

MOBILE-CENTRIC KYC FOR A GLOBAL MARKETPLACE

AT A GLANCE

CHALLENGES

- The mobile number is central to both buyer and seller identification and communication, so inaccuracies or fraudulent numbers create significant risks.
- The client needs a single, global solution to streamline onboarding and transaction verification across multiple countries, with minimal friction.

BENEFITS

- Simplified integration with TMT ID allows quick expansion to new countries and mobile network operators without requiring adjustments from the client.
- Built-in numbering intelligence filters out invalid numbers and non-covered regions, minimising unnecessary verification costs.
- TMT ID's data supports a uniform, frictionless user experience worldwide, strengthening the company's market position.



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OBJECTIVES

To enhance security and usability for a mobile-first marketplace, the client needed a solution that could:

1. **Authenticate User Identities Reliably:** Verify both buyer and seller details, linking personal information with mobile numbers during onboarding and transaction confirmations.
2. **Reduce Fraud Risk in Real-Time:** Ensure that each party's mobile number is valid and actively tied to their identity.
3. **Simplify Global Expansion:** Maintain a smooth, standardised user experience worldwide without complex adjustments per region.

SOLUTION

Verify's KYC Match, which verifies names, addresses, and dates of birth against mobile numbers using authoritative data from Mobile Network Operators (MNOs) across various countries.

Key elements of the solution include:

Proof-of-Possession Check: Ensures that each user controls the mobile number they provide, mitigating the risk of number-based fraud.

Multi-Market Data Coverage: TMT ID's broad MNO network supports a consistent experience in numerous regions, recently expanding to include Free France and Italy, with Germany and the Netherlands next in line.

Numbering Intelligence: Filters invalid or unsupported numbers, optimising verification costs and enhancing data quality.

BENEFITS

Benefit One

With TMT ID as a single-source provider, the client benefits from a straightforward API, gaining access to new MNOs and markets without additional configuration.

Benefit Two

By verifying mobile numbers at both onboarding and transaction stages, the solution creates a seamless, low-friction journey for buyers and sellers alike.

Benefit Three

Enhanced accuracy in verifying personal information relative to the mobile number reduces the risk of fraudulent interactions on the platform.