

Consumer



Data attributes, the building blocks to digital identity.

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Mobile Identity is at the heart of the digital economy.

- An extension of digital identity provided via mobile networks or devices.
- It is not just an enabler for logging in and transacting – it can also play a central role in communication and interaction.

<https://www.gsma.com/identity/mobile-identity-overview>

Federated Identity, a single identity used across multiple systems.

Mobile Digital Signature, sign contracts via mobile leveraging the SIM

Second Factor Authentication

Identity Attribute Brokerage

Leveraging our digital dependency

- **64%** say the **internet** is an **essential** part of their life.
- **19%** say they spend more than **40 hours a week online**.
- **Average** amount of **time** spent online on a smartphone is **2 hours 28 minutes** a day. 3 hours 14 minutes for 18-24s.
- **UK** now check their smartphones, on average, **every 12 minutes** of the waking day.
- **40%** first look at their phone within **five minutes of waking up**, climbing to 65% of those aged under 35.
- **37%** of adults check their phones **five minutes before lights out**, again rising to 60% of under-35s.



Coping without internet access?

| | |
|---------------|--|
| First Party | Data directly attributes to the customer. |
| Dynamic | Often real time data, increasing relevance. |
| Scalability | Billions leverage mobile networks today. |
| Non intrusive | No mobile applications required and transparent to the end user. |
| Relevant | Customers update details every 1 or 2 years. |
| Thin File | Customers with limited credit information often lost. |
| Rich data | Multiple customer lenses |



Network

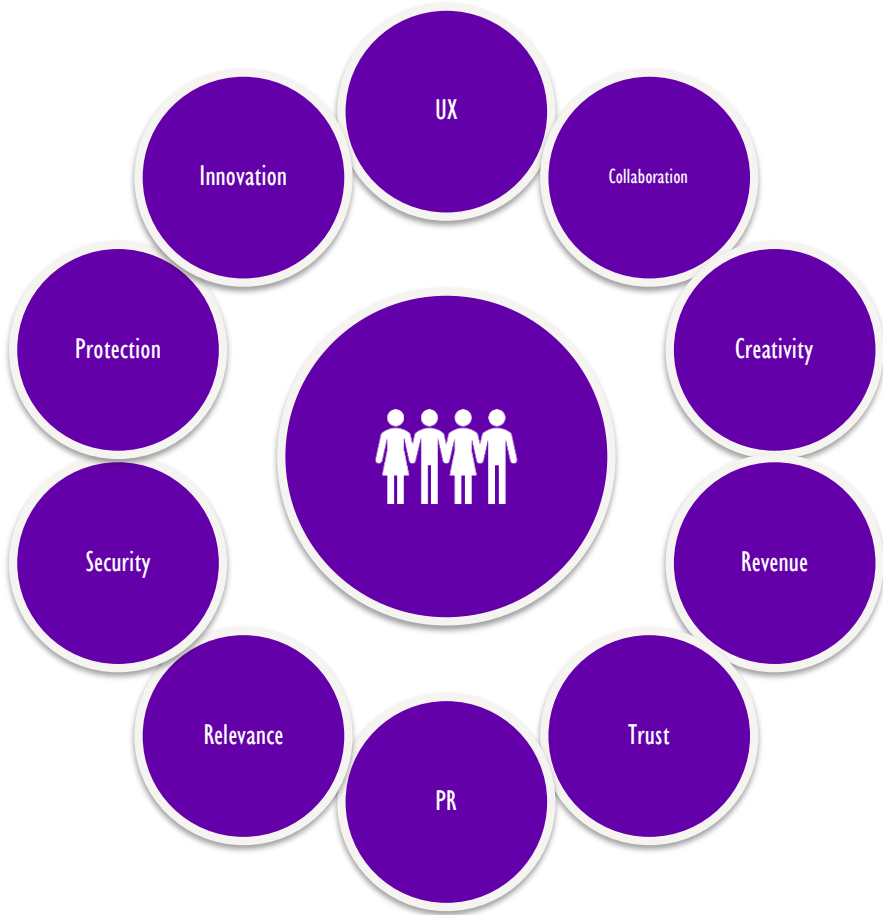
Connectivity

CRM +
Billing
Platforms

Account Information

Trends +
Analysis

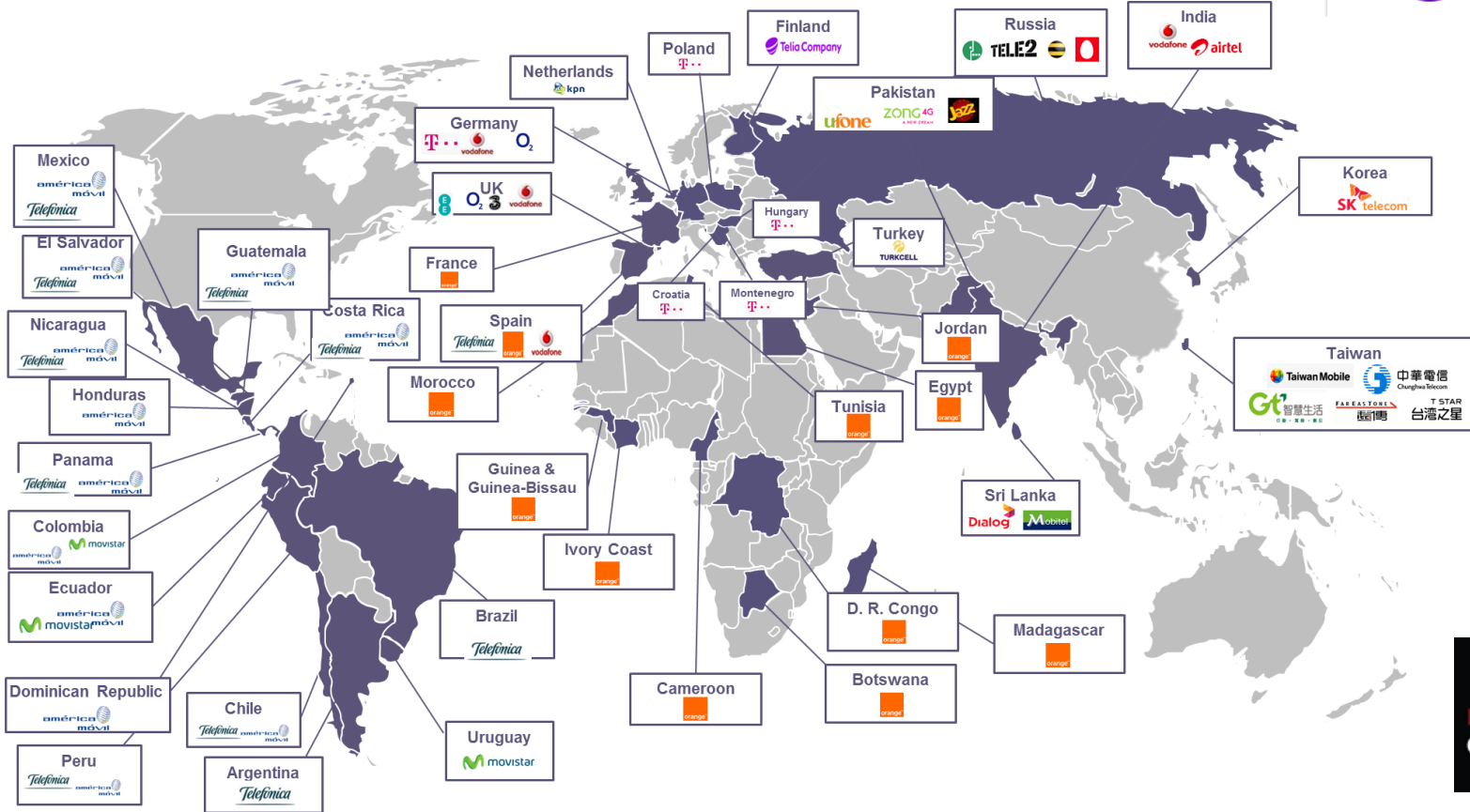
Patterns



It's a very positive message
however...
We **ALWAYS** ask.
Is it right for our customers?



The maturing market



70 Operators in 43 markets

The screenshot shows the Movistar Money website. At the top left is the Movistar logo. The main heading reads "Movistar Money, tu préstamo online". Below it, text states "Hasta 4.000€ en 24 o 48 horas." and "Sabemos que no te pondrías excusas para comprarte ese capricho que tanto te mereces." Two bullet points are listed: "Sin comisión de apertura" and "Sin trámites ni papeleos innecesarios". On the right, a "Simula tu préstamo" section allows users to "Elige el importe y la cuota a tu medida". A large green number "4.000 €" is displayed. Below it is a slider ranging from 1.000€ to 4.000€, with a green bar indicating the current selection. At the bottom, three options for "cuotas" are shown: "24 cuotas", "36 cuotas" (which is highlighted with a green box), and "42 cuotas".

- Micro Loans
- Leveraging mobile data for decision making.

The slide is titled "TRANSFORMING INTO THE DIGITAL OPERATOR". It features a blue background with a yellow arrow pointing from left to right. On the left, a smartphone displays a network tower icon and the text "Network Operator". On the right, a smartphone displays a grid of app icons including WhatsApp, Telegram, Fizz, TV+, and others, with the text "Experience Provider" below it.

- Fast login button.
- Cross operator capability.
- Enabling digital services and content.



- xMNO collaboration around product and sector development
- Facilitated by the GSMA.
- No commercial discussions permitted.
- Encourages alignment of capability.
- Enables feedback.
 - Other industry body collaboration. E.g. UK finance.



We thrive from collaboration



Service Providers

Consent Driven
Great UX



Partners

One Contract
One integration



Mobile Operators

Sandbox
API platforms



Industry Standards

Standards/Alignment



What we have today
...and considered for tomorrow

KNOW YOUR CUSTOMER

Ability for a company to check customer data such as phone number, name, etc. with EE data to reduce fraud risk, during online activity.

SIM CHANGE

Checks the date and time of the last sim swap to identify fraudulent activity. A recent sim change can signal account takeover.

CALL FORWARD SETTINGS

Verifies that calls are being received at the intended number, and are not being diverted to a fraudulent number.

NETWORK IDENTITY

Matches the number being used in a web session with the intended customer's number.

CONTENT LOCK/ AGE VERIFICATION

Checks that the customer is over-18 when purchasing age-restricted products and services.

IMEI LOOKUP

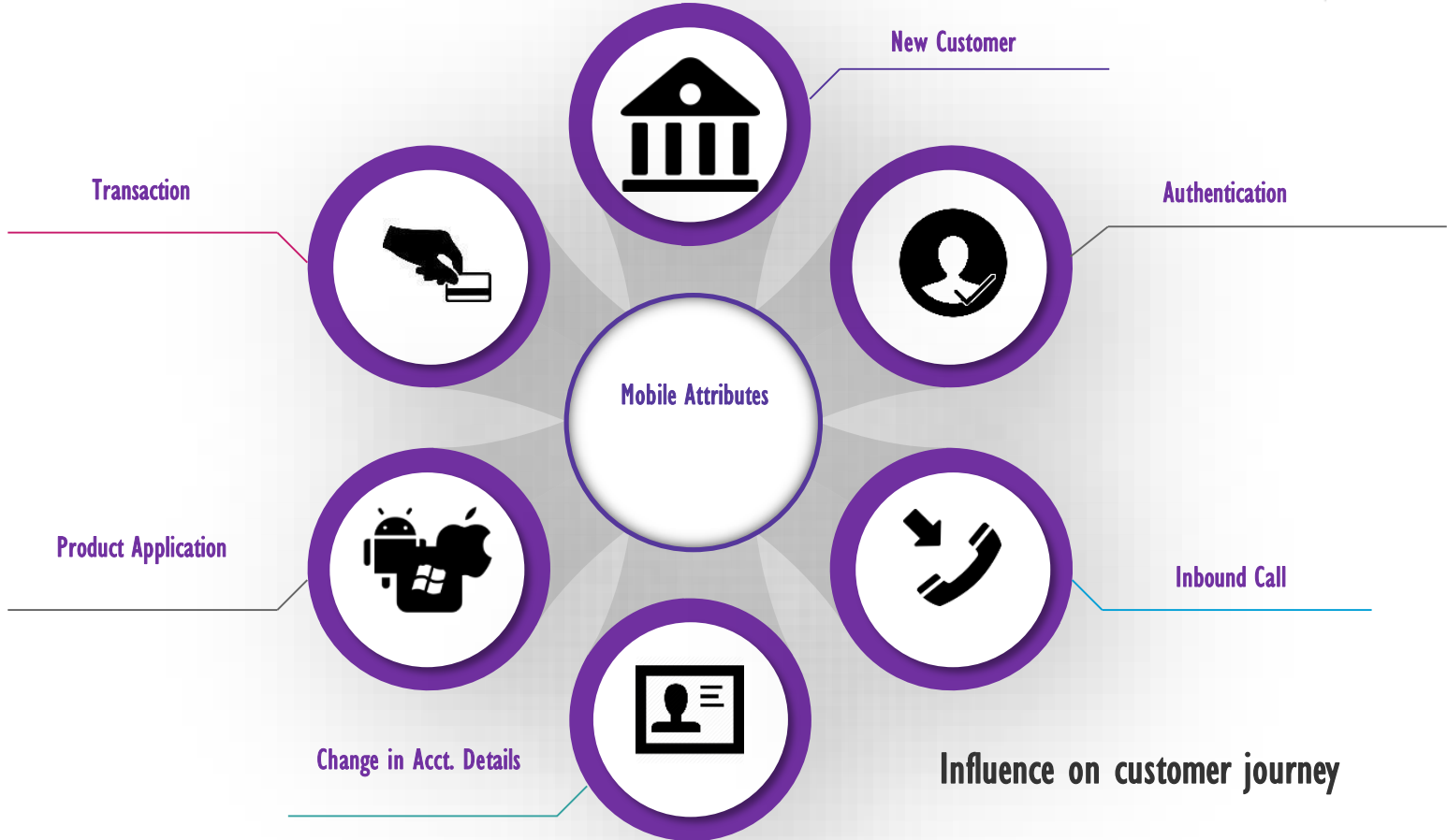
Verifies the device ID (IMEI) associated with the phone number. A mismatch could indicate account takeover or fraud.

DEVICE LOCATION

Establish the customers exact location (via GPS) through their device and phone number.
Explicit customer consent required.

INTERNATIONAL LOCATION

Determines the customers country location (note: API confirms a country with a Y/N response). *Explicit customer consent required.*



Influence on customer journey



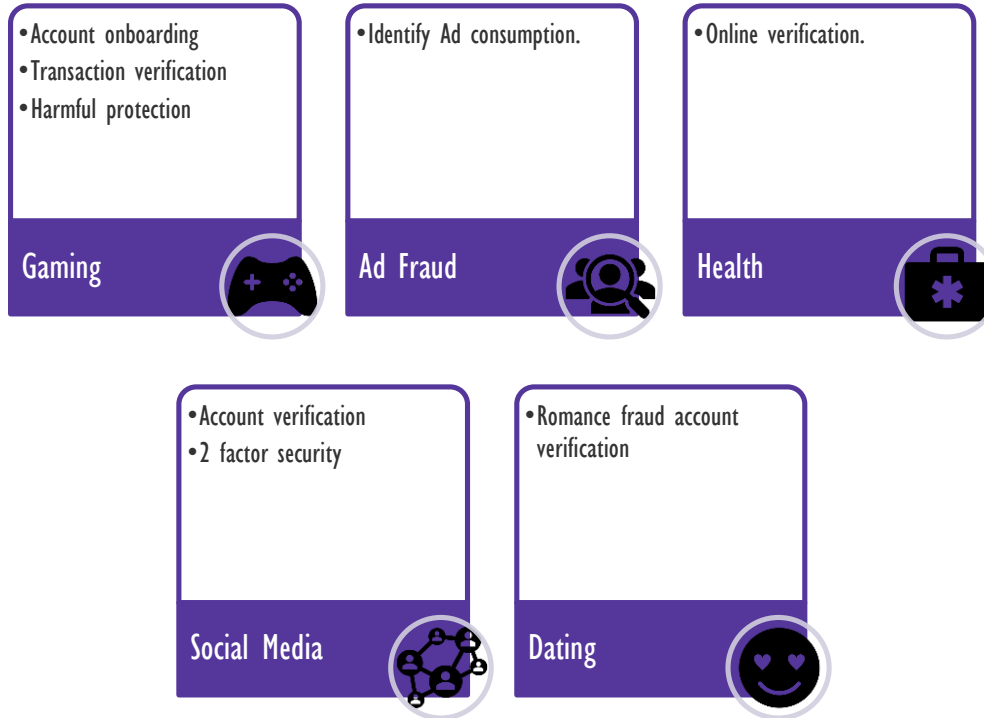
- Protecting two factor authentication.
- SIM Swap and call forward indicators.
- Leveraged as part of wider risk decision.

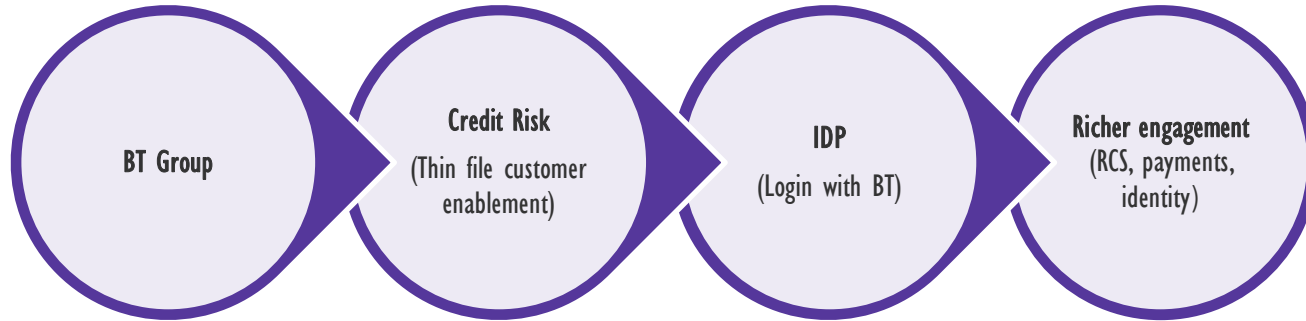


- Onboarding for online retail account creation.
- Validating account detail changes.
- Matching address information.



- Asking end user to consent to location check for breakdown services.
- Allows for accurate location determination, improving experience.
- **Specific consent capture as part of flow.**





50% of UK households have a BT presence.
Help create **better experiences and reduce fraud.**



Thankyou

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