There's no question that identity fraud is on the rise in the mobile environment. Whether opening an account, making a purchase or seeking customer support, providers need a fraud prevention processes in place to help spot and stop suspicious users.

**AT&T Mobile Identity** provides third parties consent-based access to data to enhance authentication for mobile users and devices during mobile transactions. This helps them make online interactions safer and more convenient for their customers.

Delivered as a network based service via an application program interface (API) toolkit, AT&T Mobile Identity makes it faster and easier to adopt and integrate fraud avoidance functionality into new or existing applications and processes.

**Simplify Fraud Prevention**

During a mobile transaction, the aggregator or customer performs a fraud avoidance query via the AT&T Mobile Identity API to determine whether the device being used and the information being provided matches that of the device and certain user account information originally registered with AT&T. The fraud avoidance query returns initial account information (account status, type and role) for the purpose of pre-qualification for other services or to create a subscriber profile.

To avoid delays that may disrupt the customer experience, this query is accomplished in near real-time.

**Potential Benefits**

- Extend authentication services to millions of AT&T mobile subscribers
- Deliver consent-based data to verify the identity of mobile users and devices
- Help companies guard against fraudulent transactions
- Increase customer confidence in mobile banking and commerce
- Populate electronic forms for users to reduce drop off rates
- Use AT&T network APIs to streamline service delivery

**Features**

- Provide information to authenticate mobile devices and AT&T mobile subscribers
- Automatic population of online forms by an aggregator via user opt-in
- APIs to integrate with existing applications and processes
- API access via the AT&T developer portal
- Pay-per-use pricing based on minimum commitment

To learn more about AT&T Mobile Identity Toolkit, visit [www.att.com/mobile-identity-toolkit](http://www.att.com/mobile-identity-toolkit) or have us contact you.
Authenticate With Account and Device Details
Implemented consistent with the AT&T Privacy Policy, AT&T Mobile Identity will only provide customer information based upon customer consent permitting the disclosure of the information. The AT&T subscriber remains in control over whether their data is shared, and with whom.

Once consent is obtained from the subscriber, AT&T Mobile Identity can return a variety of data elements to help organizations reduce identity theft and fraud, including:

AT&T Subscriber Account Details, Provided Via Fraud Avoidance Query Pre-Consent
- Subscriber status (active, suspended, reserved or cancelled)
- Account type (corporate, individual, government)
- Account role (primary or not primary)

AT&T Subscriber Account Details
- Name
- Billing and service address
- Email address
- Account activation date
- Billing type (pre-paid, post-paid)

Mobile Device Details
- International Mobile Equipment Identity (IMEI) to determine lost or stolen status
- Manufacturer, model, firmware release
- Capabilities (supported location type, MMS capable)

Access In-Depth Data Only From AT&T
The more data you can verify about a transaction, the safer that transaction can be for both you and your customers. Since we have direct and frequent interactions with our subscribers, we have more in-depth and up-to-date information about AT&T customers than another authentication service could provide.

A more complete customer profile expands the verification criteria available to you. As a result, you can bolster your fraud rating capabilities to better identify and reduce suspicious activity with enhanced capabilities, such as:

Header Enrichment Service
When subscriber traffic flows directly through the AT&T mobility network, we can enrich the HyperText Transfer Protocol (HTTP) header information to provide you with a deeper level of authentication – based on data you can only get from AT&T.

For example, beyond verifying that traffic is coming from an AT&T mobility subscriber, we can confirm the mobile phone number and subscriber ID.

Combine Security and Convenience For Customers
Given their smaller screens and keyboards, using a mobile device to type information into an online form can be a time-consuming, frustrating and error-prone process for users – causing them to abandon the form and the transaction altogether.

With AT&T Mobile Identity, you can make the process faster and more convenient for your customers. Once the user and the device is authenticated, a user can give consent to auto-populate web forms with their name, address, phone number and other basic information within seconds.

As a result, AT&T Mobile Identity can help you:
- Increase conversion rates for opening new accounts
- Decrease abandoned forms and shopping carts
- Reduce data entry errors that delay fulfillment and revenue
- Improve the online experience for customers

Improve Cyber Protection For Peace Of Mind
As cybercrime continues to increase, you need ways to fortify your fraud detection services to help protect your reputation, revenue and brand.

AT&T Mobile Identity Service can help you confirm the validity of mobile transactions to guard against fraud and identity theft, while easing your customers’ security concerns over the safety of online transactions.

For more information about AT&T Mobile Identity, talk to your AT&T representative, visit www.att.com/mobile-identity-toolkit or email enterpriseAPIs@att.com.

Share this with your peers

To learn more about AT&T Mobile Identity Toolkit, visit www.att.com/mobile-identity-toolkit or have us contact you.