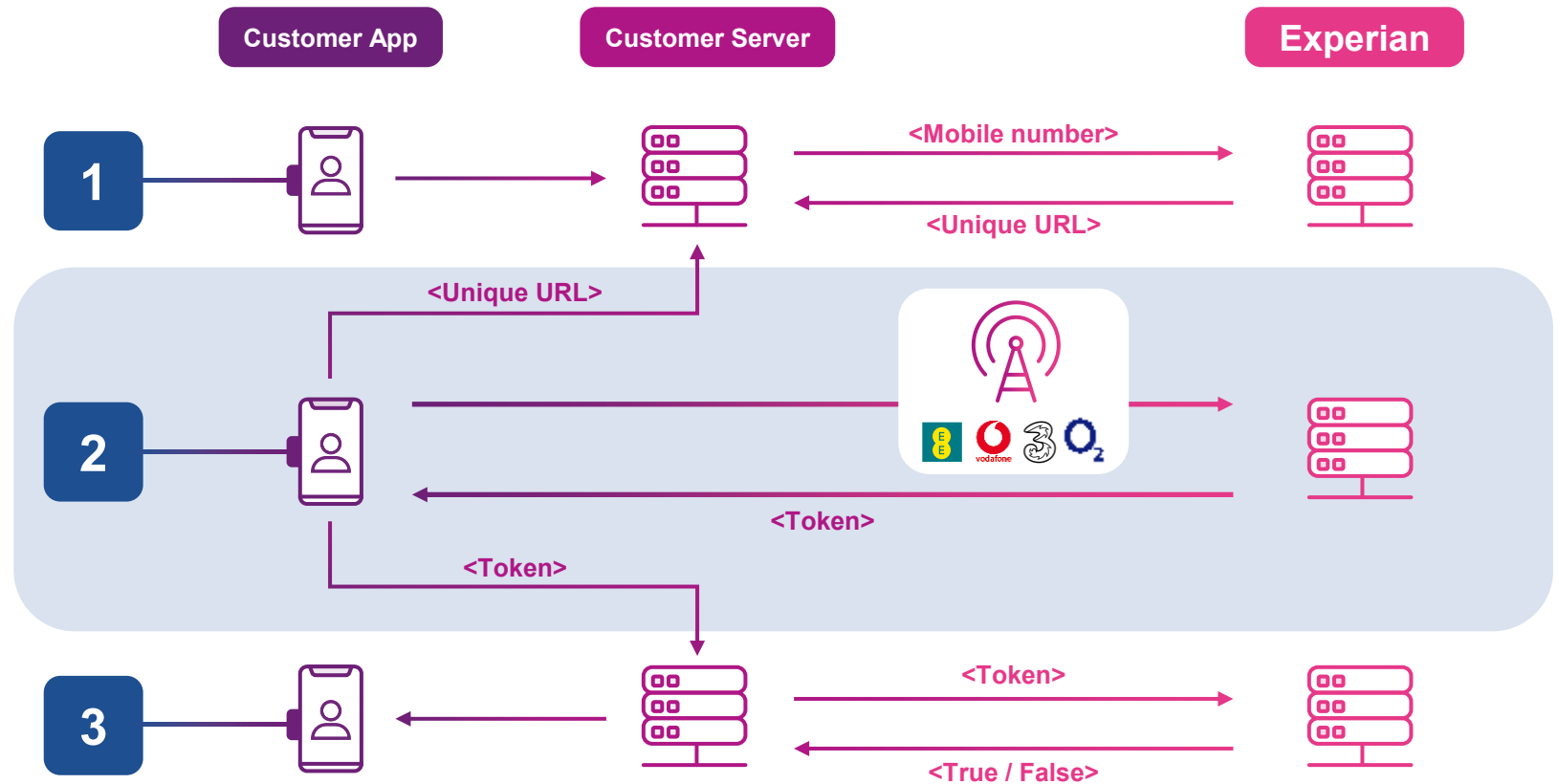
Uses mobile networks to verify activity is coming from an expected device – frictionless authentication



Built on core network infrastructure, it is a **highly secure capability**



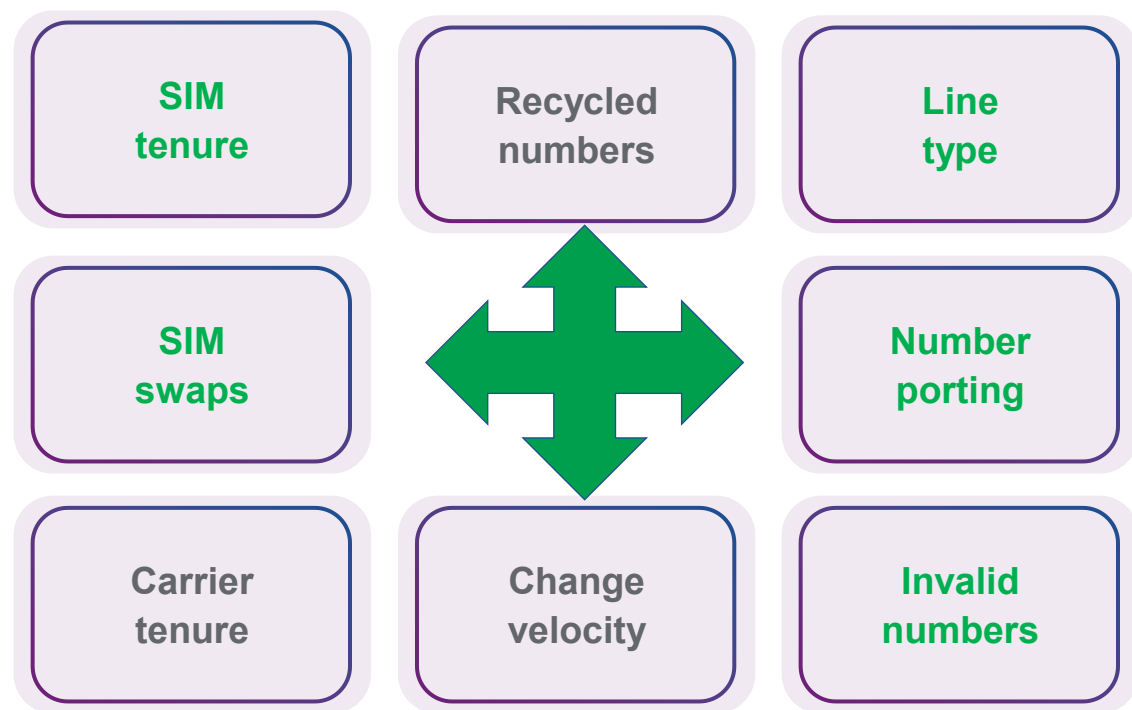
Works silently in the background and is **frictionless** to the end user



Reputation - Trust Score

Provides a real-time measure of the reliability and risk of a Subscriber's mobile telephone number

In the background, Experian checks against:



High Trust Score

1000

630

300

0

Low Trust Score

Trust Scores are from 0 to 1000

Over 630 is high trust

Below 300, step up

Tenure & behaviour raise the score

SIM swaps, synthetic identities, burner phones, and known fraud lower the score

Risk codes can be used in lieu of the score

Ownership - Verify

Allows you to verify that a Subscriber's identity information is associated with a particular telephone number



Phone number correlation to Name, Address, DOB



Individual attributes are matched against the mobile operator records for a given mobile number



The output is a score against all elements

