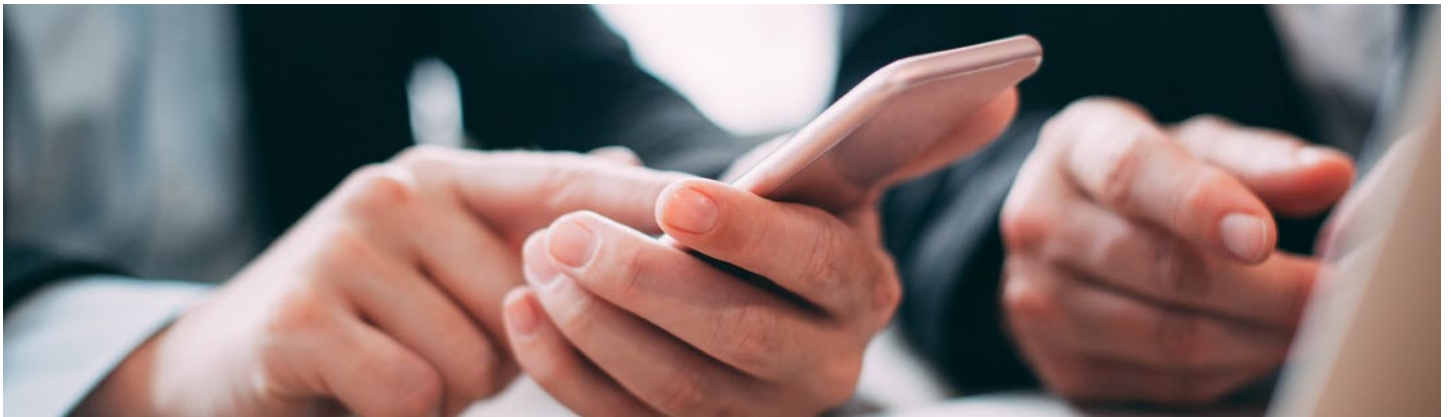


Mobile Connect KYC Match

A simple and easy solution for user identity verification.



Product Summary

Enables Service Providers (SPs) to compare the information they have on file for a particular user with that on file (and verified) by the user's Operator in their own KYC¹ records (name, address).

How it works

- SP issues a request for the KYC Match service via the Mobile Connect OIDC API to the user's Operator² including the information that they would like the Operator to compare against their own records
- The Operator processes the request, obtaining consent from the user (via their mobile device) for performing the comparison where required³
- If consented to, the Operator compares the received user information against their own records and returns a True/False result to the SP for each attribute that is compared

Example use cases

- Easy enrolment to new services by re-using the validated user identity previously captured by the Operator
- ID check for compliance with regulations
- User identification to Call Centre or Corporate
- Remote ID & verification use cases in banking for new users & KYC refresh
- Anti-money laundering (AML) check for online gambling
- Basic compliance check for small value money transfers
- Card enrolment/ID verification in mobile wallet

Product features/benefits

- Simple mechanism for an SP to perform KYC checks without inconveniencing the user
- SP option of sharing information either in plain text or hashed form (to protect user privacy)
- Avoids data entry errors and mitigates fraud by utilising verified user information from the user's Operator to provide a comparison
- Privacy preserving: Operator only performs a comparison and returns the result - no user information is shared with the SP
- Flexible to support different consent models
- Omni-channel: service can be invoked irrespective of the channel through which the user is interacting with the SP service (e.g., tablet, PC, mobile, Smart TV etc.)
- Can be initiated by the end user (e.g., via the user's browser when interacting with the SP website) or by the SP in the background hence supporting a range of diverse use cases
- Single open standard API (OIDC) from multiple operators worldwide and single contract for accessing the service
- Additional information may also be available from the Operator on a case-by-case basis; e.g.:
 - Whether the device has been reported lost/stolen
 - Billing segment
 - Mobile account state (Active/Inactive)

1. Know Your Customer (verified user information)

2. The SDK includes a Discovery service to determine the correct Operator for a given user

3. A number of consent models can be supported based on use case; e.g., explicit user consent may not be required in some jurisdictions

Product Specifications

OIDC <scope> value	openid mc_kyc_plain; openid mc_kyc_hashed
Applicable Authenticators for acquiring user consent	Smartphone app, SIM applet, USSD (if consent capture is required)
API	MC OIDC Device-Initiated Profile; MC OIDC Server-Initiated Profile ⁴
Input parameters	<scope>= openid mc_kyc_plain or openid mc_kyc_hashed; MSISDN or PCR ⁵ of the target user Attributes to be compared: Given name; Family name; House number/name; Postal Code [Optional] Town, Country, Birthdate
Service response	PCR; True/False response for each of the submitted attributes [Additional contextual information ⁶]: Is Lost/Stolen; Billing segment; Account State
Supported platforms	PHP, JAVA, .NET

About Mobile Connect

Mobile Connect is a worldwide initiative by mobile operators to bring a wide portfolio of identity services to market that enable SPs and end-users to transact with one-another more securely through strong authentication, authorisation and exchange of user-consented verified information.

For more information please visit gsma.com/identity or email us at mobileconnect@gsma.com.

4. Server-Initiated mode can be used where the user is not interacting via an IP-connected device

5. Pseudonymous Customer Reference (subject identifier issued by Mobile Connect per user:SP pairing)

6. Operator discretion