



# Next-Gen Mobile Auth

Boost conversion rates, expand the number of active users, and delight customers through secure, seamless mobile authentication of the next generation

[www.ipification.com](http://www.ipification.com)

**Confirm your  
Identity**

Phone number  
**+123 456 789 0**

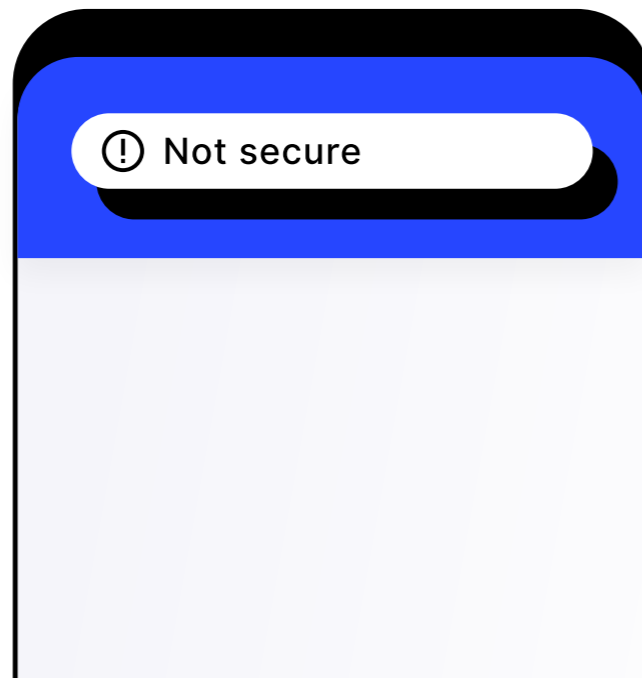
**Verify**

Powered by IPification

# Challenges with SMS OTP and Header Enrichment

## SMS One Time Pin

Deprecated in many countries by regulators SS7 insecure protocol / rerouting of SMS  
Bad User Experience = conversion rate dropping  
Vulnerable to phishing attacks  
High expenses (DDoS attacks)



## Insecure Header Enrichment

Works only over the HTTP Apple will require HTTPS for all its iOS apps  
“Not Secure” warning in all browsers

# SMS OTP

Sign into your app

Username

Use email instead

Password

Forgot password?

Log In

Sign Up

A quick security check

Quick security check

We just need some additional info to confirm it's you.

Receive an email

Receive a text  
Mobile 0 ●●●●● 123

Have us call you

Confirm your credit card number

Next

123457890  
PayPal: Your security code is "123...

Type in your code

We sent a security code to 0 \*\*\*\*123

Security code Resend

Continue

Try another way

Need a hand? We can help

Contact us Privacy Legal Worldwide

A quick security check

Type in your code

We sent a security code to 0 \*\*\*\*123

123456 Resend

Continue

Try another way

Contact us Privacy Legal Worldwide

A quick security check

Identity confirmed!

Redirecting...

Contact us Privacy Legal Worldwide

# IPification

Faster and more secure

Sign into your app

Username

Use email instead

Password

Forgot password?

Log In

Sign Up

A quick security check

Quick security check

We just need some additional info to confirm it's you.

Receive an email

Via phone number  
Mobile 0 ●●●●● 123

Have us call you

Confirm your credit card number

Next

A quick security check

Identity confirmed!

Redirecting...

Contact us Privacy Legal Worldwide



Use case video:  
ABA bank

# IP-based authentication is changing the game

Have all the steps for verifying your users' phone number so they can be on the go, safe.

Whether it is for account opening, login or approval of withdrawal request, verify users' phone number, SIM card and device at any moment, without interrupting their day.

Account Creation

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Seamless Login

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Withdrawal Requests

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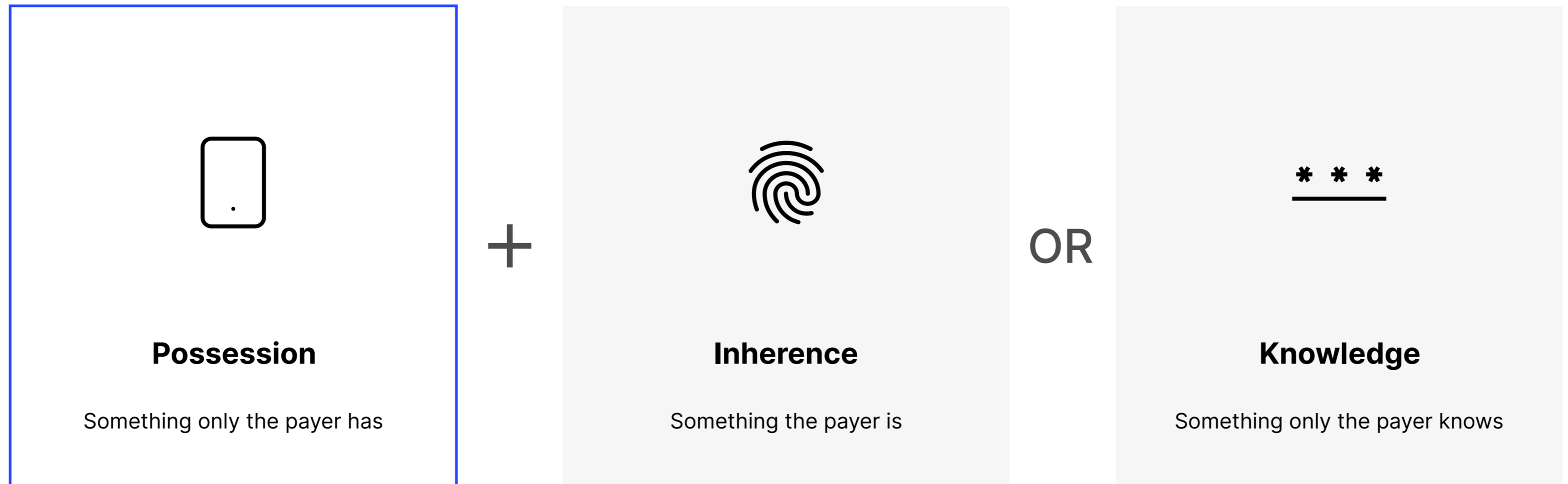
Customer Verification

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# Possession factor verification is **CRUCIAL** for SCA (strong customer authentication) as Visa and MasterCard advise

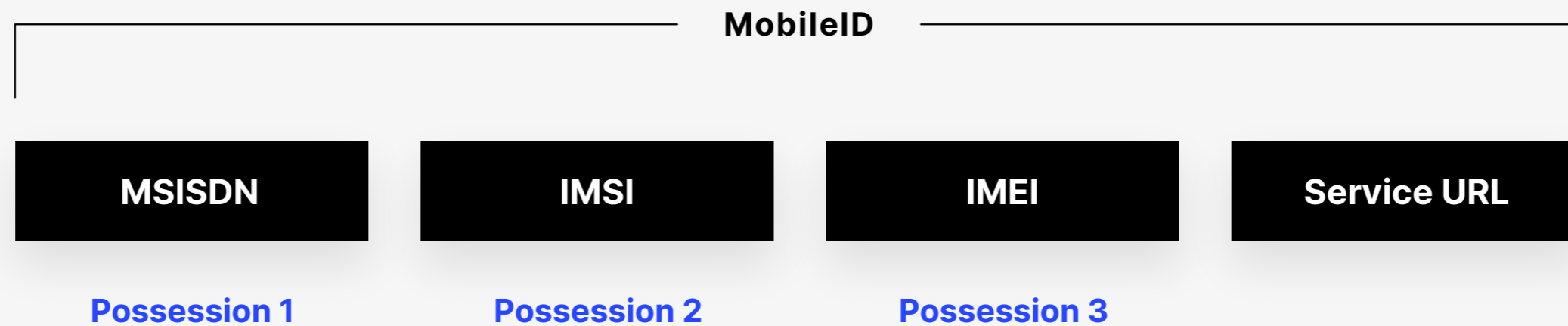
The most practical SCA solutions should comprise of:



# IPification Unique MobileID

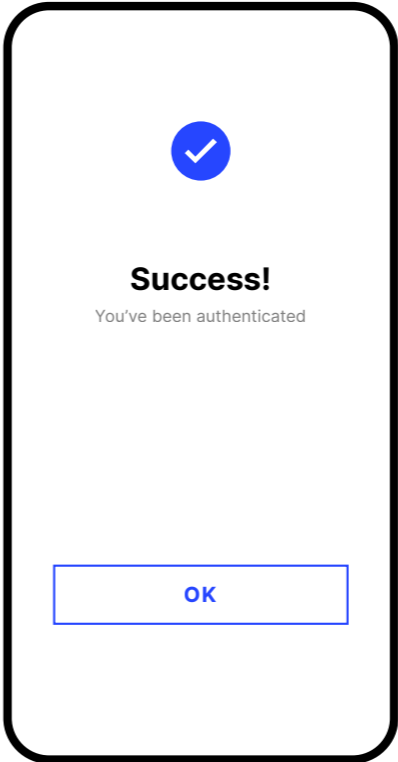
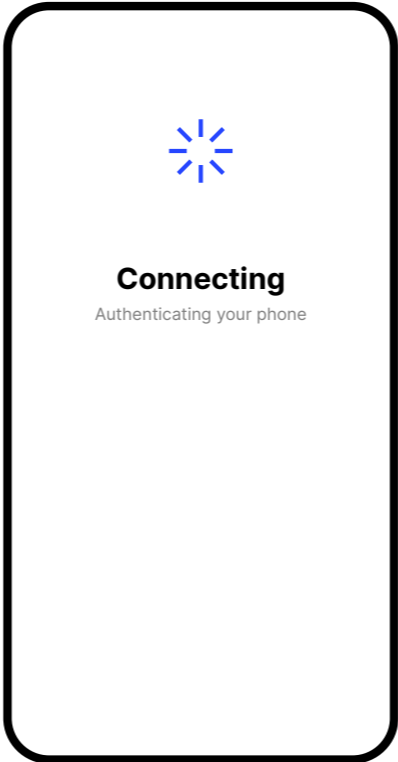
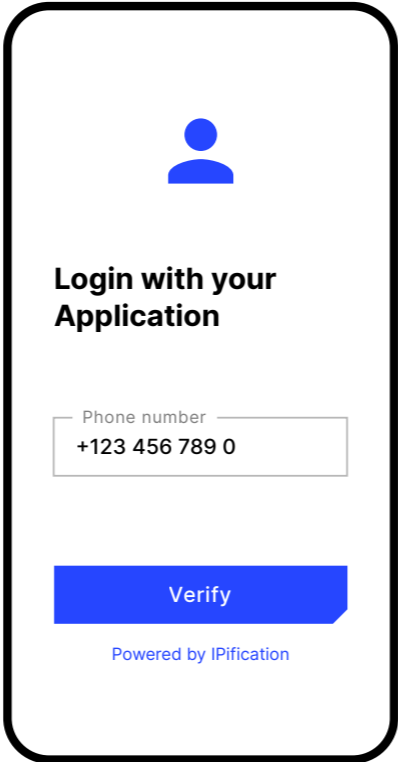
A unique hashed value consists of the **Phone Number** (MSISDN), **SIM** (IMSI) and **Device** (IMEI) passed via user's Public IP address and Port.

**MobileID hash is able to reflect SIM Card and Device changes.**



# Phone Number Verification

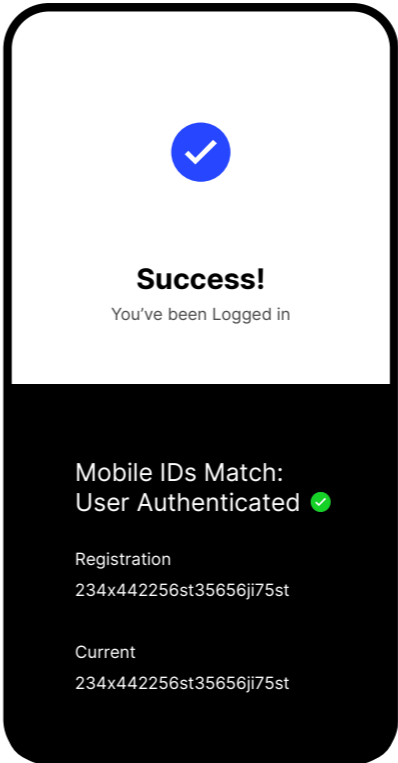
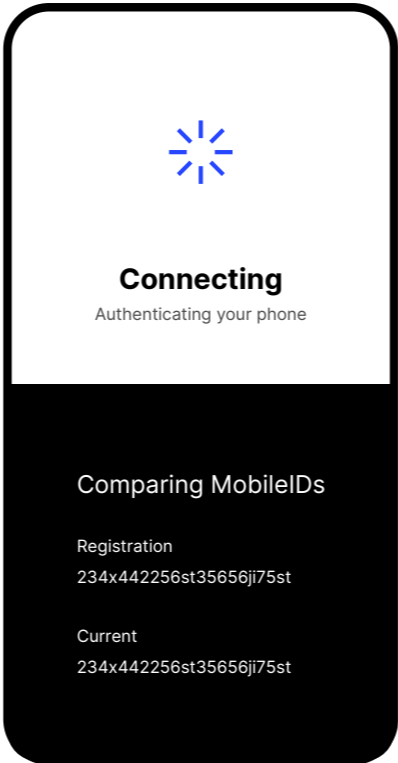
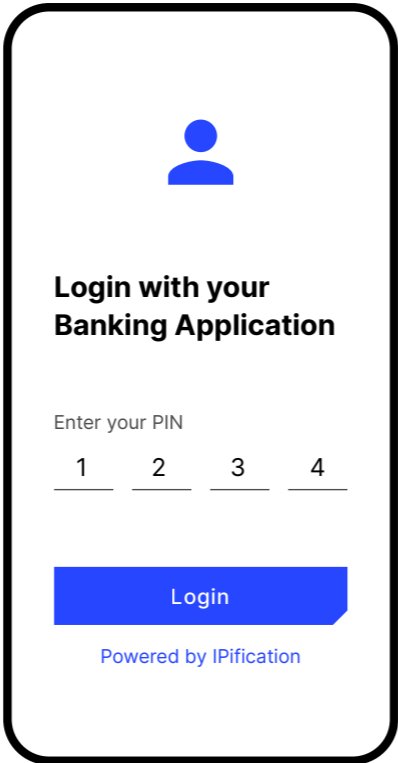
Seamless UX (1-click)



[Use case video - CAR:GO](#)

# MobileID Authentication

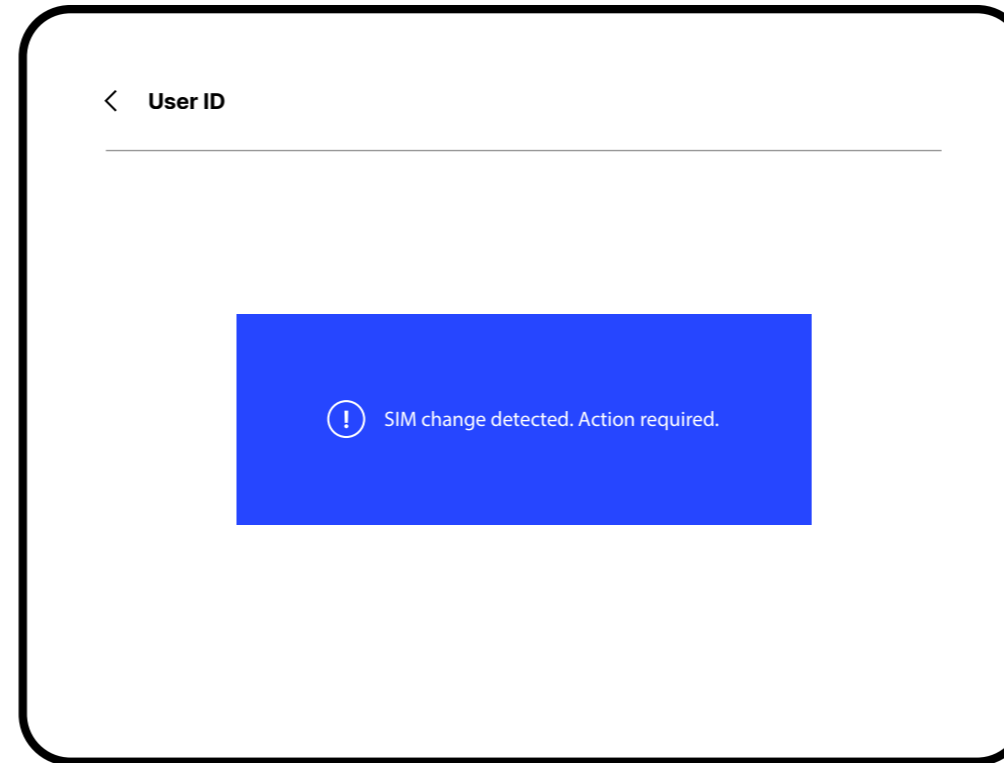
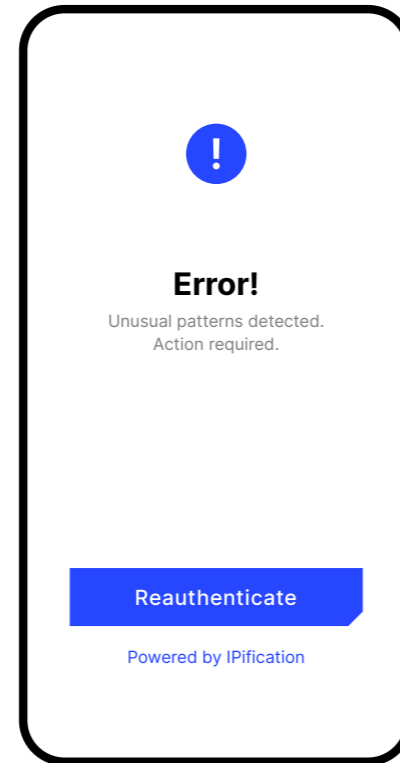
Frictionless UX (0-click)



[Use case video - KESSPAY](#)

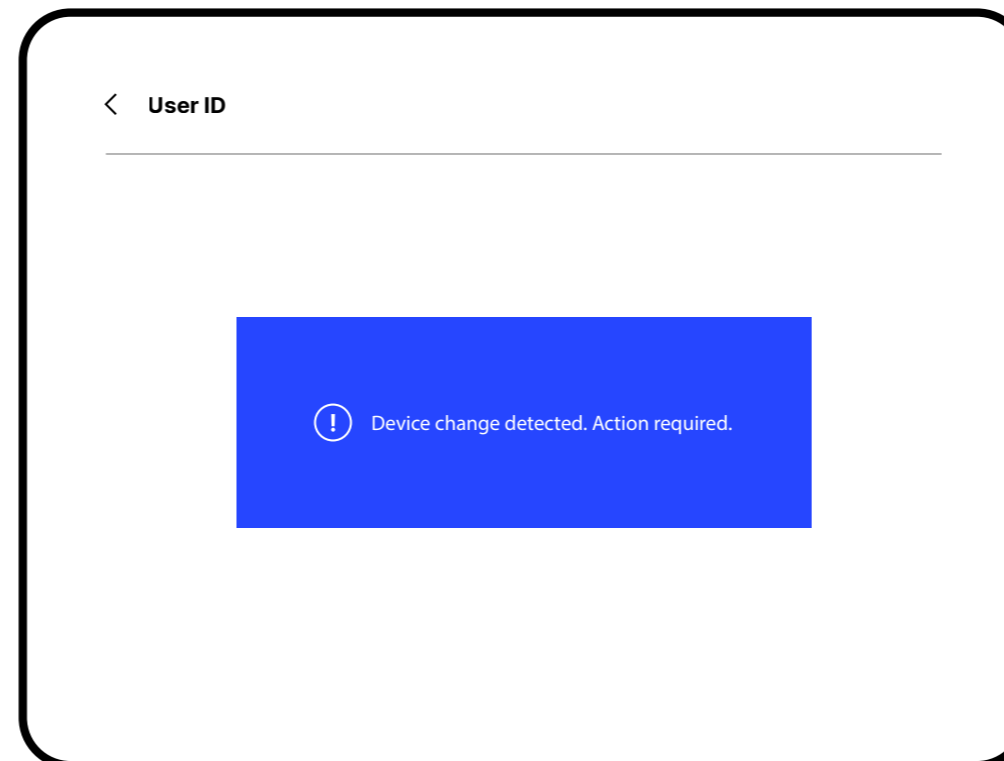
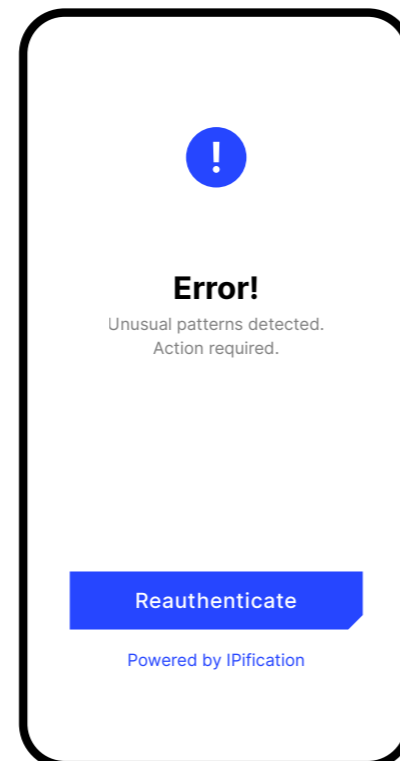
# SIM Swap Detection

Real-time flagging of SIM change.  
Proactive notification available.



# Device Change Detection

Real-time flagging of device change.  
Proactive notification available.

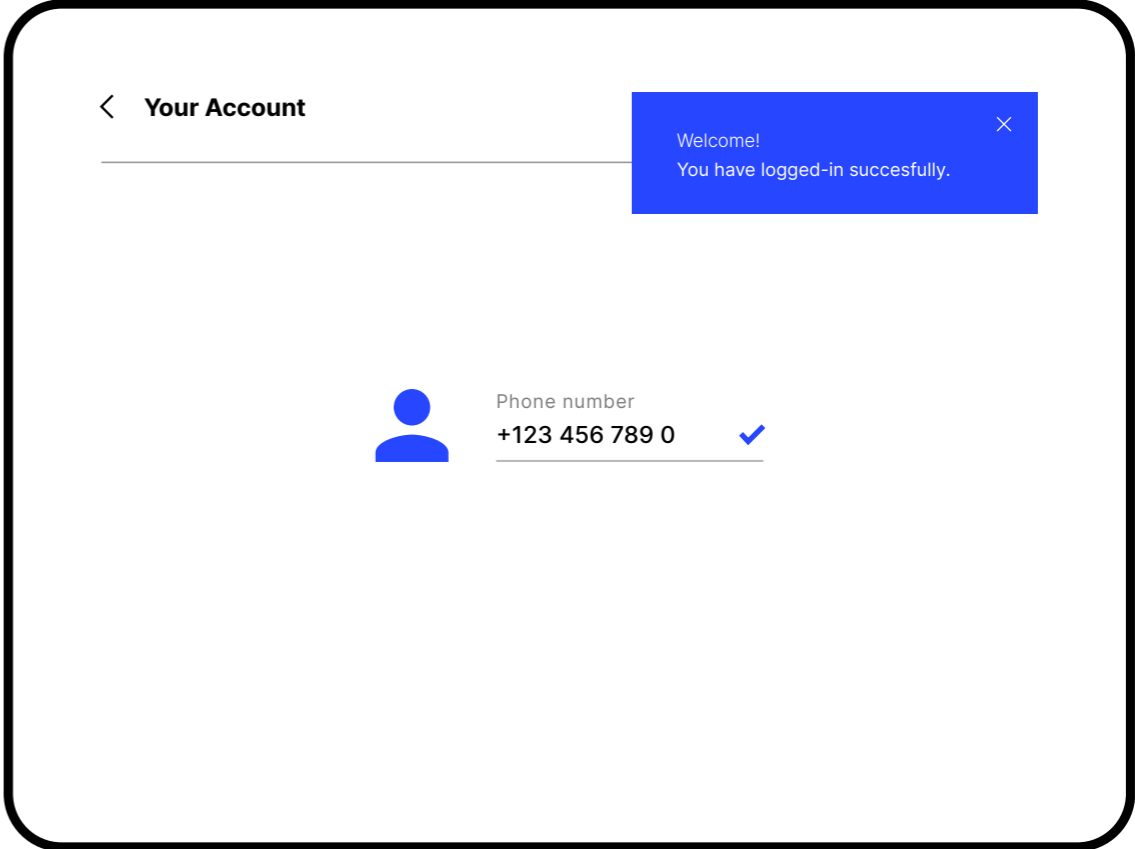
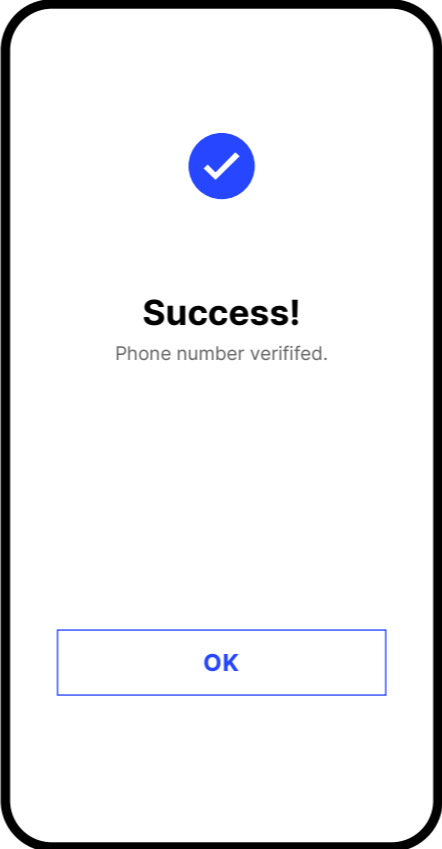
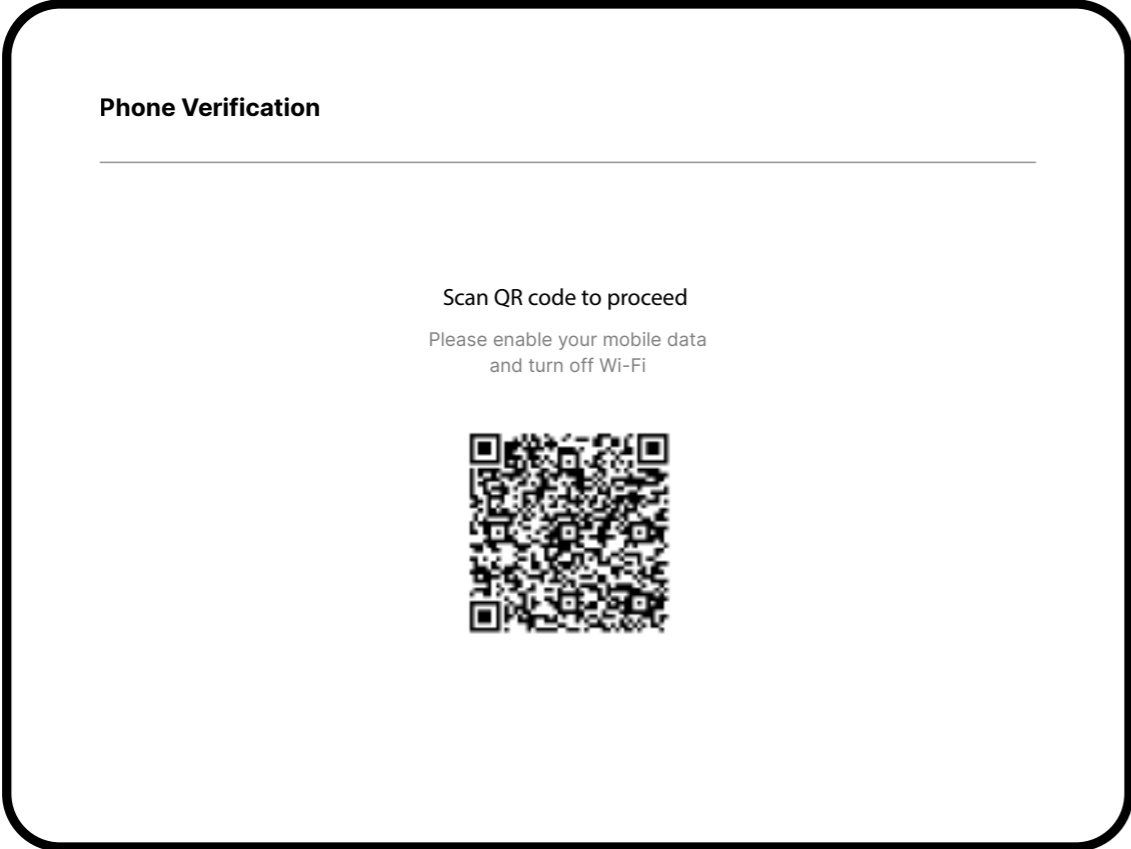




# Non-mobile devices

Seamless access to services from all connected devices.

Mockup example - Demo bank



# Form Autofill

For seamless user onboarding

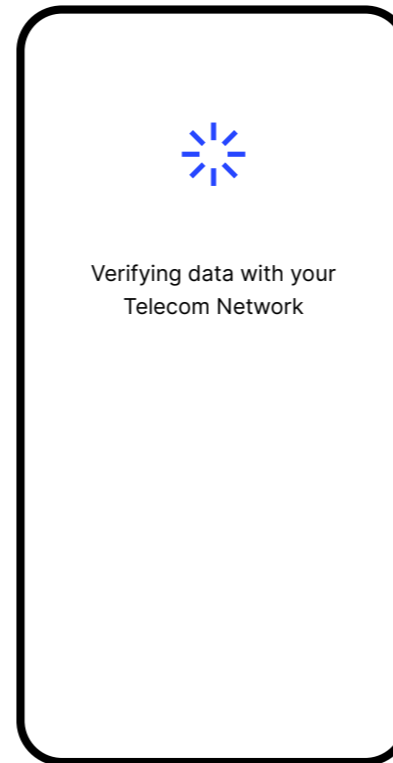
**Create New Account with your App**

Phone number  
+1234567890

Form Autofill  
Autofill following forms with my Telecom data

Continue

By clicking Continue you are agreeing to [Terms and Conditions](#).



Autofill successful  
Review and confirm your account info listed in the form below.

Phone number  
+1234567890

First Name  
John

Last Name  
Doe

Street Address  
12/34 Main Street

City  
New York City

Country  
United States

[Use case video - Meridianbet](#)

# Identity Match

For customer data validation

**Create New Account with your App**

Phone number  
+1234567890

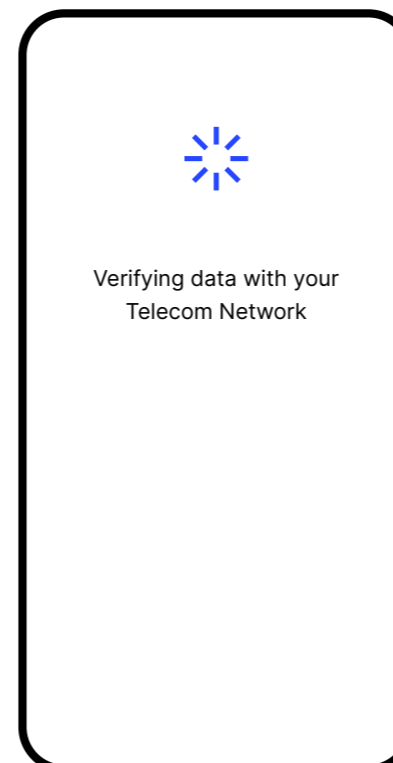
First Name  
John

Last Name  
Doe

Country  
United States

Continue

By clicking Continue you are agreeing to [Terms and Conditions](#).



**Your Account is successfully created**

Phone number  
+1234567890 ✓

First Name  
John ✓

Last Name  
Doe ✓

Street Address  
United States ✓

Finish

[Mockup video - Identity Match](#)

# Credit Scoring

Contract type and tenure information, based on the type of subscription (prepaid or postpaid) and longevity of subscription with the mobile operator, can be used by financial institutions to determine a credit score that reflects the likelihood that a consumer will repay his debts.

### User credit scoring


Contract type and tenure information

Customers phone number

**CHECK NOW**

By clicking CHECK NOW you are agreeing to [Terms and Conditions.](#)

### Verifying data with the Telecom Network



Powered by IPification

### User credit scoring successful

First Name	John	✓	Last Name	Doe	✓
Phone number	+123456789	✓	Country	United States	✓

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Account contract type	Postpaid	✓
SIM active for	43 Months	✓

**DONE**



“The security and convenience of mobile banking is our top priority, and the introduction of IPification allow us to provide ABA Mobile users with an easier authentication process, keeping the app secure at the same time.”

— Askhat Azhikhanov, CEO of ABA Bank



“IPification is completely revolutionizing and challenging the mobile authentication landscape by removing any trade-offs from the equation, making them the perfect partner for U-Pay.”

— Koh Hao Jie, Chief Executive Officer at U-Pay

# Awards selection

INFOFEST 2019: Best design solution / Secure User Authentication (together with Crnogorski Telekom)

Annual Awards for Innovation and Initiatives 2020: Most Innovative Product

Globe Awards 2020: Startup of the Year | Security Services (GOLD WINNER)

Golden Bridge Awards 2020: Startup of the Year | Security Services (GOLD WINNER)

Mobile Breakthrough Awards 2020: Global Innovation Leadership Award

European Enterprise Awards 2020: Most Innovative Mobile Authentication Solutions Company

SDC Awards 2020: Data Security/Compliance Innovation of the Year (RUNNER UP)

Elevator Lab Challenge 2020 organized by Raiffeisen Bank International (RBI): Best FinTech Solution (Regional Award)

WSA 2020: Business & Commerce

Security Excellence Awards 2020: Mobile Security Award

FinTech Awards 2020: Outstanding Mobile Authentication Solution

Harvard Business Council International Excellence Award 2020- Start-up Award (Diamond Award)- Innovation Award

Alibaba Entrepreneurs Fund JUMPSTARTER 2021: Top 10 STARTUPS & Best in FinTech Awards

European Enterprise Awards 2021: Most Innovative Mobile Authentication Solutions Company

WSA 2021: Best International Digital Solution for Business and Commerce

Cyber Security Global Excellent Awards – Silver Winner, Startup of the Year 2021, Security Services

Asia-Pacific Stevie Awards – Gold Award for Most Innovative Tech Startup of the Year 2021

Virtual South Summit Asia Edition Winner 2021

Computing Rising Stars Awards 2021 Finalist in 3 categories – Company of the Year, Team of the Year, Digital Person

Acquisition International Business Excellence Awards 2021 – Most Outstanding Mobile Authentication Solution