



MOBILEDIGITAL REDUCES FAKE ACCOUNTS & IMPROVES ONBOARDING WITH COMPLETE SOLUTION FROM TELESIGN

MobileDigital provides a mobile-centric software as a service (SaaS) platform for couponing, promotions, loyalty and gift cards. The company is unique in that it has adapted world-class technologies to enable sophisticated, yet low cost one-to-one engagements between retailers and shoppers; all directly targeted to the shopper's mobile phone.

MobileDigital took a proactive approach in their fraud prevention and mobile user verifications to combat fake account registrations, coupon fraud, card-not-present fraud, rouge transactions and to ensure gift codes get delivered to the right person. MobileDigital developed a patent pending cloud based mobile number verification and fraud mitigation solution known as MDV – Multi Dimension Verification. The solution uses a mobile phone number as a “global trust-anchor” in establishing valid user identities combined with data and analytics to determine risk assessment scoring based on a

phone number's velocity patterns, traffic patterns and possible connections to known fraudulent activity in the past, along with other proprietary security methods.

“TeleSign offers very intelligent products that are worth having on all apps. I can't see why anyone would not want to use TeleSign APIs for customer verifications to reduce fraud and user friction.”

EIBHLIS STUCKEY

Founding Director,
MOBILEDIGITAL

INDUSTRY

- Retail Marketplace - couponing, promotions, loyalty and gift cards

PROFILE

- Founded in 2013, headquartered in Ashmore, Australia
- Website: www.mobile.digital
- Provides technology platform to deliver coupons, vouchers, loyalty and gift card offerings to encourage client engagement, loyalty and sales

CHALLENGES

- Wanted to expand current fraud mitigation solution with phone number intelligence data
- Needed to combat fake account registrations and ensure gift codes were delivered to the right person
- Address the continuous reliability and delivery issues with SMS communications provider

BENEFITS

- Reduced registrations of fake accounts by 13%
- Less user friction and improved onboarding process by 90%
- Better SMS reliability and delivery of messages - a complete solution from one vendor

CHALLENGES

The couponing, promotions, loyalty and gift card market is highly targeted by fraudsters, so it was essential that MobileDigital develop a strong fraud prevention solution. However, they did not want to add numerous validation steps that would impact the user experience and add undue friction during authentication. They opted to utilize phone number intelligence data to establish a user's valid identity. Other data points can be faked, but the user's mobile phone data is much more secure. MobileDigital was also experiencing continuous reliability and delivery issues with their SMS communications provider.

SOLUTION

MobileDigital selected TeleSign as a security partner to deliver access to data and analytics APIs for phone number intelligence coupled with SMS and verifications. With TeleSign Score and SMS Verify, their MDV became a complete solution that helps mitigate fraud, reduces the creation of multiple fake accounts and does not disrupt the legitimate user experience.

The cornerstone of how MobileDigital operates has become a data-based decision of whether or not the fraud profile of a gift recipient has any red flags attached to it. The verification process is quick and seamless for the user. The user simply enters their phone number and it is automatically checked against TeleSign's global clearinghouse of predictive data and assigned a risk score. The risk score helps MobileDigital block, challenge or allow the user to proceed, download coupons, use online promotions, perform transactions, use credit cards and ensure gift codes are delivered to the correct person.

KEY BENEFITS

Reduction in registration fraud

MobileDigital is now able to quickly identify fraudulent users by checking their phone number against TeleBureau, a clearinghouse of phone numbers that have been linked to fraud in the past and use SMS verification to prevent fake users from registering. MobileDigital has managed to reduce registration of fake accounts by 13%.

Less user friction and improved onboarding process

During the onboarding process, the client provides a list of customers who should receive a gift code. MobileDigital sends an SMS/MMS to customers that contains the link to download the app to receive the digital gift. With TeleSign's SMS Verify, the customer immediately receives a verification code which

allows fast, easy and secure verification of customer identity. MobileDigital has been able to improve the on-boarding process and reduce friction during the registration process by 90%.

Better SMS reliability and delivery

One of the main benefits MobileDigital has experienced by partnering with TeleSign is the improved reliability and deliverability of their SMS messaging. TeleSign is a MNO (mobile network operator) with relationships with hundreds of telecommunication providers worldwide. This expertise has helped MobileDigital with achieving higher, more consistent conversion rates and lower costs.

ABOUT MOBILEDIGITAL

MobileDigital offers cost effective mobile centric customer acquisition tools, couponing, promotions and gift cards as well as redemption tracking and detailed analysis. These services enable brands, manufacturers and retailers to take big steps into the world of mobile client access, visually engage clients and increase sales as well as build a data trail asset for remarketing.

“Our clients feel secure with our service, since the cornerstone of how we operate includes a decision of whether or not the fraud profile of the gift recipient has any red flags attached to it. With TeleSign we've reduced the number of fake accounts and reduced user friction.”

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