

pbVerify's PhoneID API allows you to understand the strength, value or risk of a user via their phone number attributes, including contact info, location, and more. The service not only validates the user verification process, but it also eliminates the need for costly knowledge-based authentications, reduces fake accounts, informs risk models, improves conversions and accuracy of collected information, and indicates the optimal channel for message delivery.

### **Identity Add-ons**



#### Contact

Provide end-user phone number and receive name and address, based on carrier subscriber contact data.



#### **Contact Match**

Provide end-user phone number, first and last name, and address and receive score of 0-100 as matched against carrier subscriber contact data.



#### **Subscriber Status**

Provide end-user phone number and receive current carrier subscriber status (account activation date, prepaid or postpaid, active, suspended, deactivated, account type, primary account holder, length of account tenure, date of last status change).



### **Porting History**

Provide end-user phone number and receive number porting history data for last 90 days.



#### **Number Deactivation**

Provide end-user phone number and receive intelligence on when the number was truly deactivated based on carriers' phone number data and pbVerify's proprietary analysis; delivers a date and time stamp in the event a trust anchor has been broken.



#### SIM Swap

Provide end-user phone number and find out whether the SIM has been swapped, and if so, at what point. pbVerify evaluates how likely it is that the SIM swap was fraudulent using a scale from 1-4.



#### **Porting Status**

Provide end-user phone number and receive information on whether the number has been ported or not and which carrier currently has the number.

# **Benefits**



Better-informed decisions with true global data coverage in 230+ countries & territories



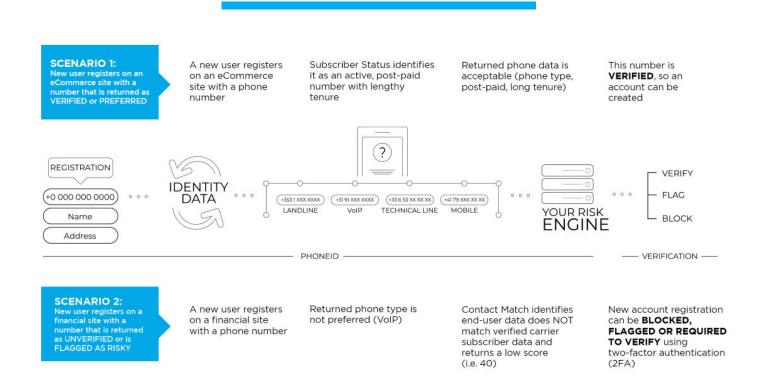
Boost authentication confidence of online interactions and consumers to reduce fraud



Reduce time-to-decision processes for an improved customer experience throughout their lifecycle

## **How it Works**

When a new user registers for a web or mobile account, they are asked to provide their phone number. Our PhoneID service evaluates the phone data attributes and compares information provided by the end user against pbVerify's verified identity data. If the returned phone data is not preferred, or does not match, the account can be blocked, flagged or required to verify using two-factor authentication (2FA).



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