


**Michigan Credit Union League & Affiliates**  
**Annual Convention and Exposition**  
*Helping Credit Unions Serve, Grow and Remain Strong* #mculoce

**Preventing Fraud by Leveraging  
the Mobile Network**  
June X, 2014 | XX:00 a.m. – XX:00 p.m.  
David Pinski


 [www.mcul.org](http://www.mcul.org)  [www.uniteforgood.org](http://www.uniteforgood.org)







**Zumigo**  
leverages mobile network data  
to **secure** financial transactions,  
**identify** devices, **authenticate**  
access, **validate** device  
ownership and **enable** location-  
based marketing.

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## Zumigo Solutions – Leveraging the Power of the Network



Transaction Monitoring	Device Authentication	Know Your Customer and Device	Marketing with Location in Context
Zumigo compares the merchant location to the phone's location 	Validate devices with multi-factor validation leveraging the network 	Associate customers to the devices they own 	Market to customers based on their current location 
Zumigo Assure Radius	Zumigo Assure Authentication	Zumigo Assure KYCD	Zumigo Reach


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## Zumigo Assure Radius



- Launched in 2011
- Global coverage with over 150 countries and 330 carriers
- Locates a mobile phone using networks
- Calculates distances from known points
- Authenticates transactions
- No app needed
- Locate devices with admin tools or integrate with APIs

**Zumigo Radius Application:**  
Your mobile phone approximately located at 1984 North 1st Street, San Jose, CA 95112, USA

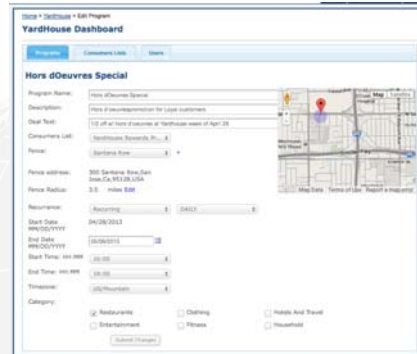


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## Zumigo Reach



- Launched in Spring 2013
- Global coverage with over 150 countries and 330 carriers
- Create unique offers based on a user's location
- Manage offers with admin tools or integrate with APIs
- No app needed



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## Zumigo Assure Authentication



- Launched in Fall 2013
- Strong multifactor authentication
- Verifies devices using mobile network data
- SDK for mobile app integration
- Integrated device enrollment
- More reliable than device fingerprinting



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## Zumigo Assure KYCD



- Launched in Fall 2013
- Know Your Customer and Device
- Using mobile billing data to verify consumer's personal information
- Associates a consumer to their mobile device
- Mobile account data for risk – contract age and terms

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## Zumigo Assure Identity



- Automate the completion of consumer data on mobile device
- Using a confirming data element – Zumigo automatically populates name and address
- Requires just a simple one-time user consent
- Partnering with Equifax for consumer card data

The screenshot shows a mobile application interface for Zumigo. At the top, the status bar displays 'AT&T', signal strength, time '10:56 AM', and battery level '93%'. The app header features the Zumigo logo and the tagline 'Mobile In Context'. Below the header is a blue navigation bar with a white menu icon. The main content area contains a text block: 'Express Checkout will use your mobile phone account and location to verify your purchase. It will even complete your card data. Enter the last four digits of the credit card you'd like to use and the CVV:'. This is followed by two input fields: 'last four digits' and 'CVV'. A blue button labeled 'Tap to Complete Form with Your Phone' is positioned above a series of input fields for personal and payment information: 'first name', 'last name', 'address1', 'address2', 'city', 'st', 'zip', 'credit card#', 'exp', 'email', and 'Phone Number'. At the bottom of the form is a large, rounded 'Buy Now!' button. The bottom of the screen shows the standard Android navigation bar with back, home, and recent apps icons.

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