

Solution Brief

# Account integrity across the customer lifecycle

As technology, infrastructure, and consumer expectations continue to mature, the new normal of business has taken shape. Today, the internet is ubiquitous. Six out of 10 or 4.7 billion people have internet access and there are 35 billion connected devices.<sup>1</sup> It's predicted that 65% of the global GDP will digitize by 2022.<sup>2</sup> But the explosion of digital transformation has exposed companies and consumers to new opportunities for fraud and theft. Last year alone, cybercrime cost the global economy \$6.1 trillion with an attack occurring every 11 seconds.<sup>3</sup>

### Lock down the weak link in your security

Humans are prone to mistakes. We give up too much information, re-use weak passwords, and get reeled in by phishing attacks. Human error is the primary cause for 95% of cybersecurity breaches.<sup>4</sup> With billions of stolen usernames and passwords, it's no surprise that in 2020, 80% of fraud attacks were account takeovers.<sup>5</sup> But despite being the culprit, consumers have zero tolerance to fraud—66% of consumers will cut ties with a merchant over a single online fraud incident.<sup>6</sup> When it comes to security, the trust you've built with your customers is on the line.

#### Human error causes 95% of breaches

- Social engineering
- Account takeovers
- Phishing
- SIM swaps
- Recycled passwords

### Build trust at every stage of the customer journey

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### **Identity risk**

Identify every user with just a phone number to unlock proactive fraud prevention signals that deliver a safer online experience.

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### Safeguard accounts

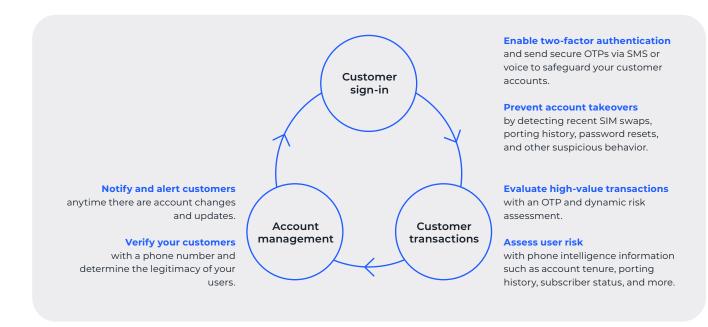
From sign-in to signout, adopt a proactive, multilayered approach to detect suspicious behavior and protect your customer accounts.

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### Keep customers informed

Ensure your customers always receive critical communication in real-time with the reliability you can trust.

### Understand the risk at every customer touchpoint



End-to-end account integrity is a dynamic, ongoing process. For more than 15 years, Telesign has helped the world's most trusted companies keep their customers safe. As the industry leader in phone number intelligence, we harness billions of digital interactions, mobile signals, and traffic patterns to continuously assess risk at key moments across your customers' lifecycle. Telesign empowers you to turn the identity data that sits behind your customers' phone numbers into a powerful risk analysis and fraud prevention model. Our machine learning technology adapts to business and delivers actionable insight codes so you can automate acceptance or rejection of sign-ins, password reset requests, account updates, transaction verifications, and other high-risk interactions across your ecosystem.



#### **Dynamic risk recommendation**

Detect risk, block fraud, and keep your customers safe. Receive a risk analysis score that recommends the appropriate action of whether to allow, block, or flag a user's interaction.



### **Phone number intelligence**

Access phone number and subscriber attributes, analyze traffic for suspicious patterns, and benchmark against a global telecom fraud database for seamless user identification.

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### **Customer identification**

Prevent unauthorized account access and make sure that your digital community is safe, secure, and streamlined with easy-to-implement one-time passcodes and twofactor authentication.



### **Omnichannel communication**

Deliver important alerts, reminders, and notifications with speed and reliability on the channels your customers care about.

Sources:

1. Digital 2021, Hootsuite & We Are Social | 2. IDC's Worldwide Digital Transformation 2021 Predictions | 3. Security Boulevard | 4. IBM | 5. DataVisor | 6. PYMNTS & NuData

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.



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