



# Mobile Connect Deployment Guidelines for Operators

July 2017

---

# Deployment stages and activities

## Mobile Connect deployment guidelines for operators



# Deployment stages and activities

| Planning   | Technical Implementation   | Pre-launch   | Launch  | Operational/BAU   |
|--|--|--|---|---|
| <ul style="list-style-type: none"><li>• Products</li><li>• Authenticators</li><li>• ID Gateway</li><li>• API Exchange</li><li>• Request validator</li><li>• Analytics</li><li>• Ts&amp;Cs</li><li>• User registration</li><li>• Service mark</li><li>• User flows</li><li>• User experience</li><li>• Regulatory analysis</li><li>• Privacy principles</li><li>• Resources</li></ul> | <ul style="list-style-type: none"><li>• Implementation</li><li>• API compatibility testing</li><li>• Performance testing</li><li>• End-to-end testing</li><li>• UX</li></ul> | <ul style="list-style-type: none"><li>• SP identification</li><li>• SP contracts</li><li>• SP billing &amp; reconciliation</li><li>• Pricing model</li><li>• GSMA SP outreach</li><li>• End user and SP support</li><li>• Marketing campaign</li><li>• PR</li><li>• Digital content</li><li>• Consumer incentivisation</li></ul> | <ul style="list-style-type: none"><li>• Public launch</li></ul> | <ul style="list-style-type: none"><li>• Analytics</li><li>• Reporting</li></ul> |

Planning stage: Selecting Mobile Connect products

**Mobile Connect deployment guidelines for operators**



# Planning: Which Mobile Connect products to deploy?

## Authentication

A simple, safe end user authentication solution on a global scale



## Authorisation

Authenticate as well as authorise requests directly from mobile



## Identity

End user consent to share personal attributes data



## Attributes

Mobile subscriber ID verification for digital services



Mobile Connect Authentication offers a simple and globally ubiquitous log-in mechanism.



Mobile Connect Authenticate provides a mechanism for authenticating the user based on their possession of mobile phone i.e. something the user has; as such, Mobile Connect Authenticate provides a single factor level of assurance (LoA2).



Mobile Connect Authenticate Plus challenge the user to enter the Mobile Connect PIN on their mobile, or to authenticate via a biometric; possession of the mobile phone and either the PIN or biometric resulting in a two-factor authentication (LoA3).

Mobile Connect Authorisation offers contextual authentication with a Yes/No option for users to authorise requests on their mobile phone.



Mobile Connect Authorise provides a mechanism to display specific request on the end user's mobile phone for approval. The end user approves or rejects the request and the response is relayed back to the service provider



Mobile Connect Authorise Plus extends Mobile Connect Authorise by requiring explicit user authentication via a PIN or biometric prior to the user approving the authorisation request

Mobile Connect Identity helps end users engage with digital services quickly and efficiently, share data when they want to, and assert their identity when needed.



Mobile Connect Phone Number enables the end user to give their consent for their operator to share the phone number with the requesting service provider



Mobile Connect Sign-up enables the end user to give their consent for their operator to share core information about them (first name/last name, street address, postal code, country) with the requesting service provider



Mobile Connect National ID enables the end user to consent to sharing their core ID information in accordance with local legislation & regulations. This service enables the requesting service provider to access the user's first name/last name, date of birth, and national identifier



Mobile Connect Attributes services utilise device and network information for ID verification and fraud prevention.



Mobile Connect KYC Match provides a comparison of the user's name and address relative to the subscriber information held by the mobile network operator



Mobile Connect Account Takeover Protection provides information on the pairing between a user's mobile phone account and their device (i.e. last SIM change date and active call divert status) for fraud prevention



Mobile Connect Verified MSISDN verifies the phone number associated with a mobile device through which a user is accessing an SP's service

Planning stage: Selecting authenticators

**Mobile Connect deployment guidelines for operators**



## Pros

## Cons

### USSD



### SMS/URL



### SMS/OTP



### SIM Applet



### Smart Phone App



- Works on all phones
- Doesn't require data connections
- Secure channel

- No user input required
- Works consistently across enabled devices

- Works consistently across enabled devices
- Works on every single phone

- Super quick and secure (esp. for LoA3)

- Very smooth UX as eliminates call times and processes

- Requires user input
- Can take time loading
- Displays differently on different devices

- Low security
- Requires data connection
- Data charge may discourage users

- Not secure
- OTP requires User Input
- 8 step process

- Limited text strings for UX display
- High investment to roll out

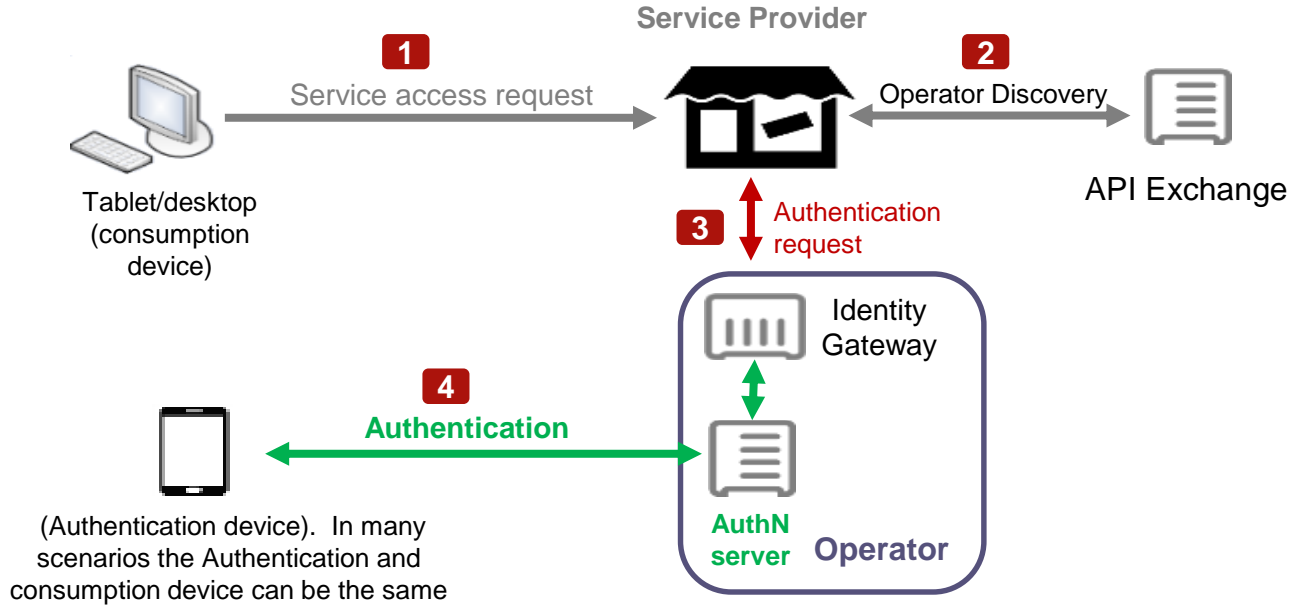
- Only available for smartphones

## Planning Stage: ID Gateway

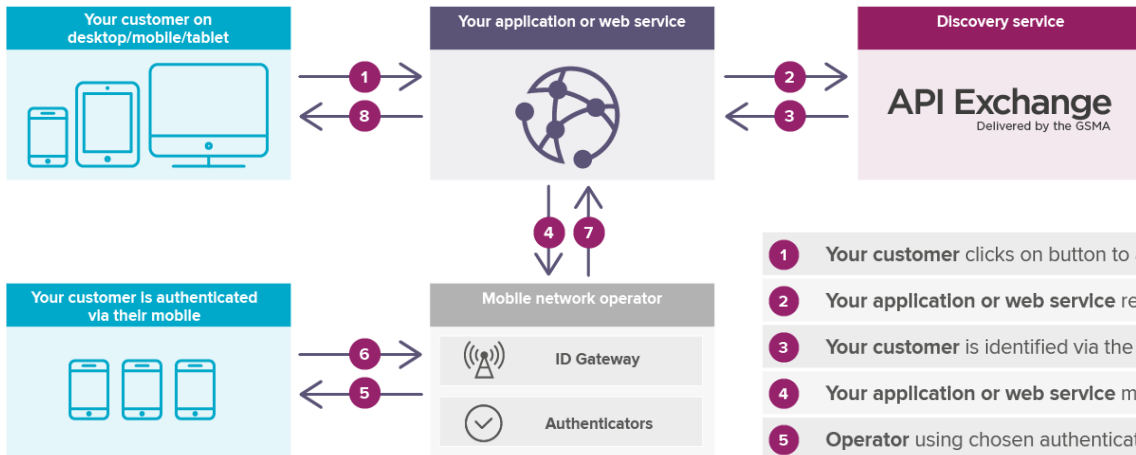
### Mobile Connect deployment guidelines for operators



# Identity Gateway (ID GW)



# Identity Gateway (ID GW)



- 1 **Your customer** clicks on button to access service
- 2 **Your application or web service** requests customer's operator from the discovery service
- 3 **Your customer** is identified via the discovery service
- 4 **Your application or web service** makes a request for authentication using OpenID with Mobile Connect profile
- 5 **Operator** using chosen authenticator seeks authenticate request
- 6 **Your customer** follows instructions on their mobile to enable authentication
- 7 PCR identifying a specific end user is returned
- 8 **Access granted**



Operators may choose an in-house ID gateway deployment or may partner with an external vendor to handle the implementation. Referred to as “Mobile Connect Accelerator” (MCX).



MCX is a cloud-based managed service, designed to help operators implement Mobile Connect in an easy and fast manner. The service circumvents the need for operators to spend time and resources finding appropriate compliant platforms by themselves.



Details about MCX providers can be found here:

<http://www.gsma.com/personaldata/mobile-connect-accelerator-mcx>



Operators exposing the Mobile Connect APIs should follow the Mobile Connect technical specifications found on InfoCentre2.



Compliance with the Mobile Connect technical specifications can be certified using the Mobile Connect Test Suite Portal.

## Planning stage: API Exchange

### Mobile Connect deployment guidelines for operators



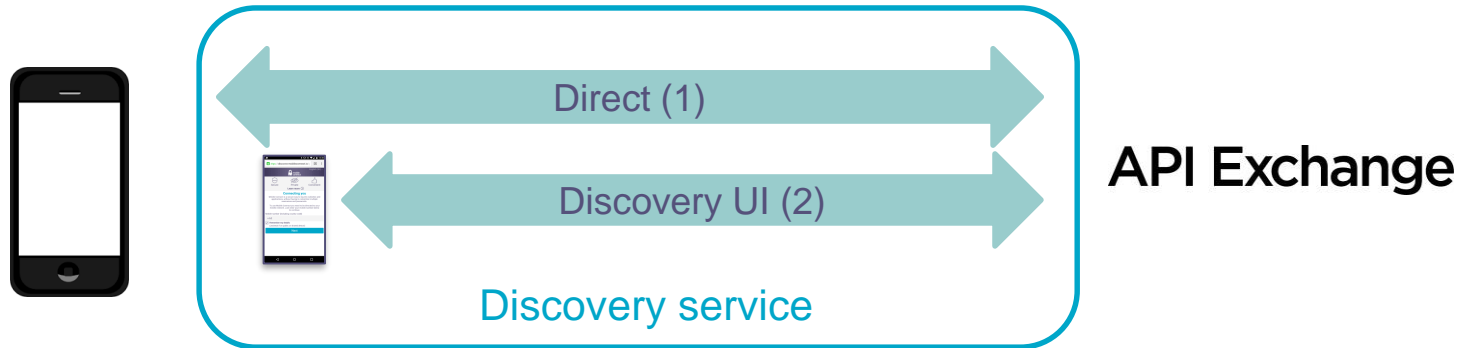


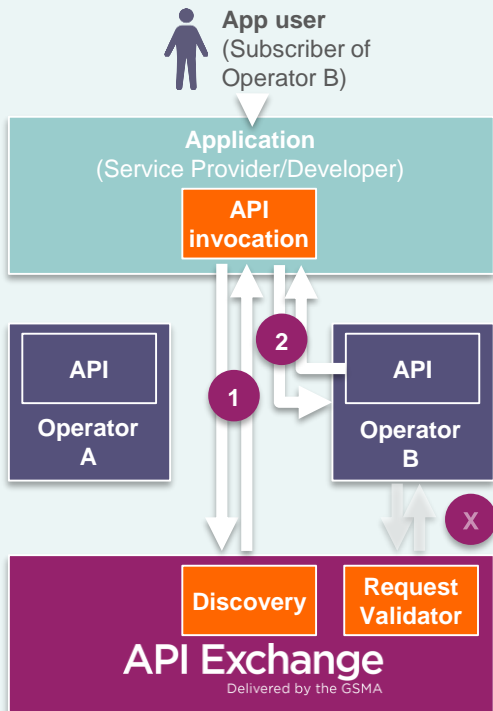
# Planning: API Exchange?

The API Exchange offers a federated discovery service that allows a third party to discover the home mobile operator of any mobile phone.

The discovery service can be completed without end user interaction (1).

If end user interaction is required, then the discovery user interface (2) is displayed.





## Flow

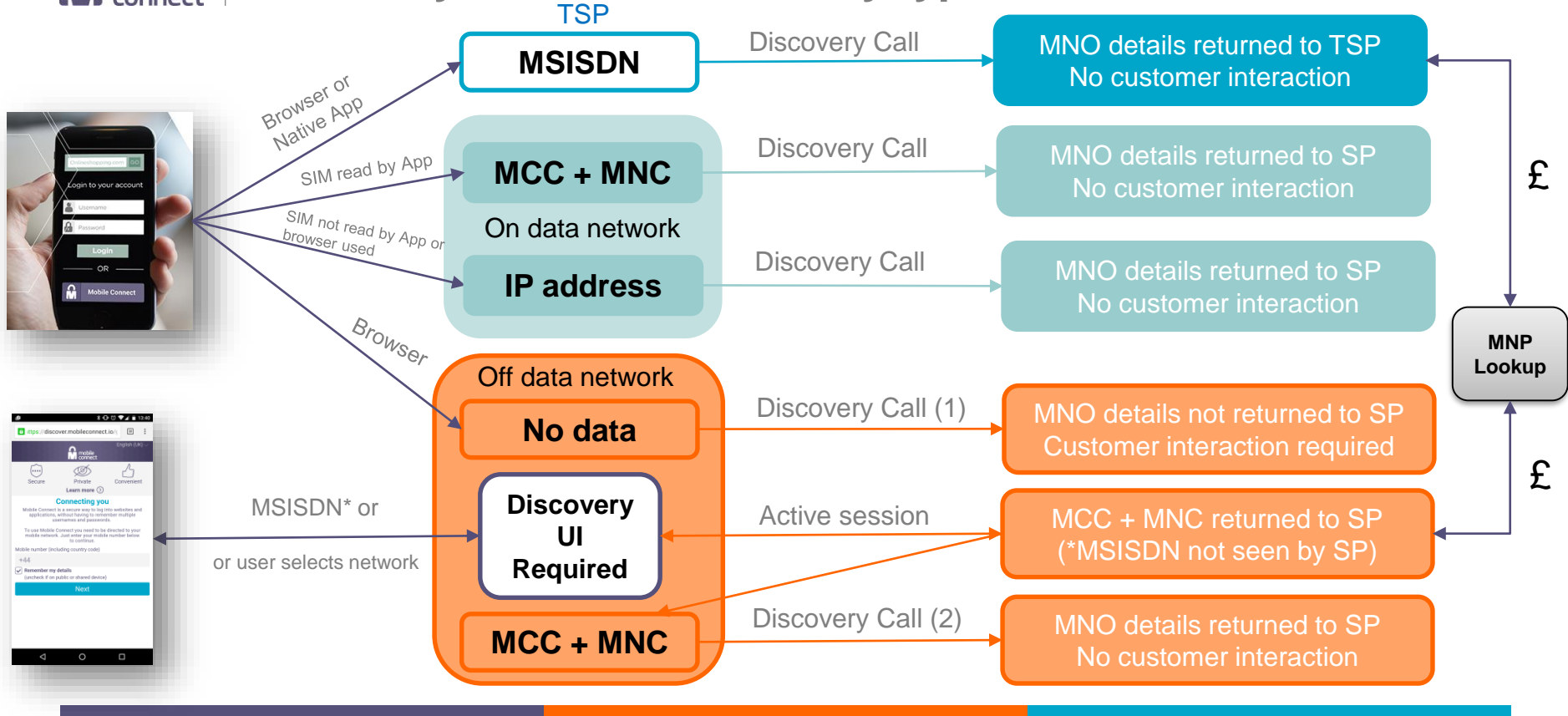
- 1** Application calls global **“Discovery”** capability to determine to which operator a subscriber / user of the application belongs, leveraging IP address, MSISDN, MCC/MNC from SIM ...

Return: Operator B details, API exposure endpoint address and access credentials

- 2** Application calls **“API”** of discovered, Operator B
- X** (optional): Operator B calls **“Request Validator”** to validate API access credentials and details of invoking application/ developer (\*)

\* If operator does not want to use **“Request Validator”** they can instead implement an application whitelist

# Discovery service – Discovery types



The API Exchange service allows operators to federate their Mobile Connect APIs in order to enable a service provider using Mobile Connect to reach any mobile user without having to connect directly with each operator. The API Exchange service will be offered at different service tiers to accommodate for different business needs, summarised below:



Service tier 1 & 2 – Intended for Pilots (**Tier 1**) and limited commercial service (**Tier 2**) with up to 30 million API calls free of charge but reduced support and guarantees.



Service **Tier 3** – Designed for a commercial service with agreed availability levels and improved support SLA's. Priced based on transaction bundles.

## Planning stage: Analytics

### Mobile Connect deployment guidelines for operators





## GSMA recommendations to operators:

- Analytics must be in place across all the deployed components. It is essential that all incidents (technical activity) is logged and user traffic monitored.
- Analytics must be included in initial contracts with technical vendors.

## GSMA collects and aggregates high-level metrics on a monthly basis from all operators globally to measure the success of Mobile Connect

- # registered and monthly active users
- # successful and unsuccessful transactions (in some markets, detailed reasons for failures)
- # of applications (with name/sector as much as possible)

## Data available related to the Discovery API:

- API calls per operator and per application
- Call successes/reasons for failure
- Latency, uptime, and other SLA metrics

## Planning stage: T&Cs for Mobile Connect (Click-to-Accept)

### Mobile Connect deployment guidelines for operators



# Click-to-Accept: Operator proposition for a distribution channel to build scale

Distribution Agreement between GSMA and MNO

- Includes the consolidated **global SP T&Cs (v12)** as an Exhibit
- Only localisation is operator name and Address
- Operator specific terms are already in the SP terms
- SP is obligated to follow all Local laws and regulations

Supports a **limited proposition** initially (new functionality will come later):

- Simple Authentication only (typically LoA2)
- Free services for developers (subject to fair usage limitations)

An **optional** channel to market for operators but not the only one

- Operators should progress with additional channels to market, such as reseller, aggregator, channel partners or directly through existing operator developer portals

**Note: Operator can still say NO to an SP and blacklist application**



# Click-to-Accept: Simple and intuitive process for developers to contract with operators across multiple countries

## Global acceptance

By clicking the checkbox below you accept the Terms and Conditions for all operators listed below.

Accept Terms and Conditions for all operators

## Individual Operator Table

| Country                             | Country Annex | Operator             | Region                          |
|-------------------------------------|---------------|----------------------|---------------------------------|
| <input type="checkbox"/>            | View          | Etisalat Afghanistan | Asia and the Middle East        |
|                                     |               | MTN Afghanistan      |                                 |
|                                     |               | Operator A           |                                 |
|                                     |               | Operator B           |                                 |
|                                     |               | Roshan (New)         |                                 |
| Salaam                              |               |                      |                                 |
| <input checked="" type="checkbox"/> | View          | Eagle Mobile         | Europe                          |
| <input type="checkbox"/>            | View          | Telekom Albania      |                                 |
| <input type="checkbox"/>            | View          | Grameenphone         | Asia and the Middle East        |
| <input type="checkbox"/>            | View          | Telenor India        | Asia and the Middle East        |
| <input type="checkbox"/>            | View          | Telenor Myanmar      | Asia and the Middle East        |
| <input type="checkbox"/>            | View          | DIGI                 | Asia and the Middle East        |
| <input type="checkbox"/>            | View          | Telenor Pakistan     | Asia and the Middle East        |
| <input type="checkbox"/>            | View          | dtac                 | Asia and the Middle East        |
| <input checked="" type="checkbox"/> | View          | Sb1                  | North America and the Caribbean |
|                                     |               | Sb2                  |                                 |

By clicking Accept I confirm that I accept the Standard Terms and Conditions and associated Annex A for operators selected above.

Download Terms

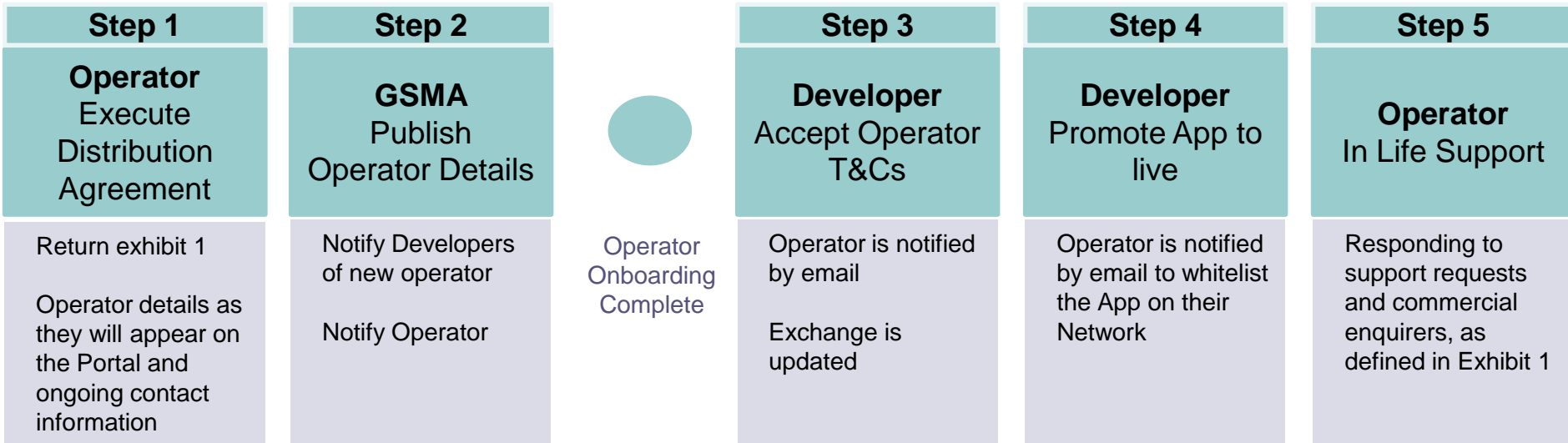
Accept

The developer can tick this box and then click Accept (below) to agree the standard T&Cs for all countries

The developer can tick one or many country boxes and then click Accept (below) to agree the standard T&Cs for the selected countries

To fully understand the Developer experience please go to <https://developer.mobileconnect.io/>

# Click-to-Accept : Simple operator on boarding and ongoing support processes



Planning stage: User registration

**Mobile Connect deployment guidelines for operators**





MNOs should decide how to register the service end users (e.g. offline pre-registration; on-the-fly registration etc.). It is recommended to include Mobile Connect as a standard service (like SMS, voice) and add specific Mobile Connect Ts&Cs into existing end user contracts.



Increasingly operators are now pre-registering new users for Mobile Connect when they enter into a new contract.



Existing users are enrolled into Mobile Connect through the operators own internal services.



Others have an existing user base of similar services so no new registration is needed.



A few may still require their end users to sign up on the fly as they use Mobile Connect for the first time.



There is full focus on optimising this process so to keep the friction to a minimum while still ensuring that the end users are fully informed about the service.

| Options for user to accept T&Cs  | UX Advantages   | UX Disadvantages   |
|--|---|--|
| <b>Offline</b> when customer signs or renews contract with their Operator                                | Frictionless yet transparent process with full explanation of user benefits & MC proposition when contract is purchased on premise.   | For contract renewals, the process may be invisible to the user and doesn't guarantee awareness.   |
| <b>IN product flow</b> as extra 1 time only screen for clear acceptance                                  | Full transparency to user. Education that T&Cs are available to be read if required.  | 1-time only screen/step extends the authentication process as it requires explicit user action to accept. Can therefore be a drop-out point. |
| <b>IN product flow</b> as blurb hardcoded & pre-checked underneath MC-sign in button                     | Full transparency to user. Link to T&Cs that can be read if required. Doesn't require explicit user-action for acceptance & proof of acknowledgement.   | Unlikely to be accepted on SP sites or requires higher investment of UX design to contextualise on an SP site by site basis.                 |
| T&Cs handled as part of a <b>pre opted-in process</b> accompanied by an opt-out sms/email/comms campaign | Frictionless yet transparent process with full explanation of user benefits & MC proposition. Can be used as one piece of a wider marketing campaign by MNO / SP on actions to safeguard end user digital identity. | No UX disadvantages however there may be legal, regulatory or compliance issues as to why this may not be permissible in specific countries. |
| <b>SP</b> includes MC T&C in their own general contract <b>T&amp;Cs</b>                                  | Frictionless, invisible process to user.  | No UX disadvantages however operators may feel they have legal, regulatory or compliance "exposure" and require some audit method.           |

Planning stage: Service mark

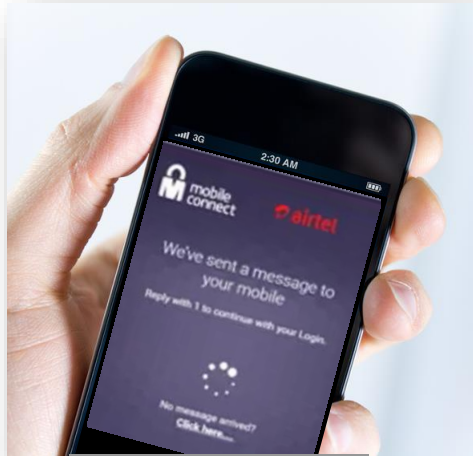
**Mobile Connect deployment guidelines for operators**



# Uniting behind the Mobile Connect service mark

- The goal of the Mobile Industry and the GSMA is to make the Mobile Connect service mark the **single, trusted symbol for authentication** via a mobile phone. One that is recognised and trusted by consumers and service operators worldwide.
- **Unity is important.** If there are different names and identities for the service, it may create confusion amongst consumers and lack of trust amongst service operators. The more we can unite behind the Mobile Connect service mark, the faster it will be used and adopted.
- This is why the GSMA encourages all operators that are offering a compliant authentication service to adopt the existing Mobile Connect name and service mark guidelines.





- In some instances, operators may wish to use Mobile Connect in conjunction with an existing identity service name. For example, when the existing brand pre-dates the launch of Mobile Connect and is already established as a mobile phone authentication service in that country or region.
- Whilst the GSMA's preference is for the Mobile Connect name and service mark to be used for the reasons already stated, in these circumstances, we encourage operators to at least *introduce* the Mobile Connect name and/or button.



## Solution A: For operators using a different service/product name



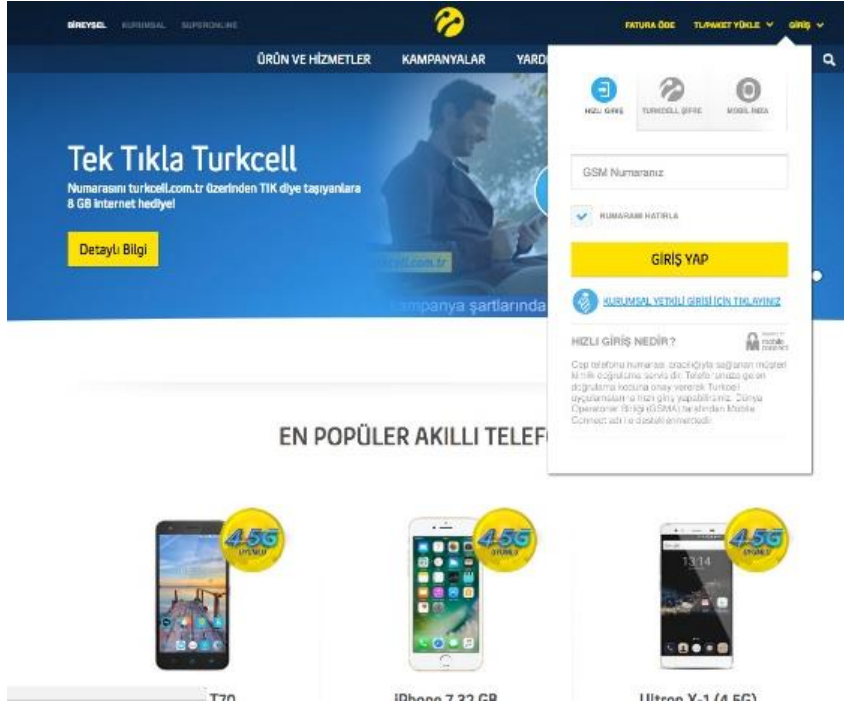
### Scenario 1:

Where a compliant operator is using an existing service name for its mobile identity service and wishes to overtly reference Mobile Connect.

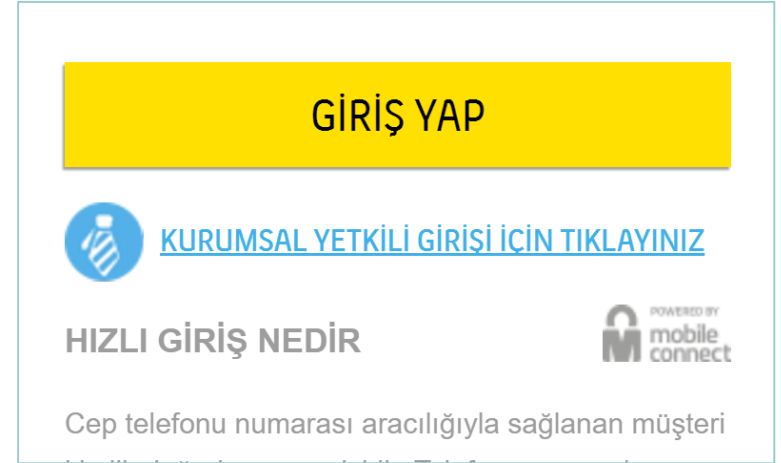
### Scenario 2:

Where an operator is offering Mobile Connect and at the same time wants to flag a bespoke product as being accessed using Mobile Connect.

# Scenario 1: Where an operator is offering a Mobile Connect and at the same time wants to a bespoke product or service uses Mobile Connect



The screenshot shows the Turkcell website interface. At the top, there are navigation links for 'ÜRÜN VE HİZMETLER', 'KAMPANYALAR', and 'YARDIM'. A main banner features the text 'Tek Tıkla Turkcell' and 'Numarasını turkcell.com.tr üzerinden TIK diye taşıyanlara 8 GB internet hediye!' with a 'Detaylı Bilgi' button. A login overlay is visible, containing options for 'HIZLI GİRİŞ', 'TURGELL GİRİŞ', and 'MOBİL İZLE'. Below these is a 'GSM Numaranız' input field, a 'RUMARABİ HATLARA' checkbox, and a prominent yellow 'GİRİŞ YAP' button. A link for 'KURUMSAL YETKİLİ GİRİŞİ İÇİN TIKLAYINIZ' is also present. Below the overlay, there is a section titled 'EN POPÜLER AKILLI TELEFONLAR' with three smartphone models: T70, iPhone 7 32 GB, and iPhone X,1 (45C), each with a '4.5G' badge.



The diagram illustrates the Mobile Connect login process. It starts with a yellow button labeled 'GİRİŞ YAP'. Below it is a blue icon of a person with a checkmark, followed by the text 'KURUMSAL YETKİLİ GİRİŞİ İÇİN TIKLAYINIZ'. At the bottom right, there is a 'POWERED BY mobile connect' logo. The text 'HIZLI GİRİŞ NEDİR' is prominently displayed, with a subtext below it: 'Cep telefonu numarası aracılığıyla sağlanan müşteri'.

## Solution B: For operators using a different service/product name

**Scenario 3:** Where operator has an existing service and service name that will “bridge” with Mobile Connect but does not yet wish to use the Mobile Connect name...



Example designs for illustrative purposes



Mobile Connect button used alongside existing service name, with explanation appearing close by

Each case will continue to be evaluated on an individual basis.

Operators will be encouraged to use the Mobile Connect service mark, within the scenarios devised, where it provides a satisfactory solution for all parties.

However, there will undoubtedly be exceptions. These will be reviewed and a suitable compliant solution devised as required.

Planning stage: User flows & User experience consistency

**Mobile Connect deployment guidelines for operators**





- Operators to agree on flows, user screens (waiting screen, error screen etc.) and lifecycle events. It is recommended to use optimised user flows as excellent user experience is essential.
- Operators to obtain internal legal privacy sign off on user screen flows and ensure their alignment with the Mobile Connect privacy principles.
- Operators to review end user flows for each operator to ensure consistency and alignment taking into account any authenticator differences. Take into account the performance of the networks - e.g. page's size will have a UI impact.
- Although all operators should have a good UX, the UX does not have to be exactly the same across all MNOs.

## User Education



- Brief introduction about Mobile Connect benefits for first time user.
- UI with concise messaging and a progress bar to guide the users during the process to avoid drop outs.
- Scale up user base by preregistering and providing incentives to activate the users.

## Building trust



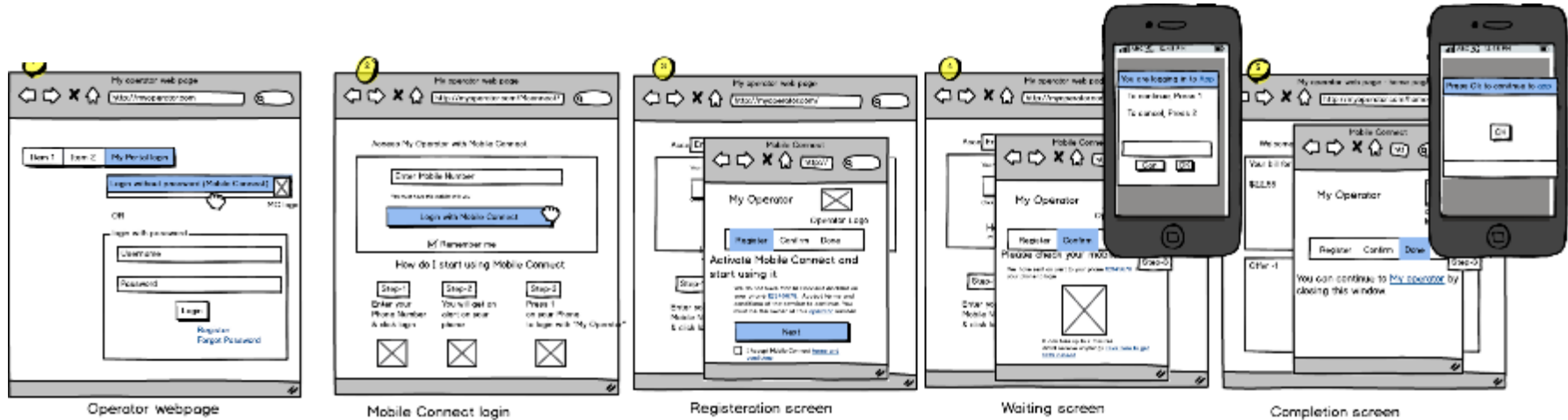
- Instil trust in the service by exposing the user to familiar brands of the SPs and/or the operator.
- Clear and need to know basis textual/links removes potential confusion.
- Remove possibilities to deflect the user away from the UI and reduce drop out rates.

## Deployment



- Thorough end-to-end testing is key to a successful roll out of Mobile Connect.
- Pilot with internal operator-services in a controlled environment before scaling up.
- Optimise the user flows where possible with header enrichment and be aware of different flows depending on choice of authenticators.

# Flow design: Key design principles summary



## Introducing Mobile Connect to new users:

- Introduce onto Operator Online Portals first and **set up analytics** to test the process and **identify any high dropout areas**
- **Keep the password option** so users have a choice of how to log-in
- Highlight & market the **key relevant message** for your local audience eg. **“log-in without a password using Mobile Connect.”** This draws attention to the key differentiating factor and encourages users to try the new technology out.

## Fast-track the Mobile Connect user registration process to convert users quickly:

- **Use Overlays** and **DO NOT** redirect to separate webpages or separate tabs. The **visibility of Operator branding is key** to maintain:
  - the **continuity** of the transaction between the operator & end user.
  - the **trust of the user** with the underlying operators brand and by association Mobile Connect
- Use a 3 or 4 step **progress bar** so the user knows what to expect next and when the process will finish
- Confirm that the user has successfully authenticated with Mobile Connect for the first time.



# Design Look & Feel: Consistency across operators

## Phase 1: Planning

- Kick-off session with in-country Operators
- Identify Internal Services that have best fit for Mobile Connect
- Read the high level documentation
  - Operator Readiness Checklist
  - Test Suite Portal
  - Analytics Guide
- Select authenticators and enable Header Enrichment

## Phase 2: Preparing

- Review end user flows for each operator to ensure consistency and alignment taking into account any authenticator differences.
- Familiarise and align on user guide, wire-frames, designs & HTML/CSS code.
- Agree on approach to minimise any UX/UI differences across country operators.
- Select consistent colour and branding logos
- Agree on messaging for introducing Mobile Connect

## Phase 3: Beta Launch

- Launch close-beta
- Monitor performance and review analytics across Operators.
- Focus on jointly solving cross operator issues
- Collaborate on subscriber registration, marketing campaigns and ways to auto-enrol users for Mobile Connect accounts.
- Launch marketing initiatives to convert Mobile Connect Users Mobile Connect User Advocates for successful SP engagements

Planning stage: Local regulatory analysis

**Mobile Connect deployment guidelines for operators**





- Operators should carry out local regulatory requirements analysis before deploying Mobile Connect.
- Special attention should be paid to local personal data protection and data transfer laws.
- It is important to understand if personal data can be transferred outside of your country.
- Early engagement with governments has multiple benefits for operators digital identity business enabling the generation of incremental revenues with positive impact on the digital economy:
  - Governments adoption of Mobile Connect can drive incremental revenues for operators by promoting the primary use of Mobile Connect across all sectors of the economy and leveraging the consumers perception of government reputation and establishment.

# Planning stage: Mobile Connect Privacy Principles compliance

## Mobile Connect deployment guidelines for operators

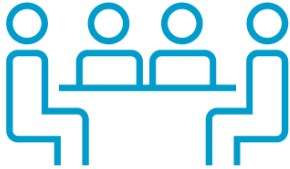


- [The Mobile Connect Privacy Principles](#) are intended to guide the use of personal information in the provision of Mobile Connect identity services by operators to third party service providers.
- The principles are ‘user centred’ and based on a common understanding that individuals have the right to expect that those who design, implement and operate identity services are committed to ensuring good privacy and security practices that respect and protect the privacy of individuals and the security of their data.
- Operators deploying Mobile Connect must comply with these privacy principles.

Planning stage: Project resources/governance

**Mobile Connect deployment guidelines for operators**





- Operators should identify dedicated project leads and allocate commercial, product, SP, marketing, legal, technical resources.
- There should be an established project governance model (e.g. Steering Committee and workstreams).
- Business owners should have full ownership and be able to drive Mobile Connect implementation process: the GSMA can only provide support and guidance.



There should be an established project governance model (e.g. Steering Committee and workstreams).

Operators should identify dedicated project leads and allocate commercial, product, SP, marketing, legal, technical resources.

Business owners should have full ownership and be able to drive Mobile Connect implementation process: the GSMA can only provide support and guidance.



Technical implementation stage: Implementation

**Mobile Connect deployment guidelines for operators**





- This is a technical implementation stage, where operators deploy Mobile Connect OIDC & Identity Gateway & API Exchange.
- They also must integrate authenticators and put relevant analytics in place for all of the deployed components. Analytics should capture traffic numbers, performance KPIs etc.

## Technical implementation stage: Testing

### Mobile Connect deployment guidelines for operators



## API compatibility testing

Test Mobile Connect interoperability at the Mobile Connect Interoperability portal provided by GSMA.

## Performance testing

Conduct performance testing (load, stress, capacity) for your ID Gateway. GSMA can provide testing scenario guidelines.

## End-to-end testing

Carry out end-to-end tests with provisioned applications/services.

## UX testing

Test the user flows and identify any high user dropout areas. Monitor performance and review/optimize user flows.

## What is it?

The site provides a suite of tests that check the Mobile Connect interface or platform meets the GSMA Mobile Connect specifications. The focus of the test suite is to validate the Mobile Connect API compatibility for **interoperability** and ensure a problem-free experience for end users.

## Why Interoperability?

- Interoperability is a key proposition requirement of Mobile Connect and hence also one of the core requirements of the Mobile Connect licence agreement.
- It enables use of common tools, e.g. SDKs or the Mobile Connect Developer Portal.

## Why Testing?

- Interoperability is a difficult beast and cannot be ensured without explicit and common testing.
- For Technology & Platform partner, operators get the assurance that they will not see “surprises” after deployment.
- Prevents from upsetting service providers by misusing them as our “test house”.

The Test Suite allows APIs for testing of the following Mobile Connect products : [Authentication](#), (LoA 2 and 3), [Authorisation](#) (LoA2 and 3) and [Identity](#) products (including MC Phone Number, Sign-up and National ID).

Pre-launch stage: Service provider on-boarding

**Mobile Connect deployment guidelines for operators**

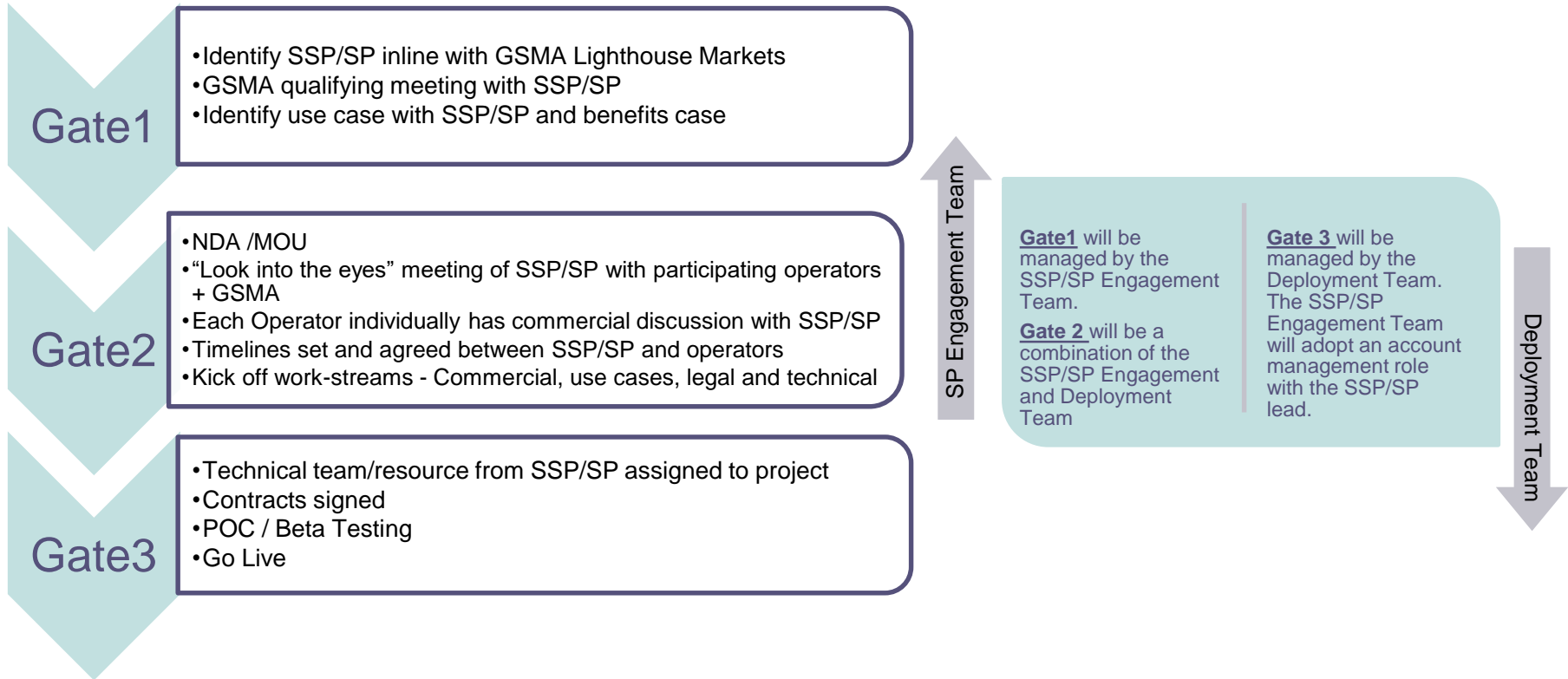


## SP on-boarding: identify, qualify & approach SPs



- **Identify** service provider candidates & potential use cases and approach target SPs.
- GSMA SP outreach team can support operators with the SP outreach. However, GSMA has a very limited SP outreach team that will focus only on the key SPs and business development opportunities. To facilitate this activity, the GSMA SP outreach team must have **access to the right business people** within the operator (e.g. P&L owners, enterprise sales leads).
- **Develop pricing model**. Even if you deploy only free services (e.g. basic authentication), it is essential to define a future path to monetisation.
- Have SP **billing & reconciliation capability in place**. Not relevant if you deploy only free services (e.g. basic authentication).

## 12 SP on-boarding steps







Operators should agree on a commercial model (e.g. direct contacting - every MNO contracts with every SP; wholesale - MNOs selling on behalf of each other).



Make available commercial contracts to SPs/SSPs and sign the contracts.



Allocate enough time for contracting as this process can be time-consuming.



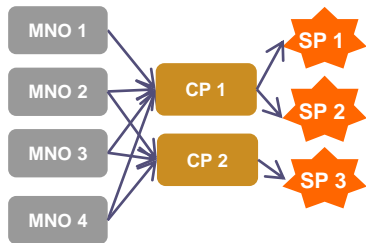
Commercial federation within country can be achieved through alternative structures to suit local preferences.

# In-country commercial federation models – existing and planned

(in addition to direct sales each MNO to each SP)

## Partner model

Operators sign agreements with partners to go to market on their behalf  
Partner may also handle technical on-boarding



**Estonia:** partner is public certificate authority for tech & commercial on-boarding. 1,000+ SPs.

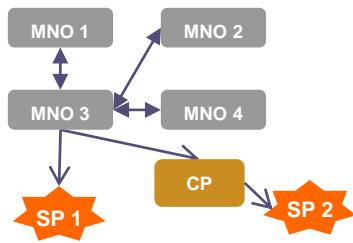
**India:** single technical platform; C2A + dev portal (free of charge); now looking for channel partners. ~15 SPs.

**Pakistan:** C2A + dev portal (free of charge); now looking for channel partners. ~10 SPs.

**Bangladesh, Myanmar, Sri Lanka + others** using C2A + dev portal. ~20 SPs per operator.

## Lead MNO model

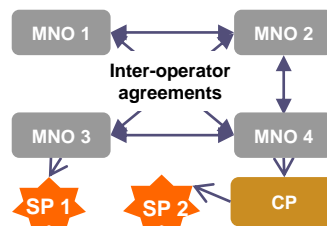
A lead operator signs agreements with other MNOs to go to market on their behalf



**Switzerland:** Swisscom is acting as lead operator for commercial and technical on-boarding. Inter-operator distribution of revenue (minus some direct costs). 100+ SPs.

## Inter-operator model

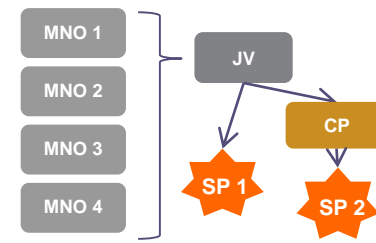
Operators sign agreements between each other and to go to market on each others behalf



**Finland:** Circle of Trust between operators. Competition between MNOs to sell to SPs. Tech and com on-boarding on behalf of other MNOs. Inter-operator settlement. 300+ SPs  
**Spain:** working on inter-operator agreements where MNOs are able to take the lead for SPs and represent each other commercially. 1 SP.  
**UK:** considering inter-operator agreements. 1 SP.

## Operator JV model

Operators create a Joint Venture to go to market on their behalf



**Norway:** BankID is a JV between banks collaborating with MNOs. Common “BankID” branding. 100+ SPs  
**Canada:** JV between operators is offering MC pilot. Each operator retains their branding. 3 SPs in pilot.  
**Taiwan:** JV between MNOs to build and run a federated platform.  
**Netherlands:** considering JV together with banks.

Pre-launch stage: End user and service provider support

**Mobile Connect deployment guidelines for operators**





Operators must establish customer support (end user to SP/MNO, SP to MNO) with a clearly defined support model, SLAs and processes.

Pre-launch Stage: Marketing, PR, consumer incentivisation

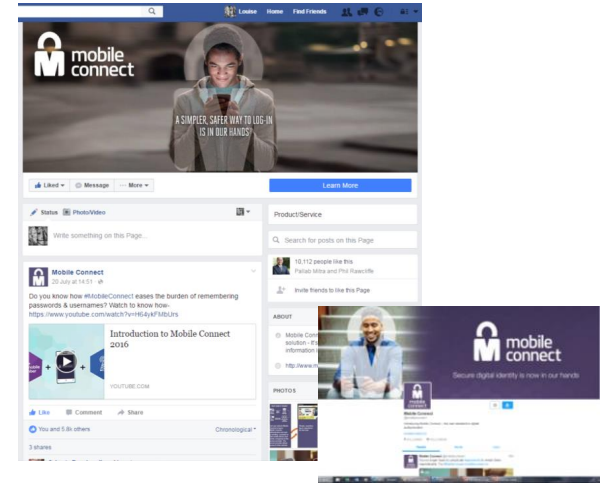
**Mobile Connect deployment guidelines for operators**



Generating consumer awareness/user registration requires a **solid working product with a clear consumer CTA** (i.e. access points via launched digital services and operator products), as well as the **opportunity to experience Mobile Connect** on user services in a positive manner, demonstrating clear benefits to the consumer.

Operator need to create or point to Mobile Connect **consumer education materials**, ideally on their own websites, and social media platforms.

Marketing awareness/educational activity is **stronger when associated with well-known consumer brands**. It should target existing users familiar with and with an intrinsic trust of operator brands through their mobile contract. Therefore, joint marketing originated from operator in partnership with service provider brands will be the most effective way to educate consumers.



## GSMA can provide support

- **A consumer website**, in relevant languages, if required.
  - See [www.mobileconnect.io](http://www.mobileconnect.io) / [www.mobileconnect.in](http://www.mobileconnect.in) for example
- **Global Mobile Connect social media feed** with organic content feed pointing to live services. *(see examples below)*
  - **Twitter:** @mobileconnect
  - **Facebook:** @mobileconnectofficial
  - **U-Tube Playlist:** Identity at The GSMA
- **Campaign suggestions/best practice ideas** that can be personalised to fit operator service and provider brand messaging requirements
- **Content generation and messaging support** for campaign activities
- **Global content repository** including graphics, animated graphics, video and web assets for operators/SPs to use and/or personalise.
  - <http://brand.mobileconnect.io/>
- **Support for customer insight/research/focus group** activities to identify consumer pain points and user experience understandings.

## Operator should provide

- **Dedicated marketing support** from their own marketing team and ensure agreement to support marketing activities
- **Marketing resource and budget** to manage/run campaign activity within own organisation and manage marketing plans.
- **Commitment to working together** with the other operators/SPs in country on a joint marketing activity plan.
- **Customer call to action** – i.e. services where the consumer can use Mobile Connect:
  - Operator own services
  - Service providers

- Co-partnered/branded content on social media
- Operator use of Mobile Connect for own services
- Operator web page for Mobile Connect
- Targeted SMS campaigns
- Ambassador programmes
- Developer forums/chat rooms with App Challenge/hackathon activities
- Consumer incentive campaigns
- Target blogger/tech press for influencer activity.
- Consumer and business PR

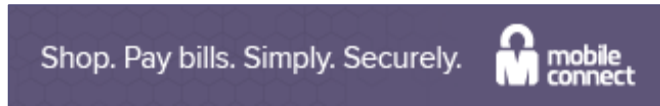
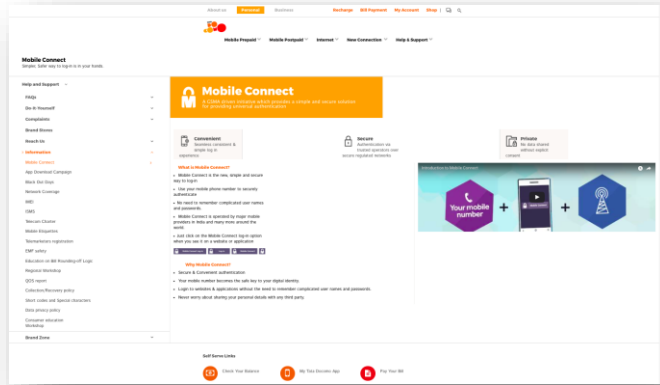




# Pre-launch stage: Operator Mobile Connect marketing examples

## Mobile Connect deployment guidelines for operators



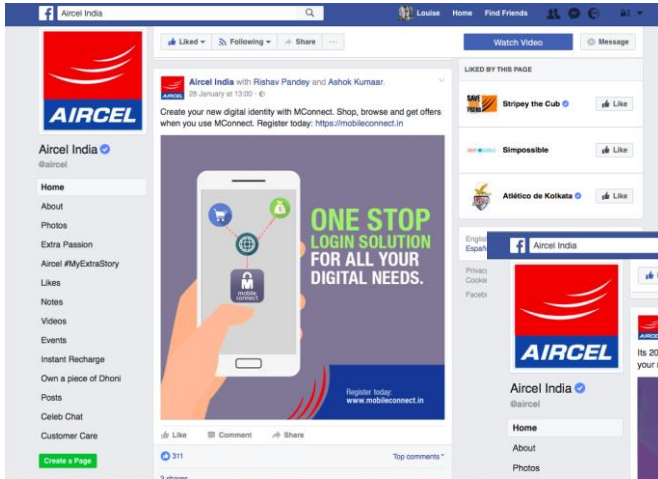


## December:

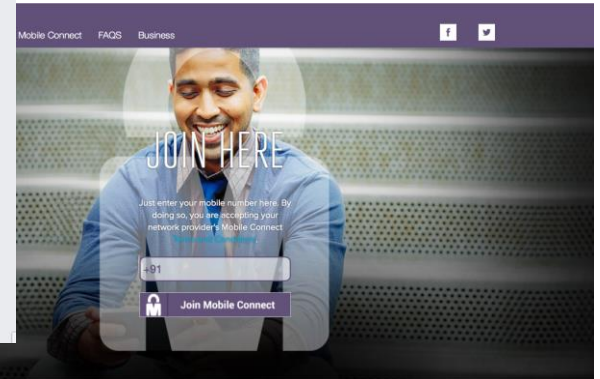
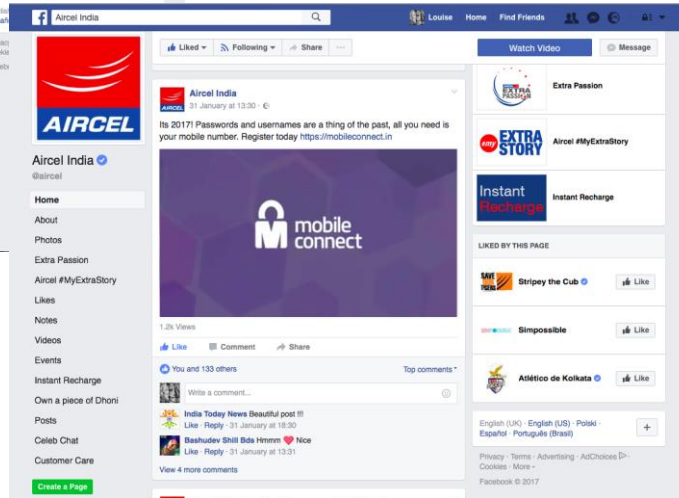
- Promoting Mobile Connect YouTube video page on GET App Wall in order to increase awareness and drive education. (20<sup>th</sup> Dec – ongoing)
- New Year Special Promotion through GET App – Showcasing Mobile Connect Video to Users (1<sup>st</sup> Jan'17)
- New Year Special promotions of Mobile Connect on GET App Facebook page. ( 30<sup>th</sup> Dec-1<sup>st</sup> Jan).
- Promoting Mobile Connect on Tata Docomo Website. Your stats also shows traffic routing from Tata Docomo website to Mobile Connect India Website (Ongoing since 19<sup>th</sup> July)
- Linked to [www.mobileconnect.in](http://www.mobileconnect.in)

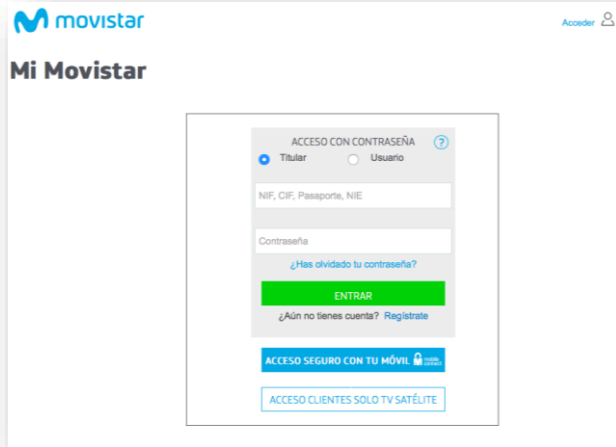
## January:

- Continuing Promotion of Mobile Connect YouTube Video Page on GET App Wall in order to increase awareness and drive education.
- Banner placement in other portals.



- **Social media campaign** – commenced 29<sup>th</sup> January – on-going
- Linked to [www.mobileconnect.in](http://www.mobileconnect.in) to register



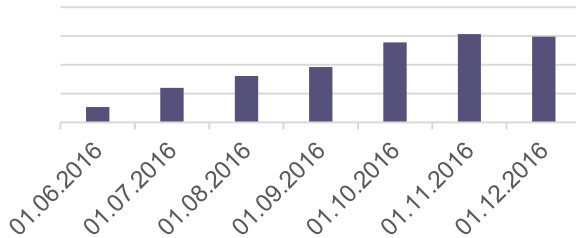


Telefonica Group deployed Mobile Connect in Spain at the end of 2015 on their self-care portal, Mi Movistar, with an objective to increase usage of this online channel. In order to drive take-up of the service, Telefonica Spain streamlined their registration flow and implemented a communications strategy.

- Simplify registration as much as possible – both the process itself and the content displayed
- Keep the underlying service brand (in this case the operator) visible during registration to increase user trust.
- Include Mobile Connect by default into new subscription contracts.
- Start marketing Mobile Connect to subscribers with a targeted 1-to-1 promotion towards selected users of the underlying service.
- Communicate Mobile Connect across channels as a “passwordless” method of accessing personal accounts
- Include this simple message in other promotional activity relating to the underlying service.

**Results: Registrations to Mobile Connect have grown at over 50% per month during Q4 2016, while monthly transactions increased six fold between July and December 2016.**

Monthly transaction volume on Mi Movistar

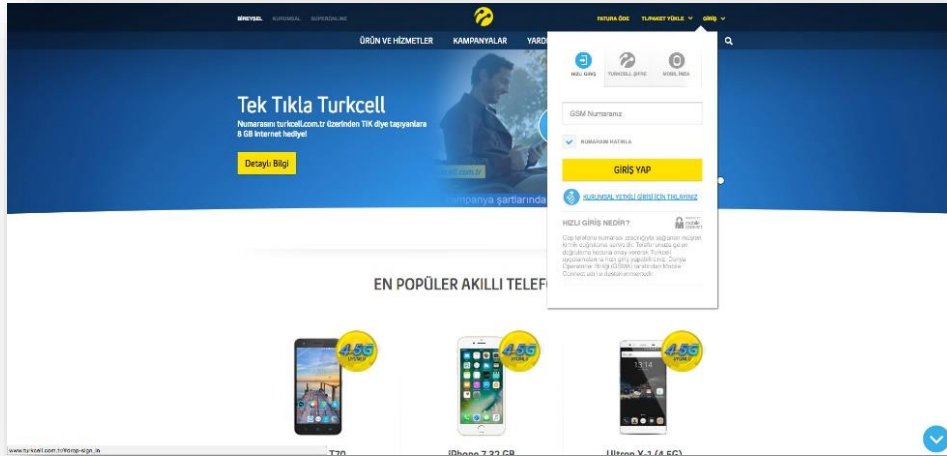


1. Targeted subscribers individually via email or phone to tell them about Mobile Connect in the hope that a simpler log-in option would encourage them to use the portal more often.
2. Amended contents of all the website “help” topics related to personal accounts to promote Mobile Connect as a passwordless method for users to access their private area.
3. The same message on banners in the help section, and presented to users who failed to enter their correct password when trying to access their account.
4. In parallel, encouraged usage of Mobile Connect on their various web properties and social media accounts, and call centres.
5. Created a video to explain the principle of Mobile Connect to end-users and an infographic to guide them through the journey and demonstrate its simplicity.

**Results: The share of Mobile Connect in the total log-ins to Mi Movistar grew threefold in two weeks.**

6. Encouraged users to switch to digital bills through an SMS campaign encouraging passwordless access to monthly bills online.
7. Additionally, a one-day push notification to users accessing the website induced a peak of activity – pushing traffic up to four times the usual daily transactions.
8. Gift card draws of a value of 500€ for customers accessing their online accounts or digital bills via Mobile Connect.

**Results: The traffic in October grew by 44% compared to the previous month, before peaking in November**



## Results:

**80% increase in daily registrations.**

**In December 2016 14k subscribers were registering daily with a total of 40k Mobile Connect transactions daily**

Consumer survey identified that the main reason users were not using the Mobile Connect login was simple lack of awareness of the product.

1. Changed the name of the login option to encourage uninformed people to try it
2. “Fast Login (powered by MC)” was chosen as the new branding and the interface was changed mid-December 2016.
3. Mobile Connect became the default login mechanism on their website and mobile app. This involved moving the “Mobile Connect login” tab from right-hand to left-hand, so it became the first option which users wanting to login would see.

Launch stage

**Mobile Connect deployment guidelines for operators**





Decide on public launch date and carry out pre-launch marketing campaign. Soft launch should be considered in advance of a full launch. Especially in markets which are not fully ready (technically/commercially/contractually) for the full launch.

It is recommended to launch Mobile Connect on your internal services first and/or conduct trials before the full public launch. Then at the public launch you will be able to share your customer success stories from trials and/or internal services.





## India final launch coverage (5<sup>th</sup> August, 2016)



### Airtel, Vodafone, Idea, Tata Tele, others launch GSMA's Mobile Connect for digital identity

Six mobile operators Tuesday come together to launch Mobile Connect, GSMA initiative to offer a single and secure mobile-based authentication for consumers accessing to Internet for various needs.

Muntazir Abbas | ETTelecom | Jul 19, 2016, 03.58 PM IST

## Business Standard

### Six telcos join hands to launch digital authentication solution Mobile Connect

The authentication system will allow users to log in to applications on their mobile phones by using their phone number

28

attending media, including:

Business Standard

Business Today

CNBC TV18

DNA

Economic Times

Financial Express

IANAS

PTI

50

Original coverage hits

29

Article syndications

780

Press release syndications

859

Total coverage

## GSMA unveils solution for online authentication via mobile nos

PTI | Jul 19, 2016, 09.10 PM IST

New Delhi, Jul 19 () Global telecom industry body GSMA today announced the launch of Mobile Connect, a mobile-based authentication solution that allows users to create and manage their digital identity across apps and services, using their mobile numbers.

## Mobile connect: From Airtel, Vodafone, Idea to Aircel, now log in to apps via your phone number

The services will be available with all the six major operators

 THE FINANCIAL EXPRESS

## Telcos launch mobile no authentication service

Praveena Sharma

praveena.sharma@dnaindia.net

New Delhi: Six leading domestic telecom operators launched Mobile Connect service on Tuesday, which will enable smartphone users to log in to their emails accounts, apps and websites using mobile numbers for identity authentication instead of passwords.

The initiative, which is led by the global GSM lobby body GSMA, has been simultaneously launched by Airtel, Bharti Airtel, Idea, Tata Teleservices Ltd, Telenor and Vodafone. It would be initially accessible from the telecom companies' (telcos) website.

Mat Granryd, director general, global mobile operators' operator GSMA, said within a year

and a half of its launch, the initiative has already crossed the target set in the beginning and was growing at a robust pace.

"We launched this (Mobile Connect) in real terms a year-and-half ago. We had set a target of one billion enabled users by February of this year. We reached two billion. Now, in July we are already three billion with more than 40 operators in 22 countries," said Granryd. He said foray into India was important because of its scale. It will see over 150-200 million smartphone users access the new service.

A research done by GSMA showed that roughly \$4 trillion worth of goods in the shopping cart at e-commerce websites remained unpurchased globally.

## 3 by-lines placed with key business media:

### A natural alliance against fraud

Mobile network operators and banks must tackle online fraud together through advanced, mobile-based authentication

JAIKISHAN RAJARAMAN



India's e-commerce market is one of the fastest growing in the world. The India recently predicted that this market will reach \$100 billion in 2020. As the country's online retail sector continues to grow, an increasing number of internet banking, online payments services and digital wallets are appearing in the marketplace. But as more customers use the internet to make purchases and manage their financial affairs, banks are under pressure to provide secure authentication and reduce the risk of fraud. Nielsen's Global Connected Commerce Survey found that

used option for e-commerce payments, especially due to consumer concerns around credit card fraud. Indian consumers are increasingly demanding new and improved ways to protect their personal data, without detracting from their online experience.

India's leading mobile network operators are joining forces to tackle this challenge. One of the most widely adopted of all present for e-commerce today is SMS OTP (one time password). This enables banks to verify internet transactions by sending a text message to the customer and asking them to input an OTP. It is a more secure method of authentication than traditional passwords and is easy and cost-effective for banks to roll out. The Reserve Bank of India (RBI) mandated that email could also be used as a similar means of authentication, but found that the resilience nature of SMS makes it much more effective.

However, the SMS verification

method is account takeover fraud. In this scenario, fraudsters use personal data to access an individual's online banking details, change the mobile number associated with the account so that it matches someone in their possession and then allow them to verify transactions.

SMS OTP also is vulnerable to attacks on the phone itself. In order to mitigate the consumer inconvenience of losing credit cards and SMS OTP, several applications will now read the SMS and populate the OTP automatically. This is very easy for such an application to do since the OTP sent from a bank for account takeover is not a banking account. In most cases, this will happen as fast

as the user will see it that the OTP should not be used to verify transactions. Global banks are also in the use of geo-location data to make transactions easier when a customer travels abroad. A bank can confirm the customer's location when a payment or withdrawal is made in foreign times. The operator can then confirm whether that person is in the same country as the card being used. This tool demonstrates the high potential for different types of data to be used as a means of authentication, and the financial industry operators can play

with banks to protect consumers. Operators could soon pay a key role in preventing fraud in India. They can leverage user data such as location, account and usage history, which, in turn, can be used to help verify transactions. Moreover, this rich data can also help minimize instances of account takeover fraud. If someone tries to change the mobile number associated with a bank account, the operator can

do one of the original mobile number in the foreign times. The operator can then confirm whether that person is in the same country as the card being used. This tool demonstrates the high potential for different types of data to be used as a means of authentication, and the financial industry operators can play

with banks to protect consumers. Operators could soon pay a key role in preventing fraud in India. They can leverage user data such as location, account and usage history, which, in turn, can be used to help verify transactions. Moreover, this rich data can also help minimize instances of account takeover fraud. If someone tries to change the mobile number associated with a bank account, the operator can

do one of the original mobile number in the foreign times. The operator can then confirm whether that person is in the same country as the card being used. This tool demonstrates the high potential for different types of data to be used as a means of authentication, and the financial industry operators can play

with banks to protect consumers. Operators could soon pay a key role in preventing fraud in India. They can leverage user data such as location, account and usage history, which, in turn, can be used to help verify transactions. Moreover, this rich data can also help minimize instances of account takeover fraud. If someone tries to change the mobile number associated with a bank account, the operator can

do one of the original mobile number in the foreign times. The operator can then confirm whether that person is in the same country as the card being used. This tool demonstrates the high potential for different types of data to be used as a means of authentication, and the financial industry operators can play

The author is the president and head of Technology, APAC, GSMA

### How Mobile Connect solves intrinsic security risks

Jun 28, 2016, 11:38 AM IST

The proliferation of smartphones and connected devices has led to a massive increase in the collection and analysis of personal data. In India, the GSMA estimates there will be 690 million smartphones by 2020. The country is fast becoming a mobile-only economy – with 13 per cent of the world's mobile subscribers, it is the world's second-largest market behind China. Needless to say, there is increasing recognition amongst individuals, businesses and policymakers about the great potential such personal data represents to enable and enhance digital services for each consumer.



**Jaikishan Rajaraman**  
VP and Head of Technology (APAC), GSMA

Jaikishan Rajaraman is the GSMA Vice-President and Head of Technology for the Asia-Pacific region. His main responsibilities centre around the development and deployment of Show more.

## THE FINANCIAL EXPRESS



### Death of the password

July 5, 2016, 7:17 PM IST Jaikishan Rajaraman in Tech Deck | Tech | TOI

Indian consumers are increasingly using their digital identities for a range of online activities. This includes everything from sending emails and buying goods to managing bank accounts and accessing government services. Until very recently, passwords were considered to be the de factor form of authentication. However, this is all set to change.

## 8 interviews with GSMA spokespeople conducted, including:

- Business Today
- Digit
- Fonearena
- Mint
- Telecom Lead
- Telecom Live
- Times of India



## India roll out of Mobile Connect programme to happen soon: GSMA VP Marie Austenaa

**TELECOM LIVE**

### GSMA Mobile Connect

Since its launch in 2014 at Mobile World Congress, 34 operators in 21 countries have adopted it

Today, with the rise of the online services and always connected devices security is one of the important aspects of the whole ecosystem. To make devices more secure and safe, the operators need to have security solutions. GSMA has a personal data programme for the mobile phone user. TelecomLive spoke to Jaikishan Rajaraman, Head of Technology, APAC, GSMA to know about its benefits and adoption.

ecosystem players, including governments, banks, online service providers, and retailers, to drive this development and rollout identity solutions. In India, the GSMA's Personal Data programme is working with a broad ecosystem of operators and service providers to drive adoption of mobile authentication across a number of different platforms and services.

**What is the significance of digital identity in today's world?**



**Jaikishan Rajaraman**  
Head of Technology, APAC, GSMA

could have far reaching implications.

What consumers need is a straight-forward way to manage every part of digital identity – safely, simply, and securely.

One tool that can play a huge role in protecting personal data is mobile. With mobile on the rise in India, the GSMA estimates there will be 690

extra layer of security that requires something that only the user can provide. Mobile is an excellent tool for providing that second factor, because it can secure any account conveniently and protect against identity theft - in terms of possession or as a separate PIN.

A survey by Deloitte found that 85 pc of India

## During launch week

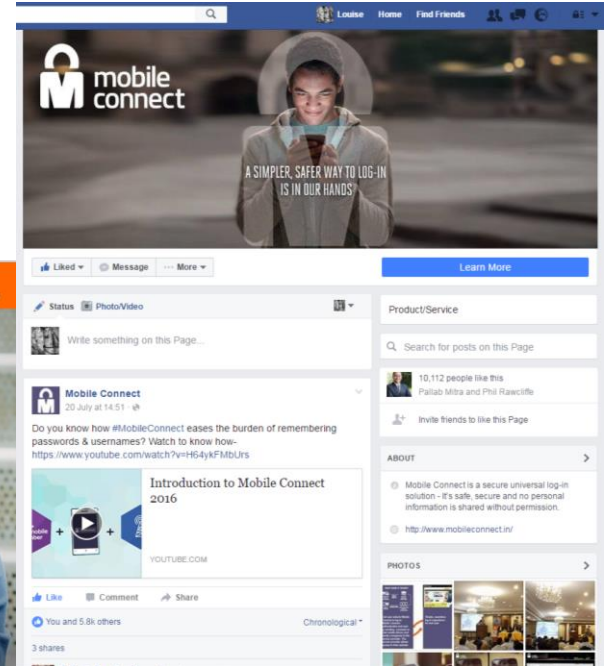
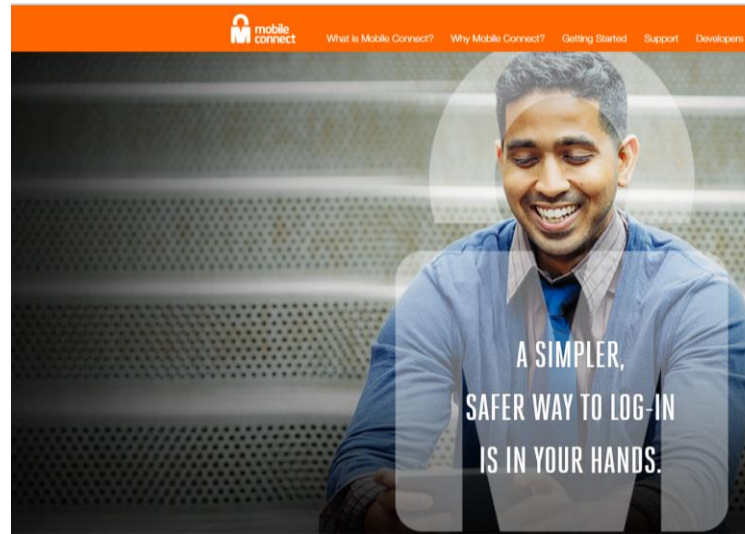
- 375,000 hits to the website
- 10,000 likes on the Facebook site

## Current average daily stats

- 25k users/day
- 48k page views/day

## Totals 9July to 8Aug

- 890,731 hits



Operational/BAU: Analytics and reporting

**Mobile Connect deployment guidelines for operators**





- On-going service/user experience optimisation based on analytics.
- Operators internal and external (e.g. reporting Mobile Connect take-up and usage to GSMA) reporting requirements should be defined.

## Appendix: Mobile Connect deployments





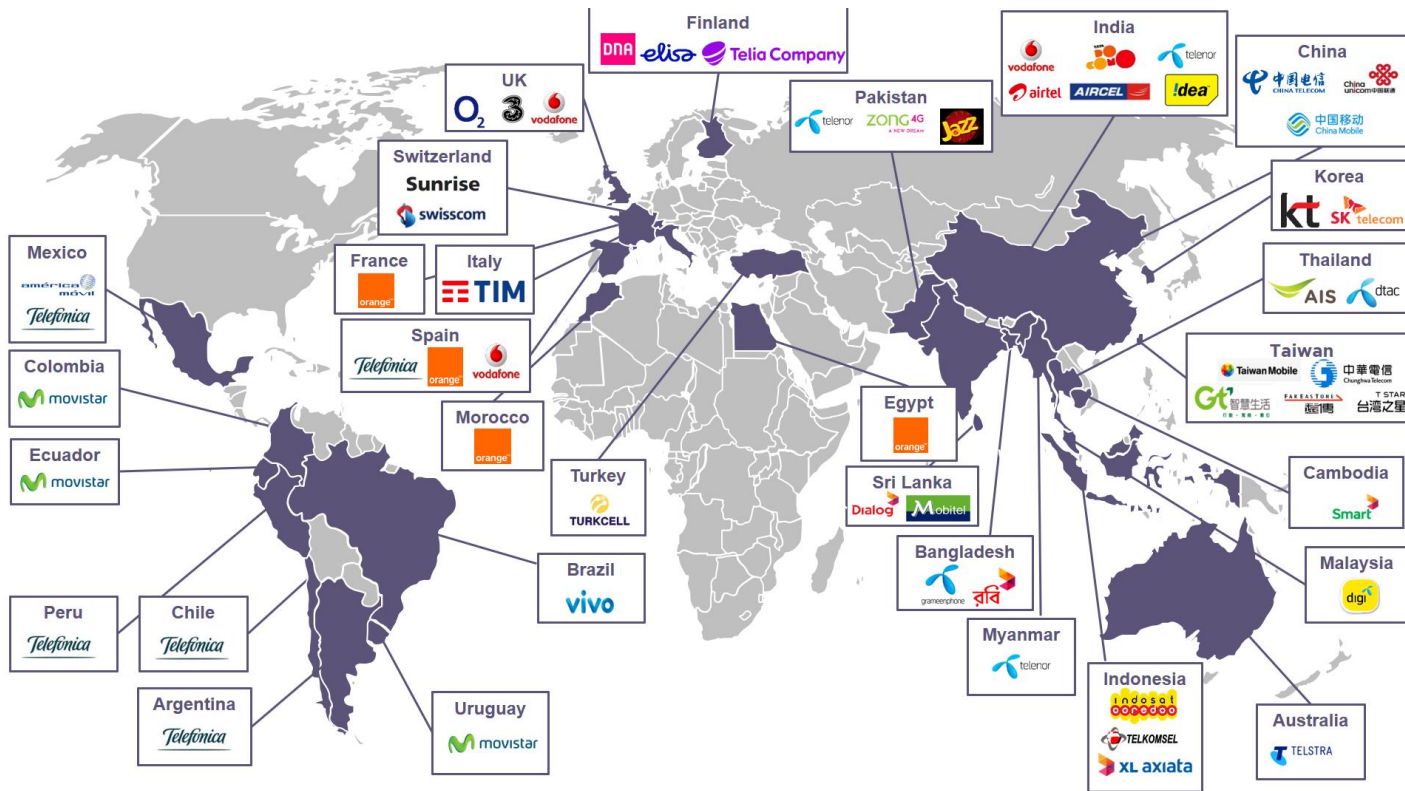
# 57 operators launched in 30 markets

3bn

Enabled users world-wide

105m

Mobile Connect registered users





If you would like more information, please contact the GSMA via:

[mobileconnect@gsma.com](mailto:mobileconnect@gsma.com)

+44 (0) 20 7356 0600

[www.gsma.com/identity](http://www.gsma.com/identity)

Follow the GSMA on Twitter: @GSMA

GSMA London Office  
The Walbrook Building, 25 Walbrook, London EC4N 8AF