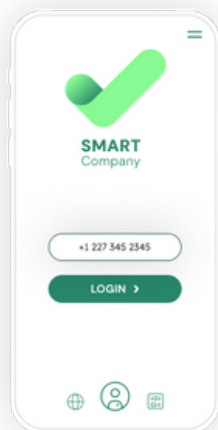


Authenticate Frictionless Customer Device Authentication

Protects customers, accounts and transactions without the need for an OTP

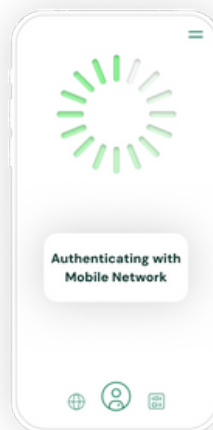
What Is Authenticate?

Authenticate is a frictionless 'silent' authentication that uses live mobile network data to confirm that the device used by a customer is the same one that you expect it to be, with no requirement for an SMS one-time-password or user intervention. Authenticate links the mobile device and account to the end customer you expect, reducing fraud and friction during a login or onboarding process.



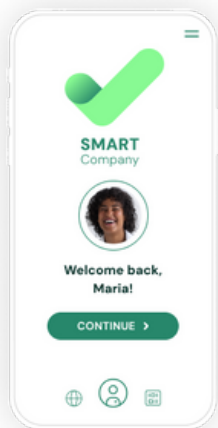
Step 1

The user logs in online or selects your app and provides the mobile number linked to their account



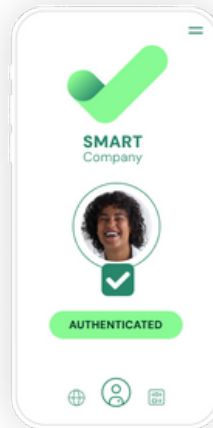
Step 2

The device connects to the mobile network to verify it against the mobile customer account



Step 3

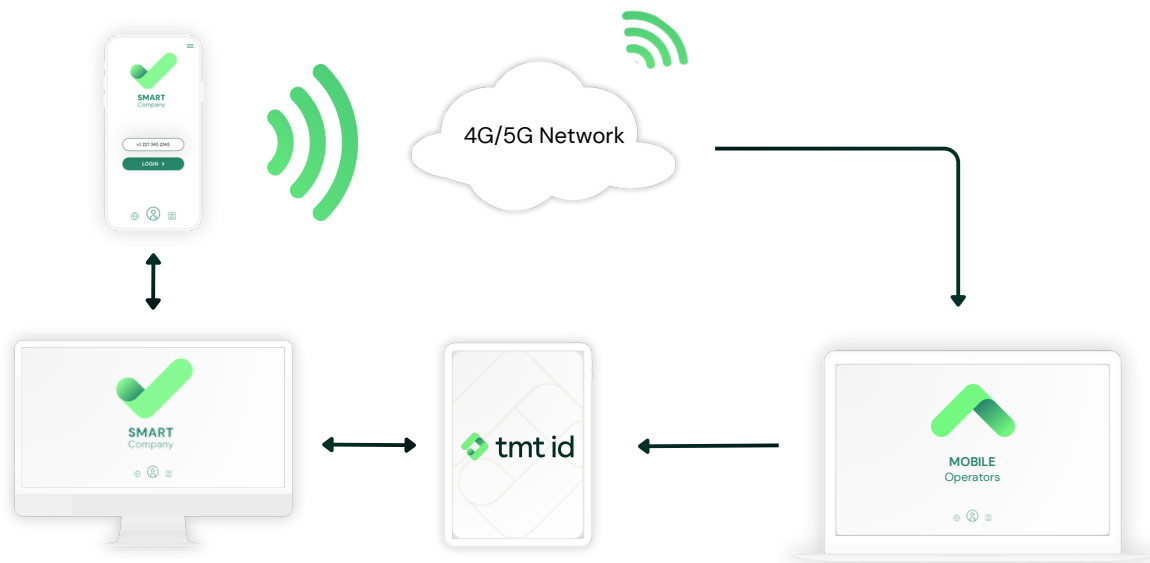
The device and the user are authenticated



Step 4

The customer continues within your website or app

How Does Authenticate Work Behind The Scenes?



- 1 You send us the mobile number to check
- 2 We create a bespoke URL for that number
- 3 The end user's handset calls the bespoke URL
- 4 The network operator checks the phone number of the incoming request using their own cellular data
- 5 The operator provides us with a unique code
- 6 We compare the code and report back to you whether the numbers match



The process involves the customer's mobile device, the website or app that wants to authenticate the customer, us at TMT, and the Mobile Network Operator. When a user opens a website or an app on their device and it performs the login process, the Enterprise will provide us with the mobile number that they expect the device to have based upon their records. By checking which operator owns the number, then performing the silent authentication process TMT Authenticate will in real-time be able to definitively confirm the identity of the device removing the need for any additional checks and allowing seamless and fast user log-in, every time with zero user involvement.

Benefits



Reduces One Time Password friction

Authenticate requires zero customer input. It also keeps customers on your website or app.



Reduce login or sign-up abandonment

Reducing friction on your app increases the likelihood of retaining customers, especially since Authenticate eliminates the need for customers to remember passwords, wait for SMS OTPs, or download additional validation tools.



Increase the speed of login or sign-up

Authenticate operates faster than receiving and inputting an SMS OTP. Plus, customers avoid the hassle of navigating to other apps like their SMS inbox or email to retrieve login codes.



Reduced fraud and phishing attempts

SMS OTPs are prone to phishing and exploitation. Authenticate utilises the mobile operator's network for authenticating device identity, and by directly calling the URL, it thwarts man-in-the-middle attacks.



Easily integrated into your current app

Authenticate provides a single interface to over 50 network operators around the world, meaning you only need to integrate the service into your workflow once.

How We Can Help

Try using our other products in tandem for a secure and seamless onboarding, verification and authentication process.

Velocity

Number Portability

Velocity is a global number portability lookup service with the ability to identify the current network provider for any number anywhere in the world when sending messages and routing calls. We partner with official regulators, MNOs and other 3rd parties to acquire the most complete and authoritative list.

TeleShield™

Fraud prevention

Access to authoritative data using the TMT infrastructure enables easy integration into your business processes, whilst providing strong protection against a range of telephone based fraudulent activity such as flash calls, OBR fraud, IRSF, Wangiri scams and more.

Score

Phone number credibility score

Score combines everything that we know about the a number into a single score. This enables you to assess the credibility of that number, and the risk of potentially fraudulent activity into your on-boarding decision-making process

Verify

Customer validation

Through our validation checks mobile data can help you to confirm a customer's identity, the authenticity of the mobile phone number provided and identify when suspicious activity, such as account takeover, might have taken place.

