



Mobile Connect The case for operator identity services

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GSMA www.gsma.com

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1987

15 OFFICES WORLDWIDE





SAN FRANCISCO











NEW DELHI

Connecting Everyone and **Everything to a #BetterFuture**



The mobile industry is the first to formally commit to the UN Sustainable **Development Goals**

























The world's leading mobile industry events. MWC Barcelona, MWC Shanghai and MWC Americas, together attract nearly

192,00

people from across the globe each year

The GSMA works to deliver a regulatory environment that creates value for consumers by engaging regularly with:







ORGANISATIONS



GSMA Working Groups provide frameworks and standards in commercial. operational and technical matters that help maintain and advance mobile industry ecosystems



WORLDWIDE





By 2020, the percentage of digital businesses that will suffer major service failures, due to the inability of IT security teams to manage digital risk is

60%

On average to how many accounts is a person registered that requires password?

90

After 2 weeks, what percentage of users forget their passwords?

21%



Identity is becoming a 'burning platform'...

Cybercrime costs estimated at US\$ 1 trillion in 2017

81% of data breaches in 2016 involved weak, default, or stolen passwords

7,800,000,000

2017: A NEW "WORST YEAR ON RECORD" WITH OVER 5,200 BREACHES EXPOSING 7.8 BILLION RECORDS

7.8 BILLION

records were exposed in all of 2017

5,200 publicly reported data breaches in 2017

20,832 published vulnerabilities in all of 2017

DATA BREACHES BY INDUSTRY IN 2017

? 40%UNKNOWN



39.4%

BUSINESS SECTOR



8.1%

MEDICAL GOVERNMENT



7.2%

5.3% EDUCATION

FATISTICS FROM: VIII NOR - DISK BASED SECURITY: DATA BREACH OUICKVIE



...and no longer is it as simple as 'passwords are broken'

=> identity is broken as well



 Image: Control of the control of the

If you had the right to erase your personal data from any company, which of the following situations do you think would motivate you to take action?

Facebook says Cambridge Analytica had data on 87 million people



45%

Finding their data was sold or shared with other companies

14%

Receiving a robo call or telemarketing call for a product/ service I am not interested in

12%

Being marketed to for irrelevant or wildly inappropriate products

11%

Being marketed to, via social media in an intrusive way

9%

Being marketed to, too frequently 7%

Receiving bad customer service

6

Being marketed to, for a product/ service I have already purchased







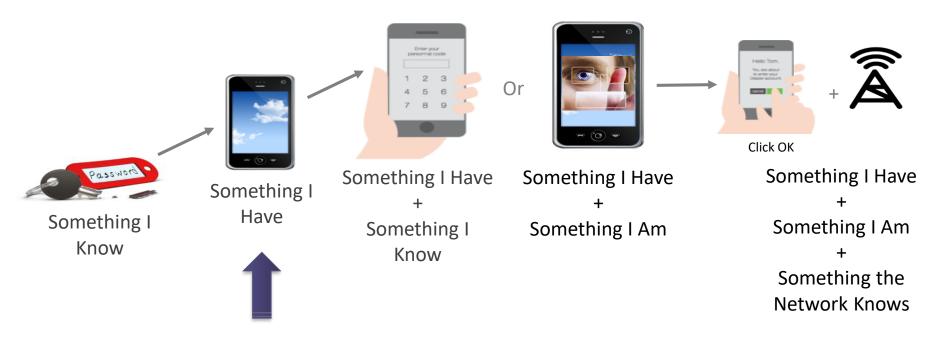
...no wonder Global trust is on the decline

Source: 2018 Edelman Trust Barometer. The Trust Index is an average of a country's trust in the institutions of government, business, media and NGOs. General population, 28-country global total.





The transformation ... towards Multifactor Authentication



Mobile Connect starting line

Risk-based authentication



What is Mobile Connect



Mobile Connect is a service that lets you login to websites and apps on any device without having to remember usernames or passwords. You are safely identified through your mobile phone number.



Mobile Connect is much more ..



Mobile Connect offers a range of services for digital transactions

Authentication

Simple and globally ubiquitous log-in



authenticate



authenticate plus

Authorisation

User authorisation of SP requests



authorise



authorise plus

Identity

Provision of user identity



phone number



sign-up



national ID

Attributes

Insights about the **user**, device or transaction



KYC match



account takeover protection





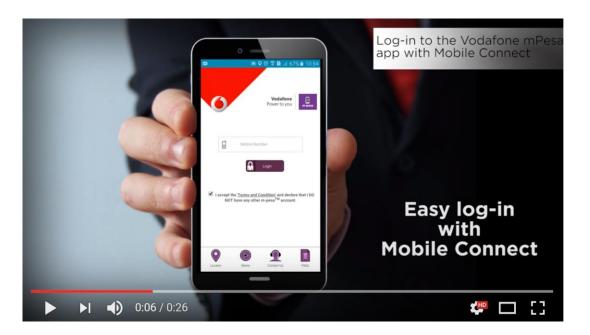
Helping users manage their identity across their digital footprint





Authentication - Vodafone (India) mPesa and Mobile Connect

mPesa is a mobile phone-based money transfer, financing and microfinancing service



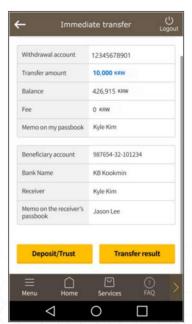


Authorisation - SK Telecom & Kookmin Bank (South Korea)

Money Transfer on Kookmin bank's mobile app using Mobile Connect









Identity - Payfone Mobile Authentication (US)

- Reducing steps for identity verification with Mobile Connect (7 vs 3 steps)
- No manual entry, no text messages, no passcodes







Attributes - Morpho's (Safran) facial recognition solution (India)

Eliminating passports – with biometric verification at airport self check-in







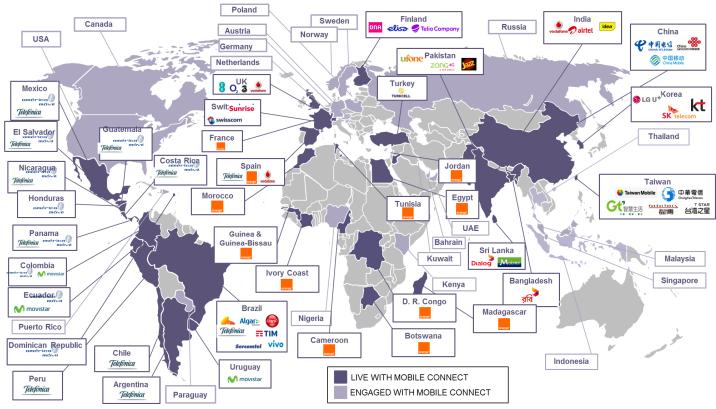
Attributes - InterBev's vending machine with MePIN (US)

Age verification for alcohol purchase control



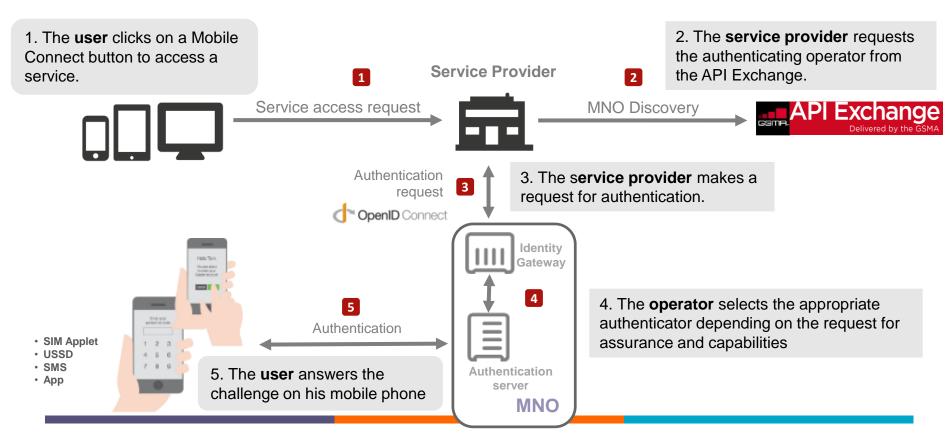


72 operators have deployed Mobile Connect in over 30 markets





Standard APIs and Global Discoverability





This being said ...

Operators need to act fast

Identity, a core part of Operators' strategy

Identity, to be coupled with RCS





If you would like more information, please contact the GSMA via:

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