



Customer success story

Experience passwordless authentication with IPification and SingVerify

Traditional authentication methods like OTPs and passwords often create friction for users while remaining vulnerable to cyber threats. IPification partnered with Singtel to deliver a more secure and seamless authentication solution to address this. This case study explores how their collaboration enhances security without compromising user experience, offering businesses a smarter way to verify identities.



About IPification

IPification is changing the mobile authentication game by addressing the critical challenges of traditional SMS OTPs. Widely deprecated by regulators in many countries, SMS OTPs rely on outdated and insecure SS7 protocols, making them vulnerable to phishing attacks and SMS rerouting.

These methods also create a frustrating user experience, leading to dropped conversion rates and higher operational costs, including susceptibility to DDoS attacks. IPification replaces these vulnerabilities with a seamless, secure, user-friendly solution powered by IP-based authentication and telecom network assets. By enabling instant, frictionless logins and registrations without user input or SMS OTPs, IPification enhances both security and customer experience.

IPification aims to set a new standard in authentication through its technology and partnership with Singtel to help businesses prevent fraud, reduce costs, and create a seamless user experience that drives meaningful outcomes.

Enterprise Challenge

Passwords and OTPs are no longer enough—what’s the alternative?

The world of mobile authentication is at a tipping point. While widely adopted, passwords and SMS OTPs are increasingly considered antiquated and vulnerable. They burden users with the **hassle of memorisation or reliance on unreliable SMS delivery and expose them to phishing attacks**. This cumbersome customer experience has become a significant barrier to smoother digital interactions. Recognising this challenge, IPification aims to disrupt the industry by offering a safer, more seamless alternative to outdated authentication processes.

Current security measures have limitations



2FA

Vulnerable to techniques like SIM swapping and phishing, compromising SMS-based codes.



Biometrics

Prone to spoofing with high-resolution photos or videos.



Strong passwords

Vulnerable to force attacks and credential stuffing, exacerbated by password reuse.

Key priorities for IPification



Elevating security standards

Protecting customer accounts from ever-evolving cyber threats.



Enhancing user experience

Creating an intuitive, frictionless login experience for end-users.



Ensuring scalability and cost efficiency

Delivering solutions that scale seamlessly for businesses while minimising onboarding costs and operational overhead.



Meeting regulatory compliance and driving standardisation

Complying with stringent global regulatory requirements.

“Our mission has always been to protect consumers without adding additional friction to their user experience.”¹- **Stefan Kostic, CEO of IPification**

Current authentication solutions often introduce complexity into the onboarding process, leading to:



For customers

High drop-off rates:

Frustrated users abandon the process due to lengthy or confusing steps.



For businesses

Increased onboarding costs:

Businesses face higher expenses as they work to re-engage lost users.

Solution

Authentication gets smarter with telco data and SingVerify

IPification's partnership with Singtel offers a robust, passwordless authentication solution for Singtel mobile subscribers that enhances security and improves user experience. This innovative solution counters the growing threat of social engineering attacks that manipulate users into approving fraudulent logins, a critical weakness in many current multi-factor authentication (MFA) processes.

Leveraging telco data, it pioneers a robust approach to digital identity verification.

SingVerify provides real-time, secure access to telco data by offering a suite of APIs—augmenting authentication through telco networks.

The SingVerify difference



Silent authentication for superior user experience

Through real-time phone number verification using telco data, IPification can now offer background, zero-click authentication. This adds an extra layer of security while providing end users with a frictionless experience—eliminating the need for disruptive logins or manual verifications.



Enhanced fraud prevention

SingVerify's **Number Verify API** enables **IPification to safeguard its customers against social engineering attacks**. By leveraging network-level security, IPification empowers businesses and their users with a robust defence against SIM swaps, phishing, and 2FA hijacking.



Intelligent access security with location context

The **Device Location API** empowers **IPification to validate user access by cross-referencing device location with telco cell tower data**. This helps businesses ensure only authorised access, giving users confidence and businesses enhanced protection against unauthorised logins.



Proactive fraud detection for peace of mind

With the **Scam Sniffer API**, IPification can detect fraudulent behaviour before it escalates. Advanced analytics allow businesses to identify high-risk transactions and stop scammers in their tracks, delivering unmatched security to end users.

For customers, this means safer, more reliable online interactions—whether they're accessing their bank accounts, socialising, or working—without compromising the user experience. IPification's solutions ensure that security evolves with the threat ecosystem.

Outcome

How SingVerify addresses IPification's key priorities



Strengthening security

Leveraging **network-based authentication**, IPification offers passwordless authentication that eliminates vulnerabilities associated with traditional methods. This translates to robust protection against phishing, SIM swap attacks, and other cyber threats for Singtel mobile subscribers.



Enhancing user experience

With zero-click authentication, Singtel users can verify their identity effortlessly. No OTPs, no extra steps—just instant, secure access that enhances engagement while maintaining strict security.



Ensuring scalability and cost efficiency

With SingVerify as the backbone, IPification can scale effortlessly across authentication scenarios, from logins to transaction verification and account recovery. Businesses can support growing user bases while keeping operational costs in check.



Meeting regulatory standards

SingVerify's adherence to global standards supports **IPification in meeting evolving regulatory** requirements. By integrating with initiatives like **Open Gateway and CAMARA APIs**, IPification ensures businesses can remain compliant while paving the way for future innovation.

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SingVerify and IPification in action

Telco data-driven authentication powered by SingVerify transforms security and customer service for businesses like Tiger Brokers in Singapore. Through its partnership with Singtel, IPification has enabled its customers like Tiger Brokers to enhance their security infrastructure while delivering frictionless user experiences.

Stefan Kostic, CEO of IPification

*"By partnering with Singtel, we are delighted to bring seamless authentication solutions such as SingVerify to businesses, including Tiger Brokers and their customers in Singapore."*¹

Felix Huang, Head of Global Solutions at Tiger Brokers

*"Tiger Brokers is constantly looking for enhancements to serve our clients better. With the pervasive use of mobile authentication, it's imperative to bolster our defences. This is why we're excited to add SingVerify to our slew of security measures—to support our enhanced secure customer service experiences."*¹

SingVerify exemplifies the future of authentication, helping businesses secure accounts and deliver exceptional customer satisfaction simultaneously.

What's next

Looking ahead, IPification plans to expand its digital identity offerings with new features that enhance security and user experience. Powered by Singtel's network authentication, IPification aims to set new authentication and user experience standards.

About Singtel

Singtel is a leading Asian communications technology group, operating next-generation connectivity, digital infrastructure and digital businesses including regional data centre arm Nxera and regional IT services arm NCS. The Group has presence in Asia, Australia and Africa and reaches over 780 million mobile customers in 21 countries.

For consumers, Singtel delivers a complete and integrated suite of services, including mobile, broadband and TV. For enterprises, Singtel offers a complementary array of workforce mobility solutions, data hosting, cloud, network infrastructure, analytics and cyber security capabilities. Singtel is dedicated to continuous innovation, harnessing technology to create new and exciting customer experiences, supporting enterprises in their digital transformation and shaping a more sustainable, digital future.

Reference

1. IPification, Singtel Launches Authentication Solution, SingVerify, to Curb Rising Scams, 2024

For more information  Contact us  <https://www.singtel.com/business/iot>