The need for a universal digital identity

3.2 billion people\(^1\) are frustrated by their digital experiences:

- **No convenience**: having to deal with multiple usernames and passwords combinations
- **No trust**: being concerned about privacy and security of their online identities (more than 3 billion data records have been breached since 2013\(^2\))

Such a situation makes it tough for digital service providers to take advantage of the massive potential of the online channel. They require more security and convenience to develop more services for their customers.

MNOs to become universal digital ID providers

The solution is to establish a universal digital ID service, offering convenient authentication and trusted identity management, based on a "bring-your-own-ID" model for all online services. MNOs are ideal to offer this service. They are trusted for securely manage sensitive consumer data, and can turn the handset into a convenient second-factor authentication tool.

LinQUs Mobile ID

Enabling the Mobile Connect ecosystem

| $35B | Addressable market size for authentication & attribute services globally in 2020\(^3\) |

Three key challenges for a universal ID service to succeed:

- **Security**: Accessible to everyone and every service
- **Convenience**: Easy to use to ensure high adoption

Mobile Connect: the new way to log-in

To support MNOs establishing a universal ID service, the GSMA has launched Mobile Connect. Under a unique brand and consistent user experience, this new digital authentication standard enables interoperability and ubiquity to boost global adoption.

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\(^1\)Source: Internet live stat
\(^2\)Source: Breach Level Index
\(^3\)Source: GSMA
Mobile ID allows any operator to effortlessly become a universal digital ID provider. The offer includes a set of scalable identity management and authentication services that are fully compliant with GSMA Mobile Connect, and offered in SaaS (software as a service) mode as part of Gemalto’s Allynis services portfolio.

Identity management services:
Mobile ID provides a complete and flexible set of identity management services enabling MNOs to easily become trusted digital identity providers.

- **The ID Federation service** enables a single-sign-on ecosystem connected to the GSMA Mobile Connect Hub for service providers using the Mobile Connect API.
- **Portal services** for MNOs, service providers and end-users to access Mobile Connect. Empower service uptake, facilitate enrolment, and simplify the user experience for minimum operational cost.
- **Attribute management services** featuring permission-based identity information sharing between MNOs and service providers. MNOs become ID custodians, certifying qualified and verified information related to the identity of the user or transaction.

Authentication services:
Our wide range of authentication means can reach all mobile phones on the market with different security schemes:

- **SIM Aplet**
- **Embedded Secure Element**
- **Biometric Fingerprint**
- **Mobile Application Software**
- **SMS OTP**
- **HTTP**
- **SAT**
- **Mobile Browser**

MNOs can choose the level of assurance that best suits their security needs, while always providing the best online authentication experience to end users.

### Mobile ID services cover all Mobile Connect use cases:

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<tr>
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<tbody>
<tr>
<td><strong>Single Sign On</strong> (with qualified user ID credentials) – Bring your own digital ID for all online services</td>
<td><strong>Automatic form filling</strong> – Register with new web services in one click</td>
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<tr>
<td><strong>Consent management</strong> - Manage the information to be shared with service</td>
<td><strong>Confirm payment</strong> - Buy online in one click with a single password</td>
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<tr>
<td><strong>Validate transactions</strong> - Transfer money or pay bills in one click with a single password</td>
<td><strong>Sign transactions</strong> - A stronger means to validate transactions</td>
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<tr>
<td><strong>Sign documents</strong> - All digital documents can be signed with one click</td>
<td><strong>Qualified signature</strong> - For non-repudiation signature use cases</td>
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<tr>
<td><strong>Digital identity validation</strong> - Easy-to-check critical credential to validate service access</td>
<td><strong>Risk management</strong> - Check if the person authenticating is the right person</td>
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And many more use cases will emerge in the future as bring-your-own-ID opens up new opportunities...
Mobile ID meets the three key challenges:

Reach
Addressing all handsets on the market
Addressing all levels of assurance to meet all the needs of online service providers

Security
Providing second-factor authentication via the handset. Securing authentication based on secure elements and app software

Convenience
Easy to authenticate by clicking “OK” or entering a unique PIN for all online activities. Easing enrolment for online service providers and consumers

Build the Mobile Connect ecosystem
Thanks to our existing relationship with thousands of service companies, we work closely with our MNO clients to accelerate Mobile Connect service takeoff by promoting and enrolling service providers.

In addition, Gemalto proposes consulting and training services to help define the opportunities presented by Mobile Connect, and to ease implementation for service providers.

Benefits of Mobile Connect

> For MNOs:
  - Enhanced customer loyalty and reduced churn
  - Access to new revenue streams for authentication services and ID brokerage
  - Wide market reach with billions of digital service providers worldwide

> For end users:
  - Fast and simple online authentication
  - Single ID password for more convenience
  - Protected privacy and reinforced online security

> For digital service providers:
  - Web services can benefit more transactions thanks to a simpler user journey
  - Banks can enhance the promotion of online and mobile sales channels
  - Enterprises can match employees’ mobility and data security
  - Governments can reduce administration costs and time frame

Benefits of Mobile ID to set up your Mobile Connect ecosystem

- Support of our sales channels to enroll service providers
- Scalable services to address all Mobile Connect use cases
- A wide range of authentication levels to reach all mobile phones and address all levels of assurance
- SaaS model for fast and flexible deployment, low TCO and minimum investment for maximum ROI.
Deploy your Mobile Connect ecosystem with Gemalto

**MNO consulting & training** – Define your Mobile Connect strategy  
**Mobile ID service** – Choose your services à la carte  
**Commercial partnerships** – Work with Gemalto to enroll service providers  
**SPs consulting & training** – Helping service providers to adopt Mobile Connect

Mobile ID services are already live in more than 20 countries. Our solution simplifies and secures digital authentication to millions of users and connects more than 500 service providers worldwide.