

## SOLUTION BRIEF

# Account integrity across the customer lifecycle

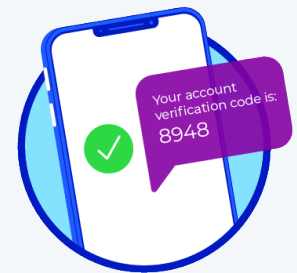
As technology, infrastructure, and consumer expectations continue to mature, the new normal of business has taken shape. Today, the internet is ubiquitous. Six out of 10, or 4.7 billion, people have internet access and there are 35 billion internet-connected devices. The digital economy isn't slowing down anytime soon with an average growth rate of 6.7% each year.<sup>1</sup> This growth, however, also exposes companies and consumers to new opportunities for fraud and theft. In 2021, cybercrime cost the global economy \$6.1 trillion with an attack occurring every 11 seconds.<sup>2</sup>

## The challenge

**Account takeover fraud is on the rise.** Account takeover occurs when a bad actor gains unauthorized access to an individual's online account credentials. Account takeovers (ATOs) have become the preferred method for fraudsters because they're cheap, low effort, and pay big dividends. From phishing and social engineering to data breaches and identity theft, online fraud is everywhere. For as little as \$4, fraudsters can purchase compromised credentials and gain the digital keys to your customers' accounts.<sup>3</sup>

## The result

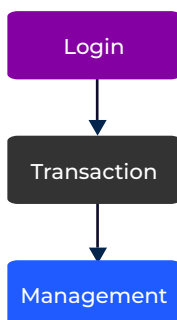
With ATOs on the rise, your customers are at risk – as is the trust you've built. To maintain customer loyalty and retention, you need to deliver continuous protection, from sign-in to sign-out.



# 131%

Account takeover attacks have increased by 131% in 2022.<sup>4</sup>

## Account Integrity



## The solution

### End-to-end account protection for every customer & interaction.

Through exclusive carrier partnerships, extensive client relationships, and identity signals, Telesign's Trust Engine learns from more than 4 billion insights and signals per month while providing a near-real time analysis of more than 2,200 digital attributes. With global coverage, Telesign's Account Integrity Solution empowers you to deploy MFA for every login, while assessing real-time ATO risk signals like SIM swaps and port-out fraud. Continuously assess the risk of your customer base and take proactive action when trust is compromised. Telesign helps keep your customers safe with end-to-end account integrity.

## What are the challenges?

**1 Million** passwords are stolen every week<sup>5</sup>

## What are the risks?

### Username & password theft

Stolen passwords, recycled passwords, and a lack of complex passwords leave your business and customers at risk of fraud. Failure to include layered digital identity and behavioral risk signals could leave your customers at risk of account takeover, SIM swaps, and phishing attempts.

## Why Telesign?

### Enable multifactor authentication for every login

Implement flexible possession checks. Send secure, time-based OTPs across SMS, voice, WhatsApp, or Viber. Or verify silently behind the scenes to safeguard your customer accounts.

**300%** ATO attempts are up 300% since 2019<sup>6</sup>

### Account takeover fraud

Fraudsters gain access to personally identifiable information (PII), that leaves consumer accounts vulnerable to takeover. ATO attacks can result in identity theft, revenue loss, and reputational harm.

### Proactively detect account takeovers

From login to logout, adopt a proactive, multilayered approach to detect suspicious behavior and prevent end-user account compromise. Stop unauthorized access with MFA, customer identity data, and dynamic risk signals.

**80%** of SIM swap fraud attempts are successful<sup>7</sup>

### SIM swap fraud

SIM swap attacks give fraudsters control of a user's device. Criminals can drain accounts, purchase products, and transfer money, all in a matter of a couple hours.

### Stay one step ahead of bad actors

Unlock critical ATO risk signals. Instantly detect if a phone number has been SIM-swapped, ported, or call forwarded. Flag and block suspicious behavior to keep your customers and their accounts safe.

## Lack of account integrity opens the door to business and consumer risks



### Financial risk

Inadequate account security can leave your business vulnerable to fraudsters, putting your customers and your business at risk of significant financial loss.



### Reputational harm

Failure to protect your customers from fraud can lead to dissatisfaction, churn, and a lack of trust in your business.

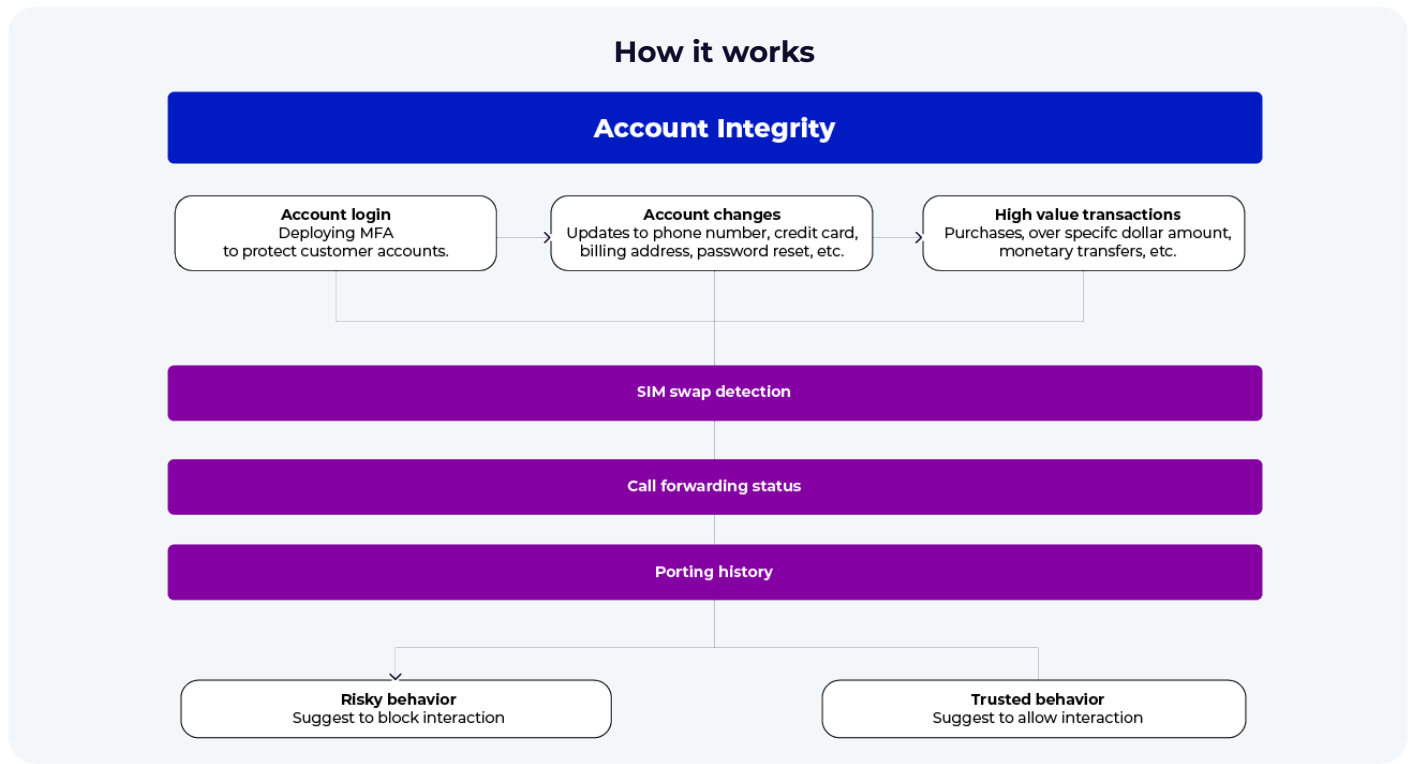


### Operational threats

Fraudsters put a wedge in the connection you have with your customers, leaving you to pick up the pieces of lost business.

# Account integrity cannot be compromised

Trust Engine gives you the simplicity your customers expect and the security you need. The Trust Engine instantly assesses the risk, verifies the identity, and authenticates every user within your ecosystem. With Telesign, you can remain connected to your customers, while protecting and defending their accounts from fraudsters.



**1B+**

ATO attacks blocked  
in 2021

**21M**

fraud transactions stopped  
in a single year

**5000+**

machine learning insights  
and identity signals

*“Account security is not a luxury; it’s a basic need. No matter where our players are in the world, we are committed to providing a safe gaming experience. Telesign is the ideal partner to accommodate Ubisoft’s needs in this field.”*

**Mathieu Martin**

Development Director, Online Services



## How Ubisoft partners with Telesign to keep gamers safe

- ✓ Enhanced account integrity
- ✓ Removed fake users
- ✓ Minimized fraudulent traffic and financial losses

Sources:

1. Bureau of Economic Analysis
2. Cybercrime Magazine
3. Forbes, 4. The Paypers, 5. Secplicity
6. Help Net Security, 7. Computer Weekly



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