Product Sheet
Zumigo Assure Risk Assessment Inbound Call Verification Prevents Call Center Fraud, Protects Enterprise Reputation

Zumigo Assure Risk Assessment for Inbound Voice Call Verification validates that the carrier originated mobile phone number matches the Caller ID display phone number and the originating mobile phone is in an active call with the enterprise call center phone number.

Call center fraud happens when a bad actor uses a consumer's digital identity to contact a call center in order to gain access to private data or account controls through social engineering. This kind of fraud is on the rise. According to a Transunion report, 50% of the respondents indicated that call center fraud attacks increased by at least 10% in 2022.

Fraudsters may use stolen mobile phone numbers to deceive Caller ID which, in many cases, is a call center's first line of defense. Together with knowledge-based authentication (KBA), care analysts verify the caller before granting access to account or controls. However, fraudsters can spoof a caller's mobile phone number so that when they call in, the name associated with the mobile phone number appears on the Caller ID and matches the name on the account.

[1] 2023 State of Omnichannel Authentication, Transunion

Fig. 1: Zumigo Assure Risk Assessment for Inbound Voice Call Verification leverages ANI to verify that the incoming mobile phone number is in active call with the call center.

Zumigo Assure Risk Assessment for Inbound Voice Call Verification identifies fraudulent inbound calls to an enterprise's call center. The solution protects:

❖ Call centers from social engineering, spoofing, and account takeover attempts
❖ Enterprises from resulting fraud loss and tarnished brand reputation

Zumigo's solution works by validating that the voice call was made from the caller's mobile phone number to the call center's phone number using Automatic Number Identification (ANI) match. Zumigo leverages ANI matching service from the mobile network operators (MNOs) to verify that the carrier originated phone number matches the display phone number, as well as verify the originating phone number is in an active call with the call center in real-time.

Calls must be verified within 30 minutes of the voice call being originated, ideally as soon as the call is received by the call center. Call center phone numbers must be pre-registered with Verizon. T-Mobile and Verizon mobile phone numbers are supported, excluding mobile virtual network operator (MVNO) phone numbers.

About Zumigo
Zumigo is on the frontline of digital identity verification that helps the world's largest enterprises protect transactions, devices and accounts. With a multi-layer approach, Zumigo validates users against a unique identity intelligence network that spans global carrier providers, authoritative third-party data sources, and payment information. **Learn more at www.zumigo.com**.