MobiWeb

Making the world seem smaller!
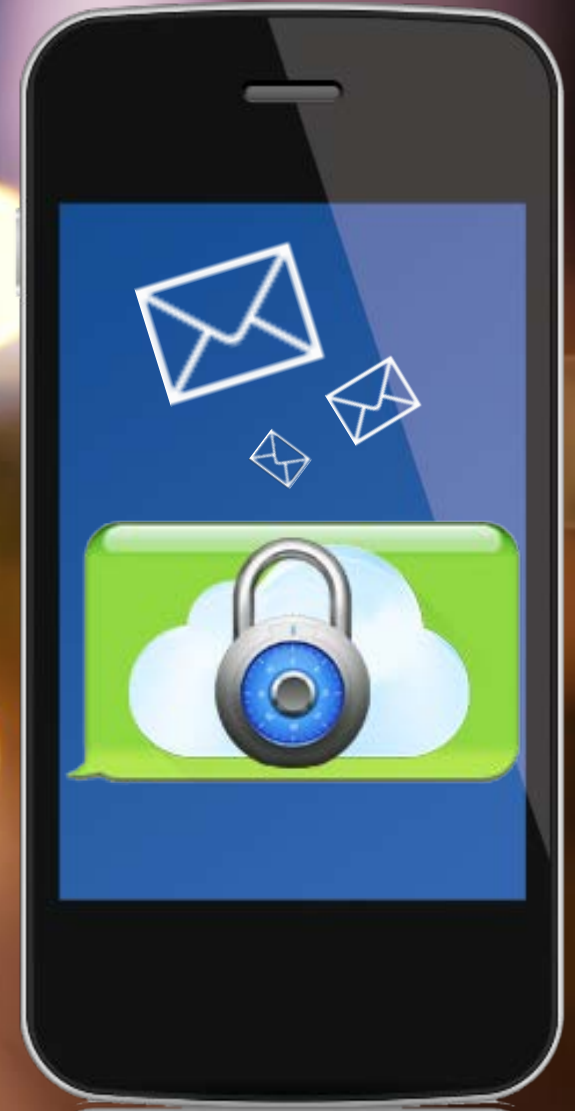
OTP – SMS Two-Factor Authentication

GSMA Associate Member

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Introduction

Our world is more Mobile now than ever. In 2013 there were more than 6 billion subscriptions. With increasing penetration of mobile phones to the most rural areas, mobile networks cover more than 90% of the world's population.

While there are 1 billion smartphones, there are 5 billion feature phones. All these phones have built-in SMS capability. Mobile apps and smartphones are the latest trend in the industry, offering rich functionality, but limiting the potential marketplace. Availability, affordability and ubiquity make the mobile phone SMS capability an essential communication platform for global enterprise projects and services.

With the internet and mobile revolution, expectations are shifting towards the mobile phone. Businesses now choose SMS as a key channel when planning their mobile strategy.

Introduction – Facts

- 6 billion subscriptions worldwide.
- Mobile operators cover more than 90% of the world.
- All mobile phones support SMS (Smartphones and feature phones).
- SMS is cost effective and ubiquitous.
- Subscribers carry their mobile phone and use it for everyday activities 24 hours a day, 7 days a week.

OTP – Two-Factor Authentication

SMS is a technology that has many applications. Today huge numbers of products and services use SMS in a variety of ways. It can be used for additional security in service access and mobile identity verification. Since most of the world population have mobile phones (smartphones or feature phones), businesses can turn subscribers' mobile phones to tools of additional security.

Two-factor Authentication through OTP (One-time PIN) provides additional security to simple username and password authentication, authenticated transactions, allowing businesses to accurately verify users, reduce fraud and reduce two-factor authentication cost (no hardware tokens required).
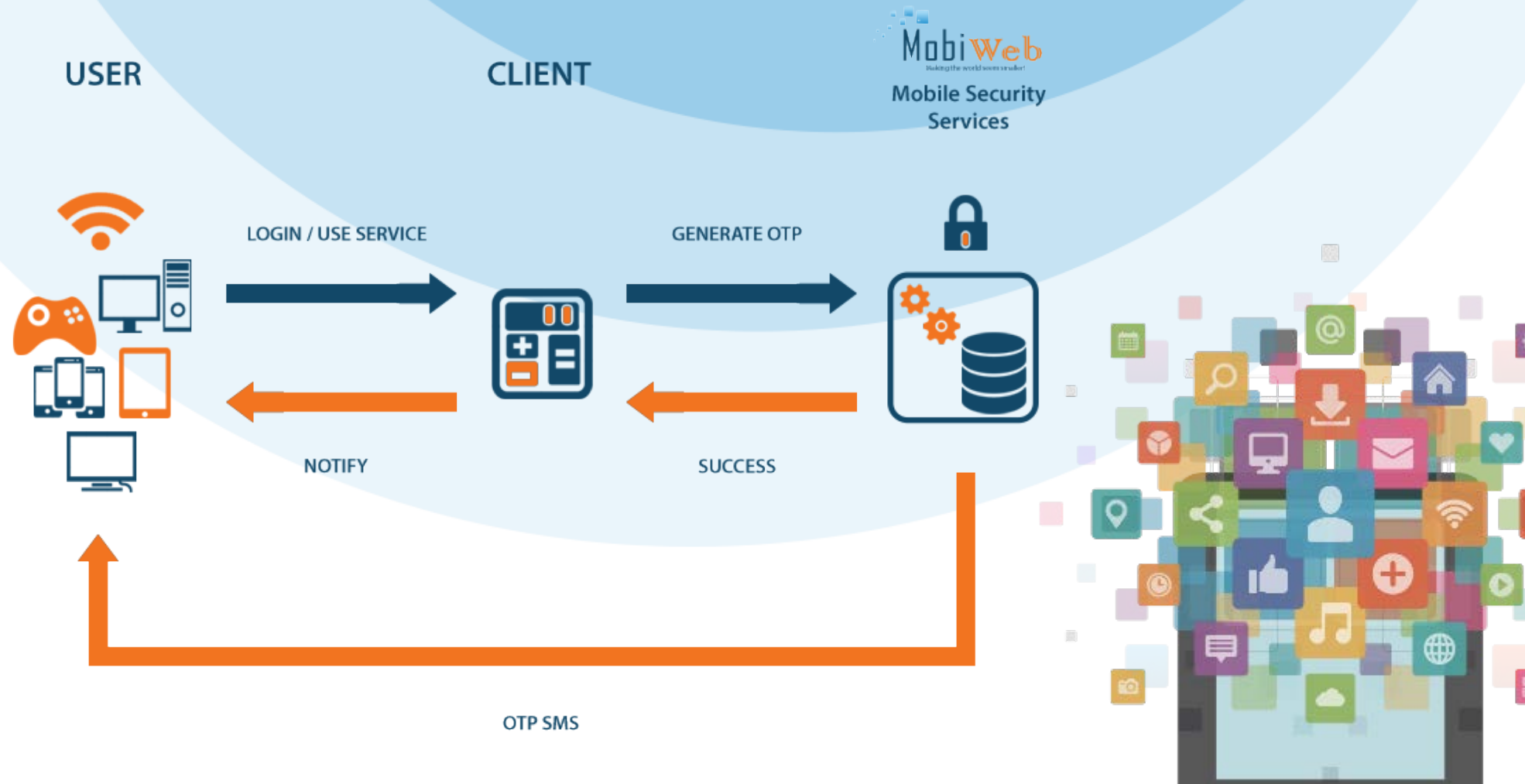
OTP – Two-Factor Authentication – Process Overview

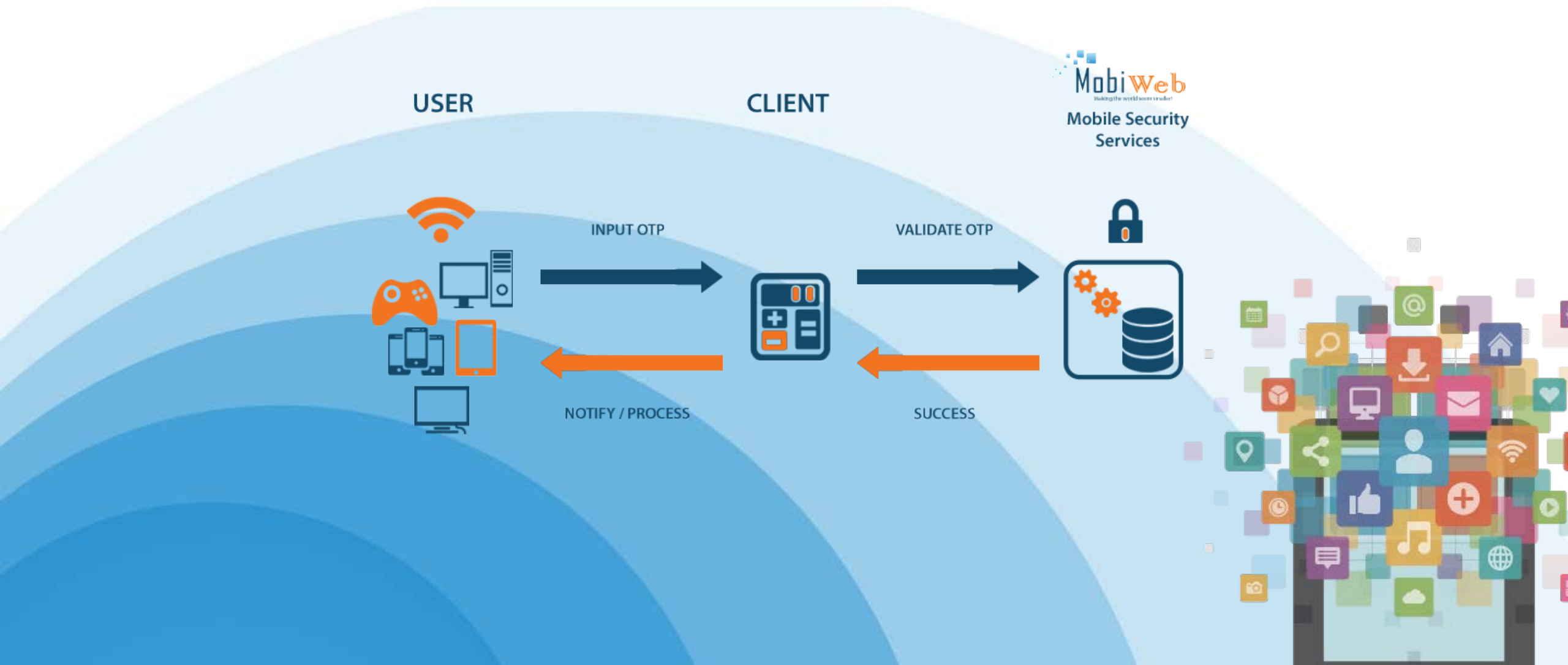OTP Two-Factor Authentication is a secure, cost-effective and user friendly process.

OTP – Two-Factor Authentication – Process

Subscriber attempts to login / use service. Business requests OTP from MobiWeb Security Services. MobiWeb generates OTP, notifies business and sends OTP to subscriber's mobile phone through SMS. Business notifies / updates User interface of subscriber.
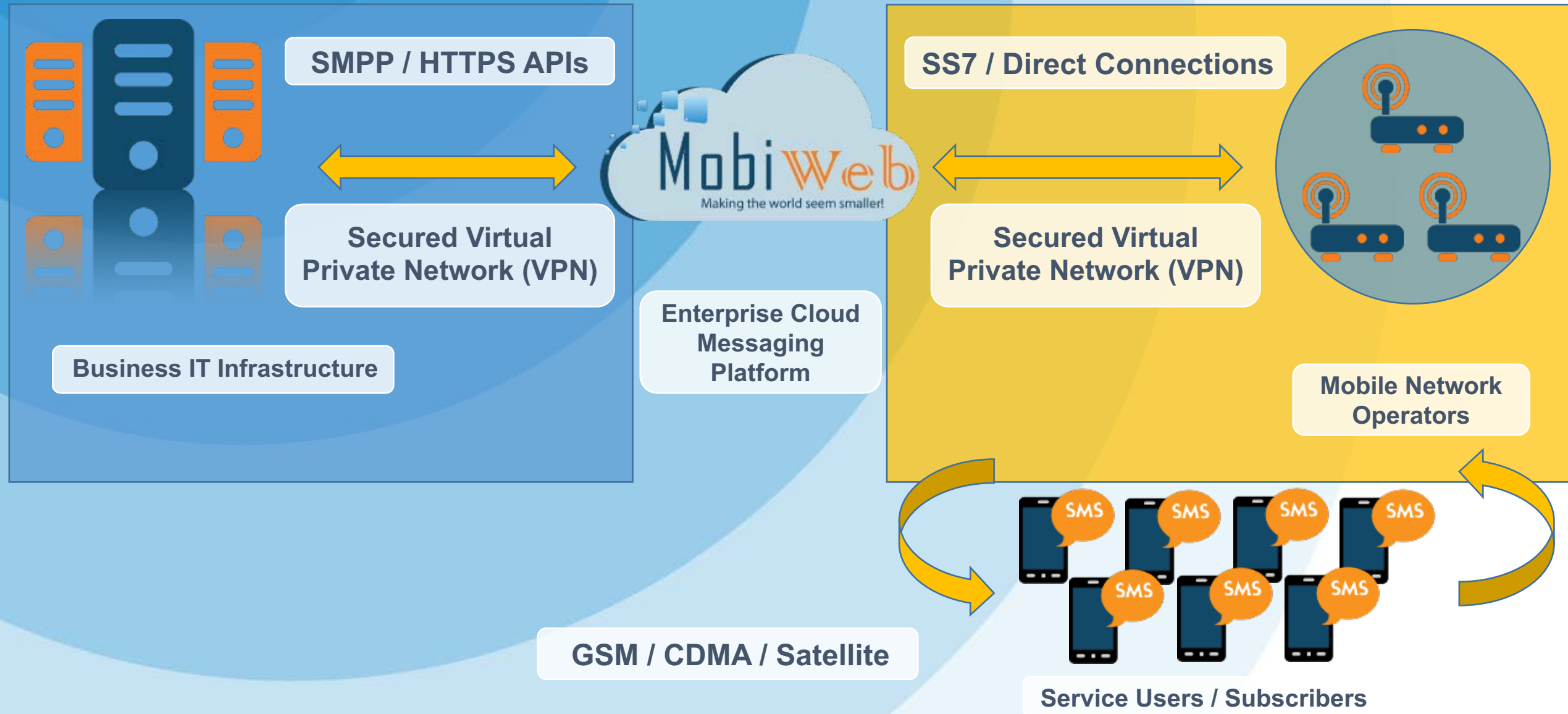
OTP – Two-Factor Authentication – Process

Subscriber inputs OTP to Business. Business provides OTP to MobiWeb. MobiWeb validates OTP and informs Business. Business handles validation result appropriately.

OTP – Two-Factor Authentication – Technical Overview

SMPP / HTTPS APIs

SS7 / Direct Connections

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Secured Virtual Private Network (VPN)

Secured Virtual Private Network (VPN)

Business IT Infrastructure

Enterprise Cloud Messaging Platform

Mobile Network Operators

SMS SMS SMS SMS SMS SMS SMS

GSM / CDMA / Satellite

Service Users / Subscribers

OTP – Two-Factor Authentication – Features

- Worldwide Coverage
- Simplified Global Messaging through one interface
- Established, Flexible, Cost Effective & Ubiquitous Technology
- High Performance (2000 SMS per sec)
- High Availability (99%)
- Low Deployment, Maintenance and Support cost
- Enhanced Security (VPN / up to 1024bit AES)
- 24/7 Enterprise Support through SLAs
- Minimal Foot Print in IT Infrastructure (No programming libraries required)
- Easy Integration (SMPP / HTTP APIs)
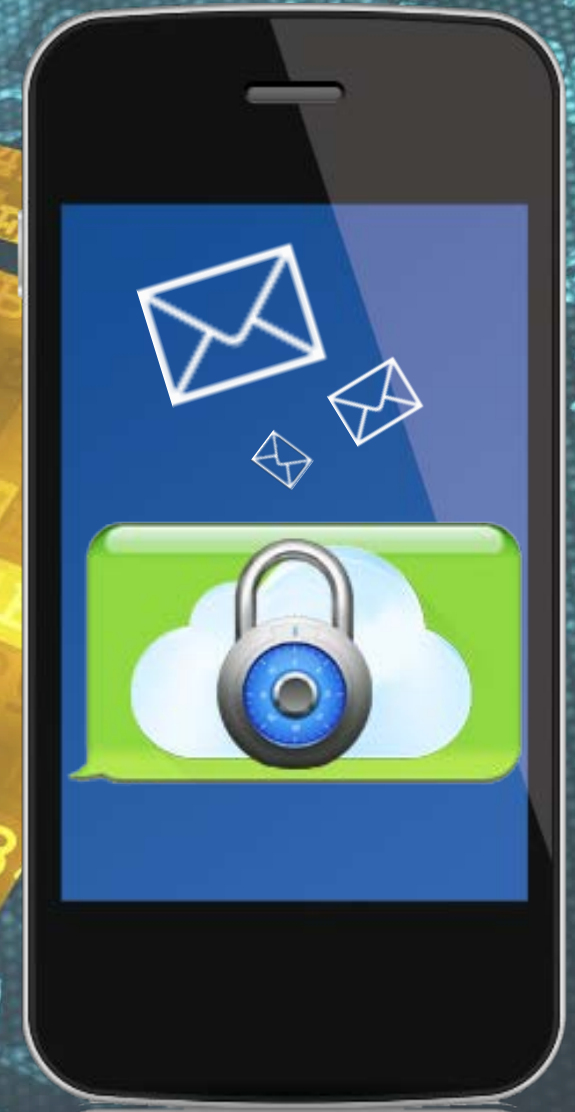
OTP – Two-Factor Authentication – Benefits

- Increased security.
- Reduced cost to hardware token alternatives.
- High cost savings for Fraud Operations and Customer Support.
- Fraud activity losses reduction.
- Increased customer loyalty, convenience and satisfaction.
- Enhanced customer experience.
- High availability anywhere, anytime and without internet.

About MobiWeb

Since its establishment in 1999, MobiWeb is providing global SMS Messaging for B2B, B2C and C2C mobile interaction.

MobiWeb has established multiple direct connections with mobile operators around the globe. This makes MobiWeb the ideal partner for companies that demand high quality SMS messaging services, meeting the most demanding enterprise requirements.

MobiWeb actively participates in the development of the mobile ecosystem as a GSMA associate member and a Mobile Marketing Association (MMA) member.

Using direct connections to telecommunication carriers and operators in the largest cloud data centers spanning across the globe, MobiWeb provides high quality telecommunication solutions to more than 2350 enterprises.

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Quality

- Worldwide reach, covering 96% of the world

- High performance SMS messaging processing

- Strict Service Level Agreements

- 99% service availability with fallback ability – Redundant Infrastructure

- Enhanced security

- Easy integration with minimal footprint

High Performance

Worldwide Reach

SLAs

Unrivalled Quality

99% Availability

Enhanced Security

Easy Integration

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