Zumigo Identity Protection Key Use Cases

Use Case	Products	Features	Benefits
Account Opening/Onboarding Safely open and approve new account applications	• Zumigo Assure Mobile Extract • Zumigo Assure Identity	Capture, compare and return risk scores for phone trust, email trust, etc. based on: • identity/PII verification and matching multiple authoritative sources • mobile number and account info and Indicators • name and address verification and matching • distance between the mobile network location and other geo-locations (SDK only)	• Comply with KYC requirements • Prevent revenue loss due to fraud/risk, including identity theft, PII manipulation, etc. • Increase trustworthy customers with less friction • Prevent loss of customer trust and brand reputation.
Digital/Device Identity and Credit Card Theft Protection Confidently accept and approve online purchase orders	• Zumigo DeRiskify • Zumigo Assure Identity	Capture, compare and return risk scores based on: • identity/PII verification and matching multiple authoritative sources • name and address match associated with credit card • distance between the mobile phone and billing/shipping locations	• Comply with KYC requirements • Prevent revenue loss due to chargebacks and identity theft • Prevent loss of customer trust. • Prevent disputes, chargebacks, and loss of purchased items.
Credit Card Verification Provision mobile wallet and apps with approved and verified payment method	• Zumigo Assure Mobile Extract • Zumigo Assure Identity	Capture, compare and return risk scores based on: • identity/PII verification and matching multiple authoritative sources • name & address match associated with credit card • SIM, IMSI and other device information and changes	• Prevent fraud loss due to stolen payment cards or identity • Reduce loss due to chargebacks and disputes
Identity Authentication/Step-Up Authentication Authentication using multi-factor authentication	• Zumigo Assure Authentication • Zumigo Assure Identity • Zumigo Assure Mobile Extract	Send a one-time passcode link, SMS or voice call to authentic user (affiliation and possession). Also available in SDK on mobile app. Returns score and risk indicators based on: • mobile number and SIM verification • name and address/PII verification and matching	• Comply with KYC requirements • Protect high-risk transactions with additional measures • Ensure true phone ownership • Reduce operational expenses (call in/chat sessions) for resets
Application Pre-fill Pre-fill mobile form for account opening or express checkout	• Zumigo Assure Mobile Extract • Zumigo Assure Identity	Passively verify mobile number from the device before populating name and address and other information needed for application, based on: • Verification/authentication of ownership	• Reduce abandonment rate • Increase conversion rate and purchase process • Improve consumer experience

Zumigo
Mobile in Context