

## MARKET BRIEF

# Boost Customer Experience and Revenue with Authoritative Data

### Mobile Numbers for Digital Identity

Customers do not like to wait in a long queue or run a security gauntlet of PINs, passwords and mother's maiden names. But businesses do not like the steep cost of online payment fraud, which topped \$38 billion globally in 2023 and is on track to hit \$91 billion by 2028. Is that just the price they must pay to maximize customer satisfaction and sales?

Not anymore. Mobile phone numbers are now the primary way that billions of people worldwide are identified when buying and selling online, opening accounts, verifying their age and authenticating themselves to contact centers. That makes mobile phone numbers an ideal way to quickly verify a person's identity throughout the customer lifecycle for support services, virtual concierges, marketing, risk management, fraud prevention and other business processes.

By leveraging the digital identity that people already use and prefer, businesses shift the "friction" of proof from legitimate customers to the fraudsters trying to impersonate them. Making life easier for customers and harder for fraudsters means businesses can maximize customer satisfaction and sales while minimizing risk and loss, including from the latest artificial intelligence (AI)scams such as deepfakes.

Mobile phone numbers also help businesses provide VIP care. One example is using mobile phone numbers to place frequent or high-value customers in the shortest queue, so they get priority service. Mobile phone numbers also make it quick and easy for human and virtual agents to access purchase and browsing histories to provide highly personalized help.



### Wow Customers, Frustrate Fraudsters

The key to achieving those and other benefits is access to authoritative, continually updated mobile number information from a trusted source, such as:

- Line type, such as mobile, wireline, VoIP and toll-free
- SIM tenure for mobile numbers
- Service provider ownership
- Porting history
- Status such as premium rate, unallocated and high risk
- Country of assignment

Accurate phone number information provides businesses with additional insights that can overcome inherent drawbacks to other traditional identifiers. Although traditional digital identifiers such as names, addresses, email addresses, IP addresses and biometrics will continue to play a role in customer care, fraud prevention, risk management and other processes, none of these are as dependable and consistent as the phone number on a global basis.



# How Data Infrastructure Can Improve Fixed Asset Management

For example, names and addresses are inconsistent due to character sets and abbreviations. Individuals and companies tend to have multiple email addresses, which can change frequently or be created on demand. IP addresses can be spoofed or masked via VPNs. The effectiveness of biometrics also varies geographically because many countries have different regulations and authorized uses. Phone numbers provide a consistent way to identify users across countries despite such limitations and restrictions.

Each phone number is linked to a specific device via the IMSI/MSISDN. This makes it ideal to overcome common authentication problems such as outdated mailing addresses and P.O. boxes. By eliminating those problems, businesses keep legitimate customers from being diverted into additional verification steps, which can lead to frustration and lost sales.

Finally, phone number data helps businesses protect the AI-powered systems implemented to provide better customer experiences such as “your voice is your password” to eliminate the need to remember and enter that information. But AI-generated deepfakes target biometric authentication systems, with 37% of organizations experiencing deepfake voice fraud and 29% falling victim to deepfake videos, according to a 2023 survey.

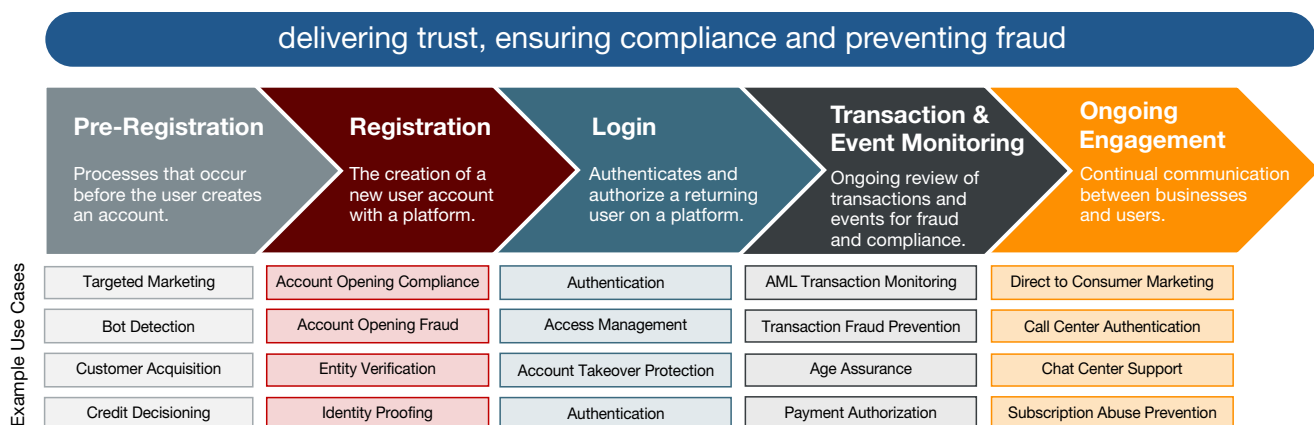
Those exploits highlight why business AI platforms need instant access to information about each phone number, such as whether it was recently ported and how long it has been associated with a particular Communications Service Provider (CSP). If this data suggests fraudulent activity, the AI can require the person to provide additional information, such as mailing address, account number, PIN or other personal information.

## Identity Intelligence in Customer Lifecycle

Digital identity platforms enable businesses to leverage global expertise and accommodate the increasing use of mobile phone numbers as the de facto digital identity. Industry-standard platforms enhance Know Your Customer (KYC) and Know Your Business (KYB) initiatives by instantly confirming the identity, validity and trustworthiness of each user’s mobile phone number for financial services, healthcare, insurance and e-commerce transactions.

The Financial Action Task Force’s 2020 Guidance on Digital ID<sup>1</sup> report says that when changes to customer information or transactions can be reacted to immediately, customers globally can be categorized into the correct risk ratings. These insights enable organizations to allocate valuable resources to the right customers.

## Digital Identity Intelligence Is Deployed Throughout the Customer Lifecycle



1. [www.fatf-gafi.org/en/publications/Financialinclusionandnpoissues/Digital-identity-guidance.html](http://www.fatf-gafi.org/en/publications/Financialinclusionandnpoissues/Digital-identity-guidance.html)

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[solutions@tnsi.com](mailto:solutions@tnsi.com)  
[tnsi.com](http://tnsi.com)

USA +1 703 453 8300  
Europe +44 (0)114 292 0200  
Asia Pacific +61 2 9959 0800