Most networks depend critically on authentication and protection layers to function.
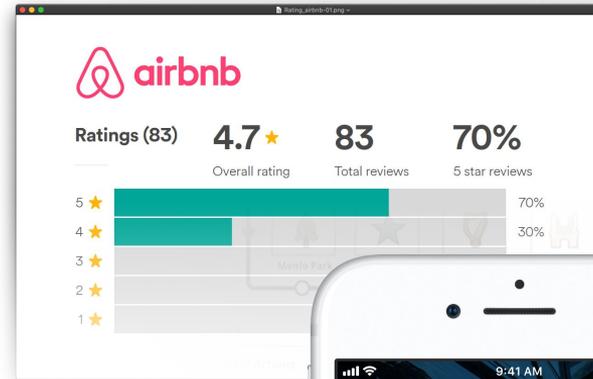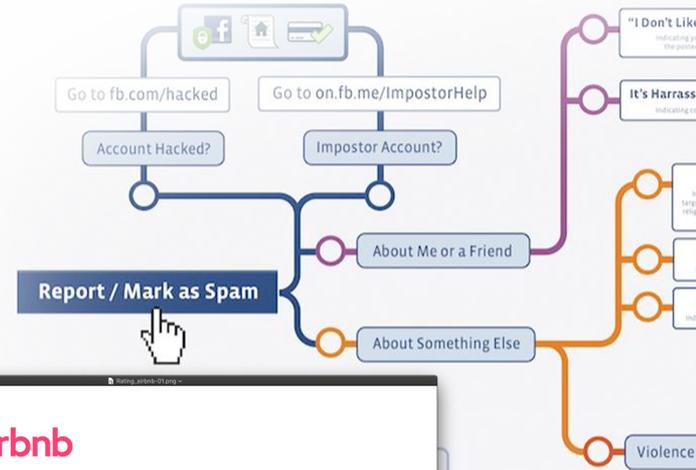
Hiya Connect
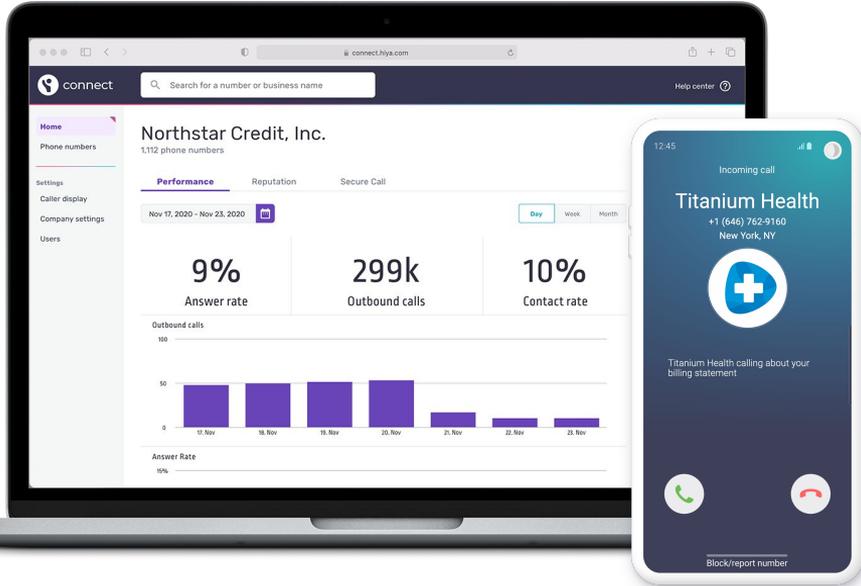
Branded Call
Display your identity to engage with more people, faster

Secure Call
Pre-authentication of caller identity that stops spoofers

Call Analytics & Insights
Call delivery & performance reports with key KPIs

SaaS-based User Console
Self-serve management of number identity and rich analytics

hiya

Urgent
Emergency?

Wanted
Expected call?

Nuisance
Spam call?

Fraud
Extortion?

12:45

Incoming call

Blue Sky Insurance

+1 (646) 762-9160
New York, NY

Reminder to show up to your
scheduled appointment.
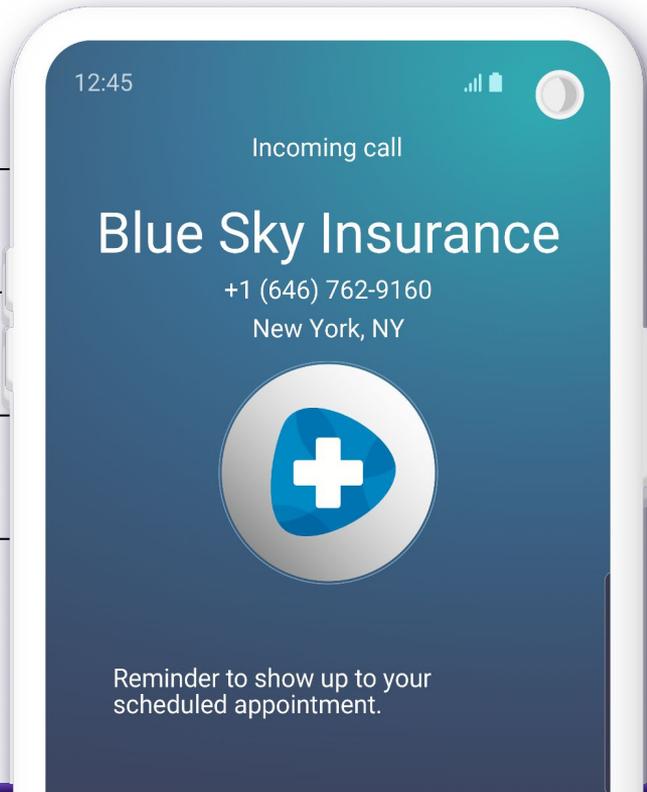
79%
of unidentified calls
go unanswered

77%
of consumers will answer an
identified call

94%
of consumers believe
unidentified calls may be fraud

hiya

5 questions

network providers should ask when evaluating Branded Caller ID solutions

hiya

1

Does the solution provider have a method to <u>prevent scammers</u> from branding calls?

hiya

Why is verifying company legitimacy and connection to the enterprise important?

Prosecutors Struggle to Catch Up to a Tidal Wave of Pandemic Fraud

Investigators say there was so much fraud in federal Covid-relief programs that — even after two years of work and hundreds of prosecutions — they're still just getting started.
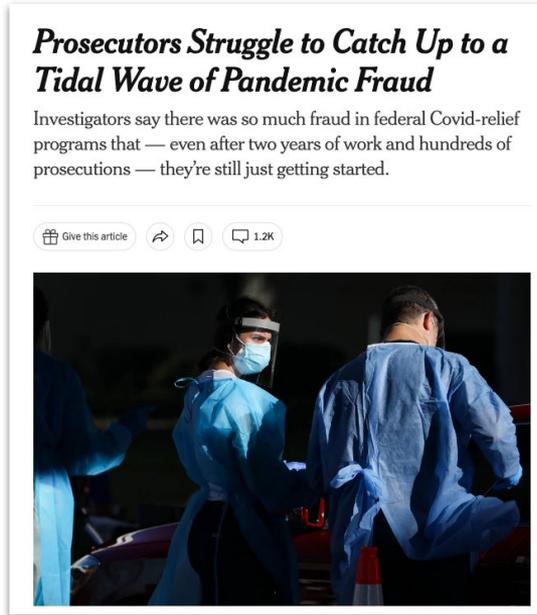
- Bad actors take advantage of lenient processes

- Two recent examples:
  - **The Federal Unemployment Benefits program**
  - **The Economic Injury Disaster Loan program**

- **$45B** impact

- Both programs had some element of self-certification, essentially the **"Honor System."**

- The individual could claim to be unemployed and receive a check with no verification.

- A business could claim to have been hurt or closed their business and receive relief without showing any proof.

To have a branded call product that is resistant to bad actors you can not use the "Honor System"

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Scam trends in the USA during 2022

Scam of the Month
The Healthcare Scam

Scam of the Month
Utilities

Watch Out For
**Hurricane-related Scam Calls**

Scammers…
- Are continuously looking for victims
- Know their victims
- Know what tricks are more likely to work

Recent scam trends, include:
- Healthcare
- Utilities
- Hurricane relief
- Student loan debt relief
- Credit card
- More!

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Additionally, intermediaries matter!

hiya → **Partner** → **Intermediary** → **Calling Brand** → **Call Recipient**
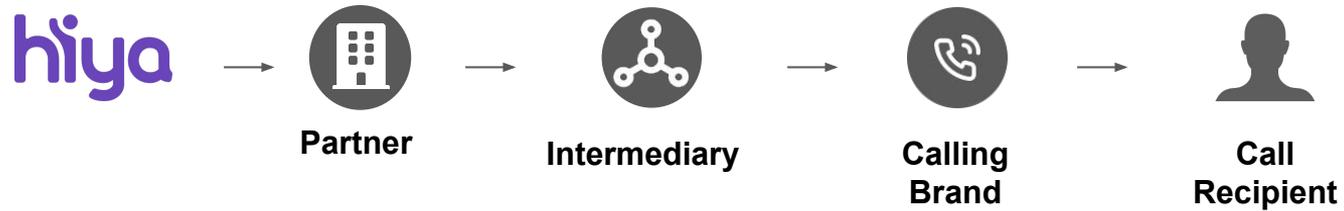
2

Does the solution provider have a method of validation that <u>ensures enterprises</u> have the right to brand identity on given TNs?

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As we see in CNAM, bad actors can pretend to be you

- Very easy to add a display name to your phone number that:
  - does not correspond to your brand
  - for which you do not own the trademark

- CNAM does not go through all the checks and reviews that a branded call experience does

- Carriers are viewed as "on the hook" to protect subscribers from misleading/wrong displays
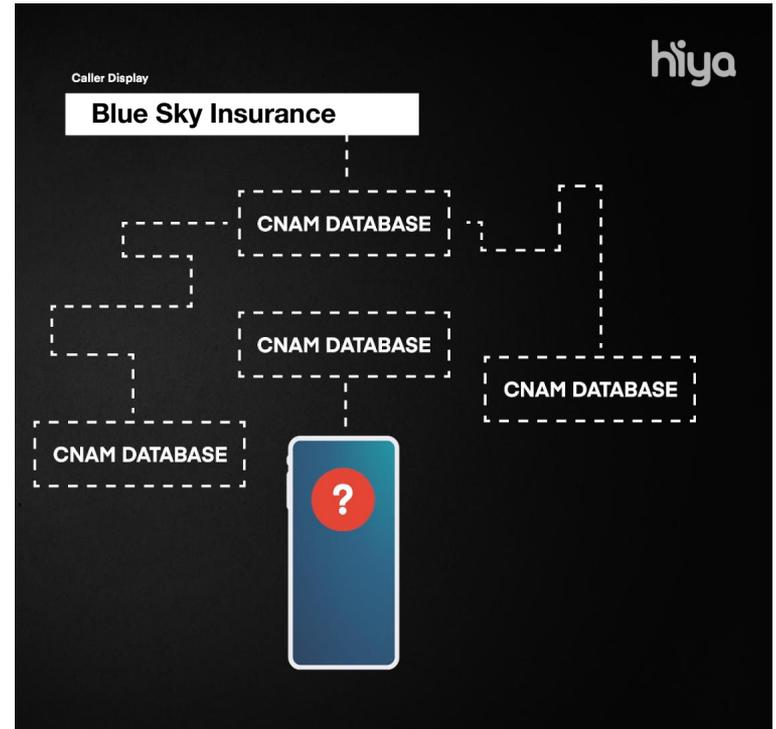
3

Is there a way to protect valued brands from having <u>their number</u> (and name) hijacked?

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Poll

STIR/SHAKEN is not enough, more is required

78% of calls go unsigned

Most Calls Arrive Unsigned

| Verification Status	Percentage of all calls
Calls% A	15.33%
Calls% B	2.98%
Calls% C	2.24%
Calls% Errors	1.94%
Calls% Unsigned	77.51%
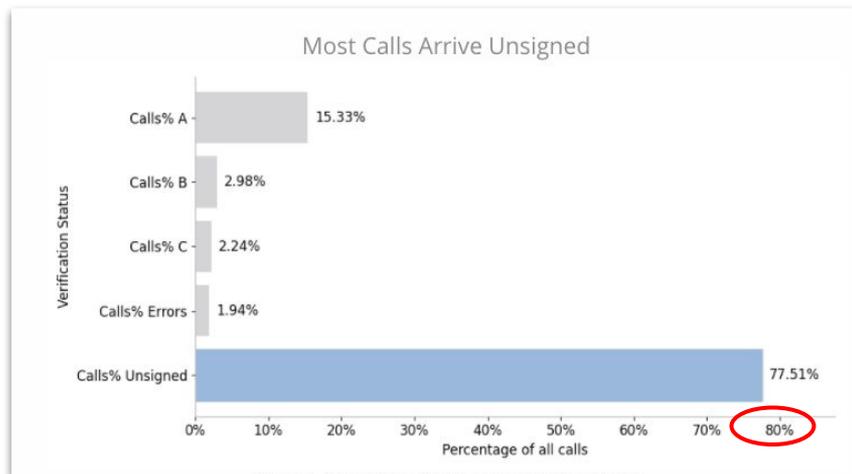
Source: TransNexus

Spoofers can easily spoof your number and show up with your branded identity

A <u>secure</u>, branded calling experience can prevent bad actors from using enterprise brands or spoof their numbers

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Secure Call
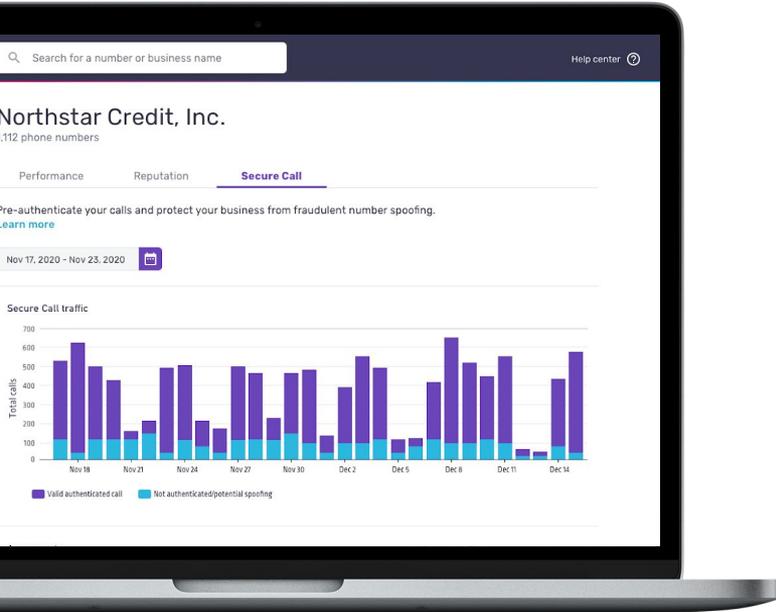
TRUST
- Authenticate calls with a fraud filter that verifies legitimate calls

IDENTITY
- Protect your identity by terminating unverified calls, applying a warning or stripping identity before call is completed

INTELLIGENCE
- Know how much potential spoofing is occurring on your numbers and if those calls are being answered or not

hiya

4

Are there protocols in place to <u>prevent unauthorized users</u> from being able to change identity?

hiya

Ensure the enterprise account can't be hijacked

Issues when unauthorized users gain access:

- Displays can be changed by unauthorized users
- Employees who shouldn't have access can edit/delete phone numbers and displays
- Lost the ability to audit changes to your account

User   **Admin**   **Unauthorized user**

hiya

5
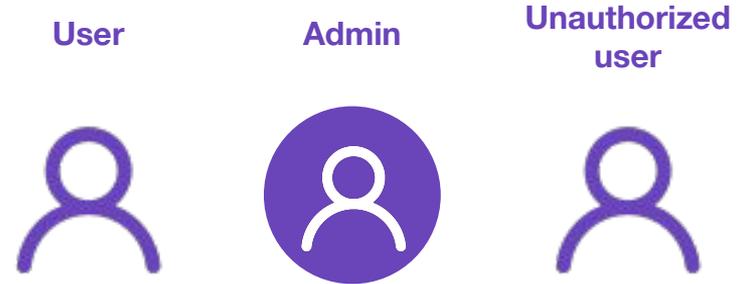
Is a system in place to <u>moderate content</u> that is displayed?

hiya

Beyond the honor code, checking each phone display is important or else…
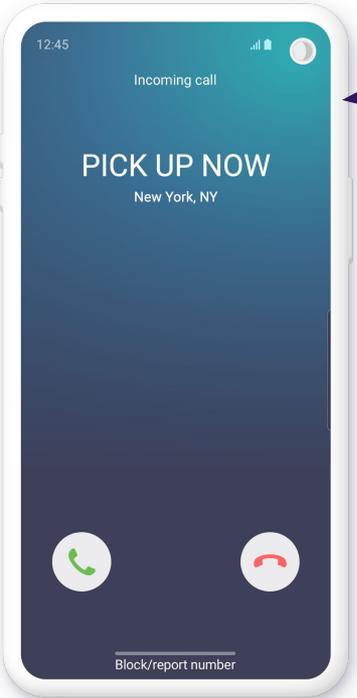
YTD 2022 Hiya has disapproved **14.55%** of the displays submitted

DEAL OF THE DAY
New York, NY

PICK UP NOW
New York, NY

5 questions network providers should ask when evaluating Branded Caller ID solutions

1   Is there a method to <u>prevent scammers</u> from branding calls?

2   Is there a method to <u>ensure enterprises</u> have the right to brand identity on given TNs?

3   Is there a way to protect valued brands from having <u>their number</u> (and name) hijacked?

4   Are there protocols in place to <u>prevent unauthorized users</u> from being able to change identity?

5   Is a system in place to <u>moderate content</u> that is displayed?

Thank you!

Check out hiya.com/solutions/carriers

Email us at carrier@hiya.com for more information!