

Every consumer has a story. But do you have the complete picture?

Uniting personal and digital identities can help you gain a clearer view of who consumers really are and how they typically behave so you can establish and authenticate their identities.



As nearly every component of modern life embraces **digital channels**, the need to corroborate customers' identities through remote interactions continues to grow.

60%

of South African adults have a smartphone.

A recent study by Pew Research Centre puts South Africa's smart phone adoption rate at 60%, proving the growing preference for mobile phones as the primary channel for digital interactions.

But the mobile and digital landscape isn't the only thing that is growing.



Over 32 million South Africans have been impacted by data breaches since 2017.

More mobile and digital interactions mean more opportunities for cybercriminals to target South Africans and compromise their personal data.

Is it possible to still interact with customers on their preferred digital channels without putting their personal information at risk?

IDVision with iovation can help you acquire and transact with customers through digital channels safely and securely.



We achieve this by unlocking

CRUCIAL CAPABILITIES IN THREE KEY PILLARS



ESTABLISH IDENTITY

- ✓ Verify an identity against a broad set of personal and digital data.
For example, we gather 100's of device attributes and transmit fingerprint for verification.
- ✓ Establish an identity when an account is originated or provisioned.
- ✓ Build a basis for greater identification confidence.



AUTHENTICATE CONSUMER

- ✓ Validate that the person is who they say they are.
For example, we have seen 6 billion devices by our network - is this a new device or have we seen this device before?
- ✓ Utilise authentication at specific touchpoints that are vulnerable to fraud.
- ✓ Deploy authentication methods based on the customer's risk level for a better customer experience.



PREVENT FRAUD

- ✓ Assess the fraud risk associated with online transactions or identities.
For example, 65 million fraud reports have been placed by our network - does this device have a history of fraud?
- ✓ Identify potentially fraudulent actions or behaviours.
- ✓ Proactively investigate suspicious behaviour and inconsistent data elements.

 **For more information, contact your Account Executive**

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