



Mobile Virtual Identity (MVI)

*iTouch's definitive way to mitigate
Digital Fraud*


A unique and secure messaging ecosystem that is only accessible by approved merchants and their intended recipients of communication.

Customer Communications Expert for Africa, since 1995

iTouch is a reliable and trusted partner for your business future, ensuring seamless communication channels, be it Rich Messaging, SMS, Email and USSD, via an API connection, or multi-channel platforms.

iTouch's Secure Corporate Messaging Solutions and our Mobile Virtual Identity Solution are valuable tools in any corporate communications mix. In a world where security is of utmost importance, we ensure that we provide you with bank-grade security that fulfils your compliance requirements when it comes to data-security acts.



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FOR THE ENTIRE MOBILE ECO-SYSTEM

The MVI Solution is designed to be multi-tenanted and therefore allows multiple banks / enterprises / governments to use the same solution that conveniently allows each consumer to receive their respective encrypted communication, all in one secure inbox.

Each MVI customer will have their own and unique sender ID for easy reference by the consumer.

The MVI solution is also designed to protect multiple communication channels, including SMS and Data channels. As such, messages can be delivered over the data channel resulting in significant savings on SMS delivery costs.

iTouch's Mobile Virtual Identity solution can serve and protect the entire eco-system from fraudsters and in compliance with regulation pertaining to the protection of personal information.

**Industry Adopted Security Standards
(FIPS, ISO, NIST, ANSI)**

iTOUCH MESSAGING'S DEFINITIVE WAY TO MITIGATE DIGITAL FRAUD




The Technology

The ability to...

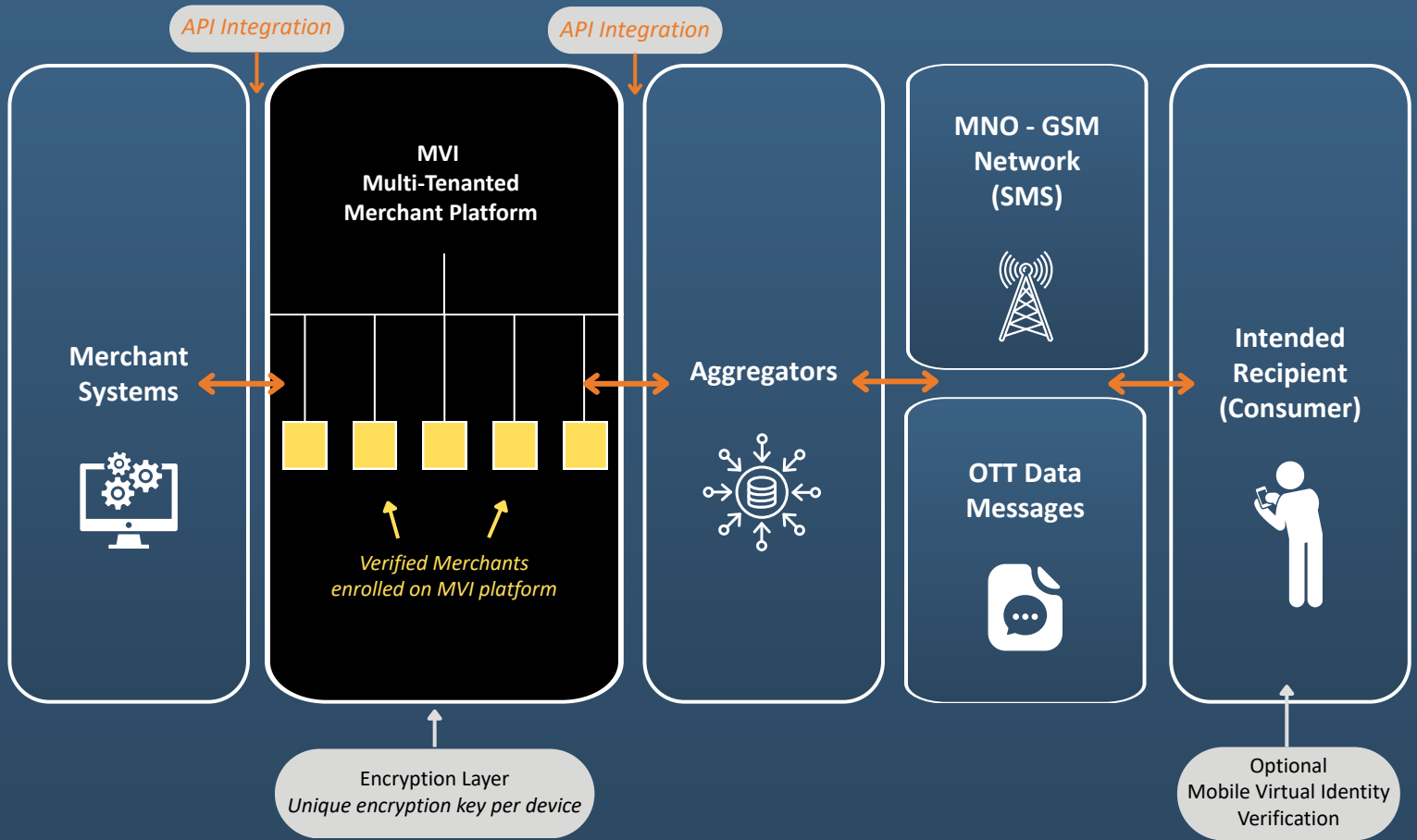
- provide an immutable messaging ecosystem with the option of distributed consumer mobile virtual identity
- authenticate the device credentials for intended recipients
- deliver encryption/decryption of Data (OTT) and SMS services end-to-end



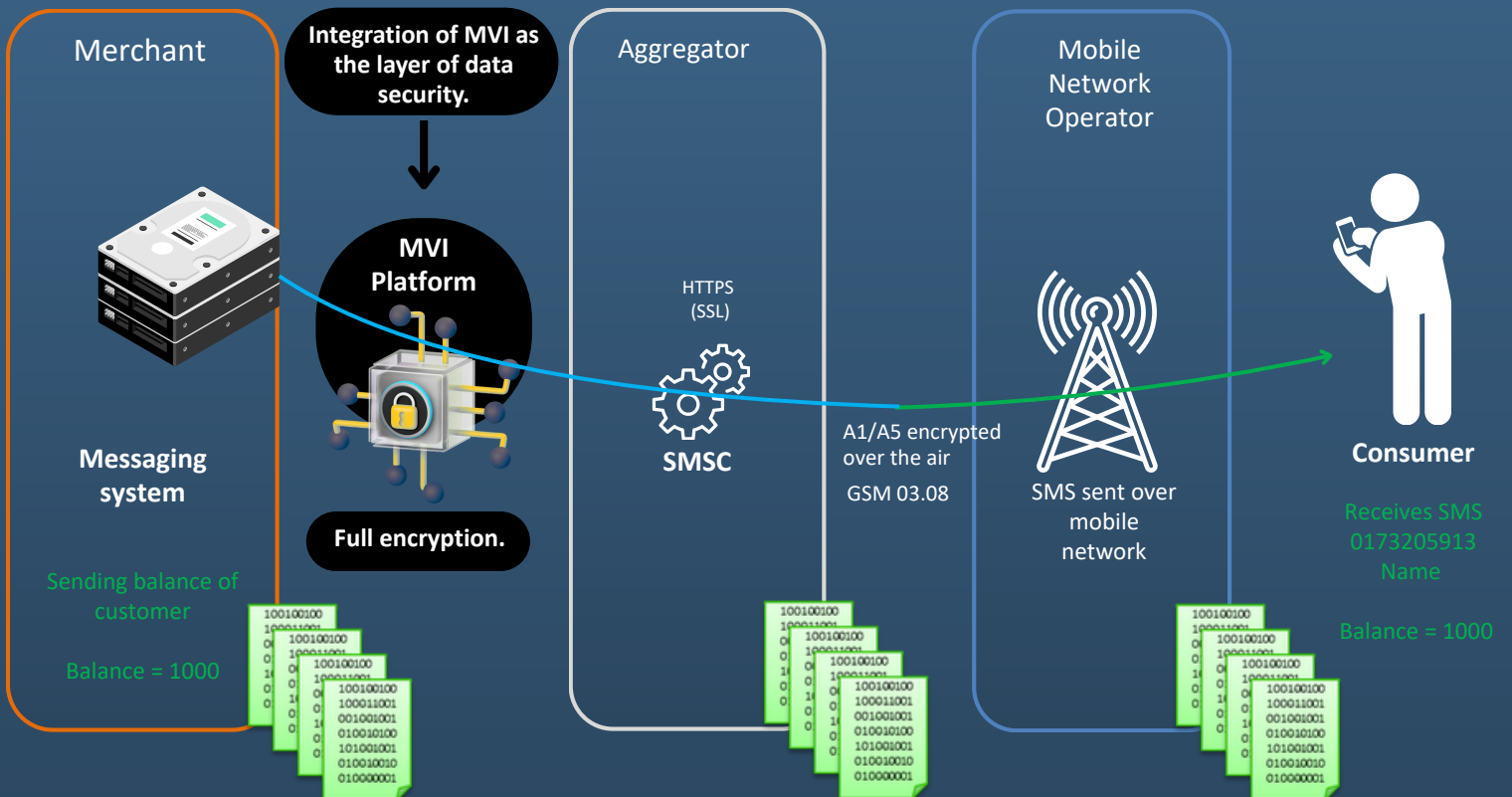
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THE MVI ECOSYSTEM



IMPLEMENTED SOLUTION



IMPLEMENTATION OF THE MVI PLATFORM



API Integration with Existing Infrastructure

Integrate the system frictionlessly with existing workflows and systems to ensure that it is used effectively throughout the organisation



Web Portal Access

For full reporting:

- consumer enrolment management
- message delivery reports
- administrator rights

THE LEADING ADVANTAGES FOR THE CONSUMER

- Customer is guaranteed confidentiality
- Security awareness - this secure channel is inaccessible by fraudsters making it easier to identify fraudster communication in the usual inbox
- Fraud reduction
- Seamless method of authenticating financial transactions when using the data channel (approve or decline instead of typing in an OTP)
- Enhanced security when using online commerce

THE LEADING ADVANTAGES FOR THE MERCHANT

- Alignment with confidentiality and integrity regulations of the national and international community allows for more use cases of the messaging channels, example, the medical fraternity
- Consumer receives all messages with Merchant Sender ID, in a secure inbox separate from the usual SMS inbox, building consumer trust
- Marketing messages can be trusted, and in addition the inclusion of personal data
- Better customer awareness and protection
- Fraud reduction due to;
 - prevention of clear-text SMS data
 - prevention of SIM swap fraud
 - drastic reduction in phishing attacks
 - drastic reduction in "card not present transactions"
 - increase protection for all internet financial applications

