

Mobile Identity

Panacea, sister company to Cellfind, works in close cooperation with Cellfind to provide a solution that allows our clients to access subscriber identity information that is related to a specific subscriber.

In a fast-paced mobile-centric world, fast-track enrolment is key to capturing potential new customers. But using SMS OTP mechanism to give customers quick access to online services without ensuring strong subscriber ID verification is like a free pass to criminals using SIM-swap fraud to hack into bank accounts.

Preventing SIM-swap fraud is all about stopping the problem at the source, making it as difficult as possible for fraudsters to lie about who they are to financial institutions.

Mobile Identity allows you to collect real-time user data and network information, including SIM or device replacement, location and porting data, etc., Helping financial institutions better assess risk with our simple to integrate API.

Using the relevant information available on our API, the bank is then able to decide whether a given subscriber's behaviour is potentially fraudulent, and whether any further authentication is required. If a customer's mobile account is the subject of a malicious takeover, the bank can take appropriate action before fraudsters can withdraw funds.

Network Information:

- Network Snapshot – (All Info on MSISDN including Handset)
- Handset IMSI
- Porter Check
- Network
- Device Info
- Last SIM-swap date

Benefits:

- Cover most subscribers in SA
- Ensure account takeover protection to protect end-user accounts
- Secure banking online services
- Detect fraudulent practices

Note: Please bare in mind that each MNO might have different capabilities.