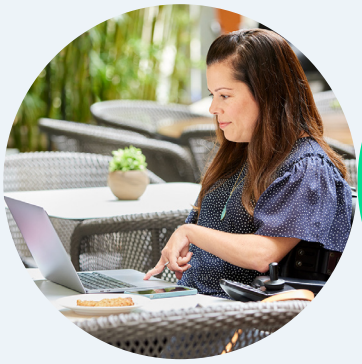
telesign | bics | routemobile

Proximus Global

Datasheet

Onboarding Intelligence



Safe, simple and secure onboarding

The next generation of Intelligence delivers greater accuracy, faster decision-making, and more flexibility to help you facilitate a more trusted onboarding experience for your customers.

Onboarding fraud has never been more prevalent and wide-ranging. Every day, millions of new accounts are successfully created by bots, spammers, and fraudsters. One out of four new account registrations are fraudulent[1]. Last year alone, businesses lost $20B to synthetic identity fraud[2], $697B from bots and invalid traffic[3], and more than $8B from international revenue share fraud (IRSF)[4]. To protect your business—and your customers—you need a dynamic, multi-layered onboarding experience.

Identity signals

Phone, email and IP

Unlock more than 2,200 digital attributes across mobile, email, and IP identity datasets, which produce billions of consumer data points, identity signals, and traffic patterns to streamline digital identification.

Adaptive machine learning

Learn, grow and adapt

Draw on 15+ years of historical data patterns and supporting analytics. Our machine learning algorithms deliver continuous performance improvement that grows and adapts to your business.

Dynamic risk assessment

Instantly observe and assess

Understand the risk of every interaction. Receive a dynamic risk-based assessment score with prioritized, actionable reason codes. Allow, block, or flag a user's interaction in a matter of milliseconds.

Fraud detection

Detect and defend

Stop fraud from the start. Prevent fake accounts at scale, detect synthetic identity fraud, put an end to promotion abuse, and eliminate international revenue share fraud.

Benefits

Lightning-fast decision making

Speed counts. With a 76% faster response time than previous Intelligence models, you'll verify digital identities and assess risk in mere milliseconds to keep your onboarding flow as quick as possible.

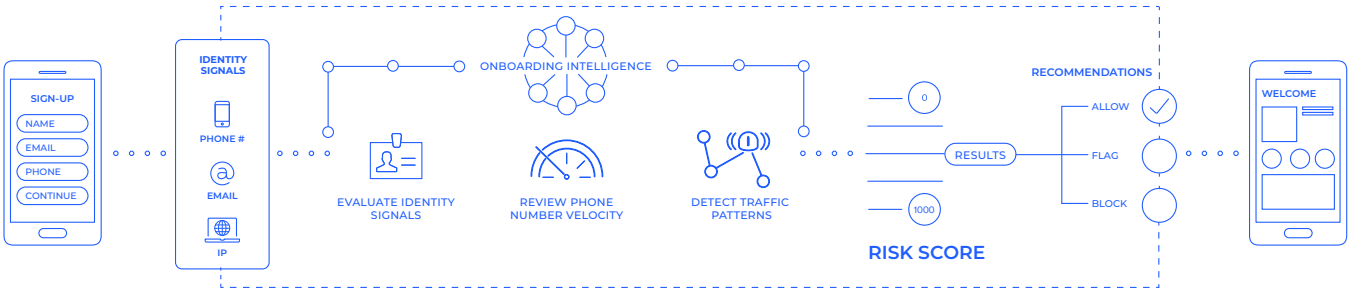
More data, greater accuracy

Assess risk with more confidence. Layer phone, email, and IP identity signals to block fake accounts and detect new account fraud—all while fast tracking your legitimate customers.

Explainable, adaptable AI

Train and explain. Rely on faster learning, testing, and optimization that yields actionable, easy-to-understand reason codes.

How it works



1. **User completes new account registration form** – Phone number, email address, and IP are passed to Telesign using the Intelligence API.
2. **Invoke machine learning** – Intelligence uses machine learning to score phone numbers, email addresses, and IPs. Machine learning is an algorithm that uses historical indicators to uncover hidden insights and predict future events.
3. **Evaluate phone data attributes** – Information associated with the phone number—including phone type (mobile, landline, VOIP, burner), telecom carrier, subscriber's contact details, status of the phone, and country code—helps identify any potential red flags.
4. **Review phone number velocity** – Knowledge about usage activity associated with the number, like whether it has been seen repeatedly on one or more Web services within a relatively short timeframe, influences risk assessment.
5. **Detect phone number traffic patterns** – Anomalous behavior patterns, like frequent account activity from various geographic locations, can be a sign that the phone number is being shared by multiple accounts for fraudulent purposes.
6. **Check for history of fraud** – Running the phone number through Telesign's global phone number reputation data consortium, enables Intelligence to identify any cases of the number having been associated with fraud.
7. **Deliver a risk score** – Once the above steps are complete (in a matter of milliseconds), Intelligence returns a risk assessment back to the Web or mobile application. The score ranges from 0 to 1,000 and helps inform the decision to block, flag or allow a user to proceed in the account creation process.
8. **Challenge user and prevent potential fraud** – If the resulting risk assessment score determines that a verification or challenge should occur before proceeding, Telesign can then verify the user via a simple SMS or voice based one-time passcode.

Sources:

1 | 2022 State of Fraud & Account Security, Arkose Labs; 2 | 2021 Synthetic Identity Fraud Report, Fiverity; 3 | Impact of Invalid Traffic, Cheq.ai; 4 | 2021 State of Communications- Related Fraud, Trust Research Institute

Proximus Global, combining the strengths of Telesign, BICS, and Route Mobile, is transforming the future of communications and digital identity. Together, our solutions fuel innovation across the world's largest companies and emerging brands. Our unrivaled global reach empowers businesses to create engaging experiences with built-in fraud protection across the entire customer lifecycle. Our comprehensive suite of solutions – from our super network for voice, messaging, and data, to 5G and IoT; and from verification and intelligence to CPaaS for personalized omnichannel engagement – enables businesses and communities to thrive. Reaching over 5 billion subscribers, securing more than 180 billion transactions annually, and connecting 1,000+ destinations, we honor our commitment to connect, protect and engage everyone, everywhere.

Learn more at **proximusglobal.com**