

02 Smart Digits

Protection of customer identity and personal information is a critical concern for any business. A customer's number is linked to unique insights that Telefonica can monitor and share. With consent, customer insights can be monitored in real time across any SIM based device to reduce fraud and improve customer experience.

Know Your Customer

Verifying your customers' identity via means such as name, address, postcode and mobile contract allows you to reduce fraudulent attacks.



"Just saving our customers from having to call us would justify the effort and the cost that we have put into the pilot scheme so far."

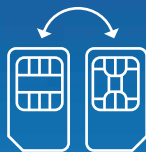
Phil Weston, Head of Mobile & Digital Communications at MBNA

"This kind of fraud [Sim Swap] is a real challenge to our industry,"

says Ryan Gosling, Business Manager, Fraud & Security, Lloyds Banking Group

Account Takeover Protection

Knowing whether a customer's mobile number has been recently swapped to a new SIM or is unconditionally diverting all incoming calls can be a strong indicator of account fraud.



Travel Alerts

Knowing a customer's mobile phone is abroad at the time of a transaction can help prevent false positives, reducing friction for your customers e.g. Buying a laptop in the US isn't as suspicious if you know the user's mobile is in the US.



Key benefits for you

- Additional levels of validation provide increased security and significant savings as a result of fraud prevention
- Straightforward consent model when customers provide their mobile number
- One-time passwords using SMS or voice channels make transactions more secure
- Provides real-time data insights, so you can make better informed risk decisions
- Easy implementation via a single API
- Insights can be shared in tokenized formats, as a score, or assertions of fact, protecting customer data privacy
- Reduce your operational costs and offer improved digital experiences for your customers



Key benefits for your customer

- Your customers don't need to inform you when they travel abroad using Travel Alerts
- Increased account security – better protection from fraud & crime when transacting online
- Reduced friction for genuine customers without any trade off in increased fraud
- Data protection – fully compliant with UK/EU data protection laws
- Device friendly – works on any mobile phone
- Convenient – no need to download apps
- Better user experience for genuine customers
- Improves protection from account takeover fraud
- All data is fully managed in compliance with all privacy regulations

Smart Digits is already helping companies see great results



Contact Us

Digital-Enquiries@O2.com

Email us today and one of our Account Managers will get back to you very shortly.

