



Where are the Skeletons hiding

Elizabeth Addy: VP Protective Services Sales

Agenda

Where are the Skeletons hiding?

Industry focus and shortfalls

KYC vs KYT

YouMail Protective Services

Industry Shifts

How Bad Actors Have Evolved

2020
Capacity

2021
KYC

2022
STIR SHAKEN

2023
Regulatory Action

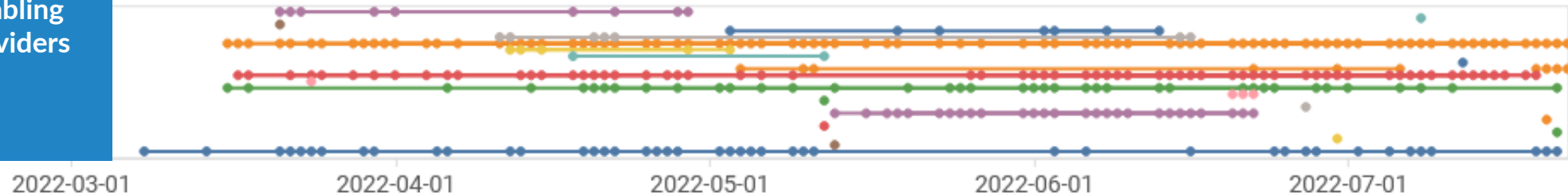


Whack-a-Mole Bad Actors

Campaigns tracked by originators

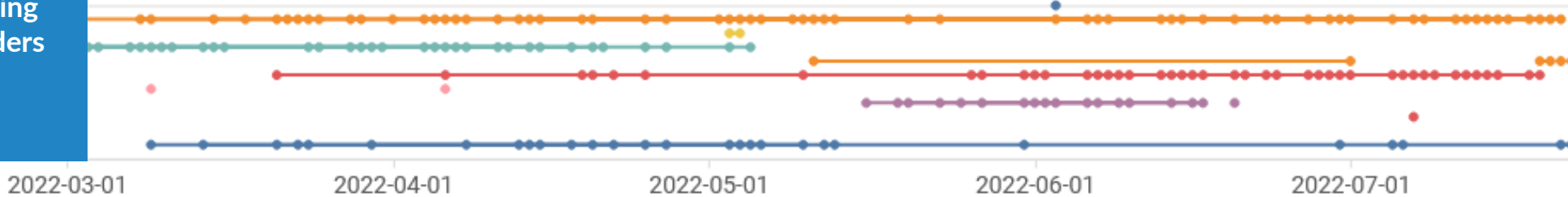
17
Enabling
Providers

Warranty - Not Received A Reply: *"We have not received a reply to notices that you have received in the mail regarding your vehicle service contract. These notices are to inform you that your vehicle's.."*



11
Enabling
Providers

Warranty – Several Notices: *"Hello my name is Chris and I'm calling regarding your vehicle service contract. You should have received several notices that your vehicles coverage is about to.."*



Telephony Industry Focus

What's been done...

Managing Liability

- KYC
- STIR SHAKEN

Industry Action

- Event Driven Analytics
- DNO

Regulatory Focus

- KYUP (Know Your Upstream)
- FTC / FCC C&Ds
- FCC Blocking and Shutdown Orders
- State & Federal Lawsuits

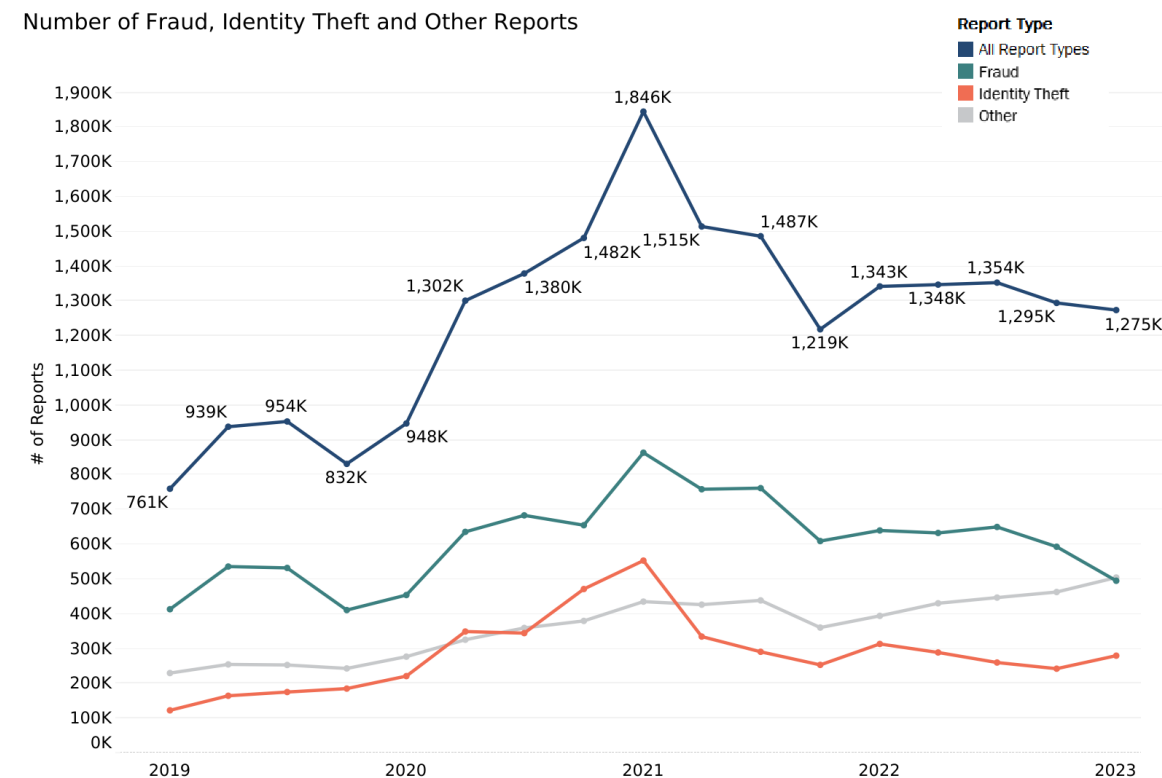


Global Fraud Impact

Has it worked?

FTC CONSUMER SENTINEL NETWORK

Published April 25, 2023
(data as of March 31, 2023)



The reported figures exclude National Do Not Call Registry complaints.
FEDERAL TRADE COMMISSION · ftc.gov/exploredata

Imposter Scams



ABOUT
1 in 5
PEOPLE
LOST MONEY

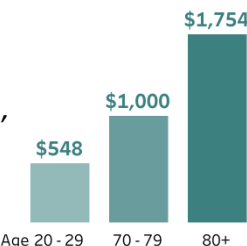
\$2.732 billion
reported lost
\$1,000 median loss

Data as of March 31, 2023

Younger people
reported losing
money to fraud
more often than...



But when people
aged 70+ had a loss,
the median loss
was much higher.



Where are the Skeletons

Regulatory Shift = Telco Focus



Know Your Customer

What does that really mean?

KYC

Know Your Customer

KYC Information

Name: John Smith
Email: smith.46@gmail.com
Company: Wells Health LLC
Incorporated: Never
IP: 128.97.1.1
IP Details: TunnelVPN

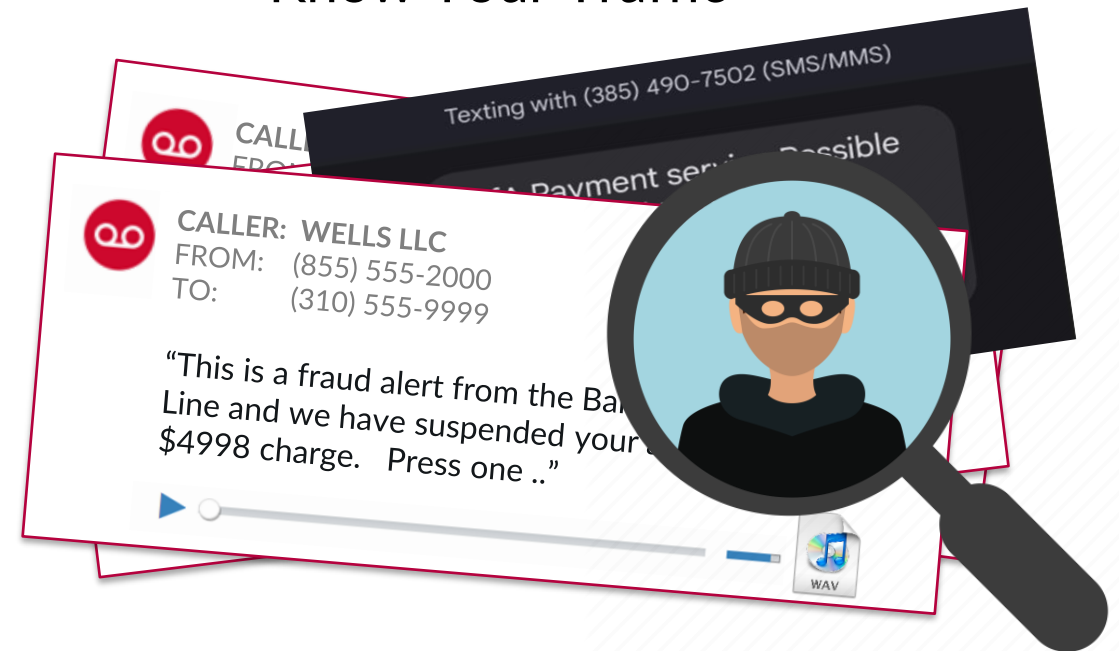
Email from smith8746...

Hi, we are a medical device company and we are planning on making several thousand calls per day to our distributors. Thanks.

.....

KYT

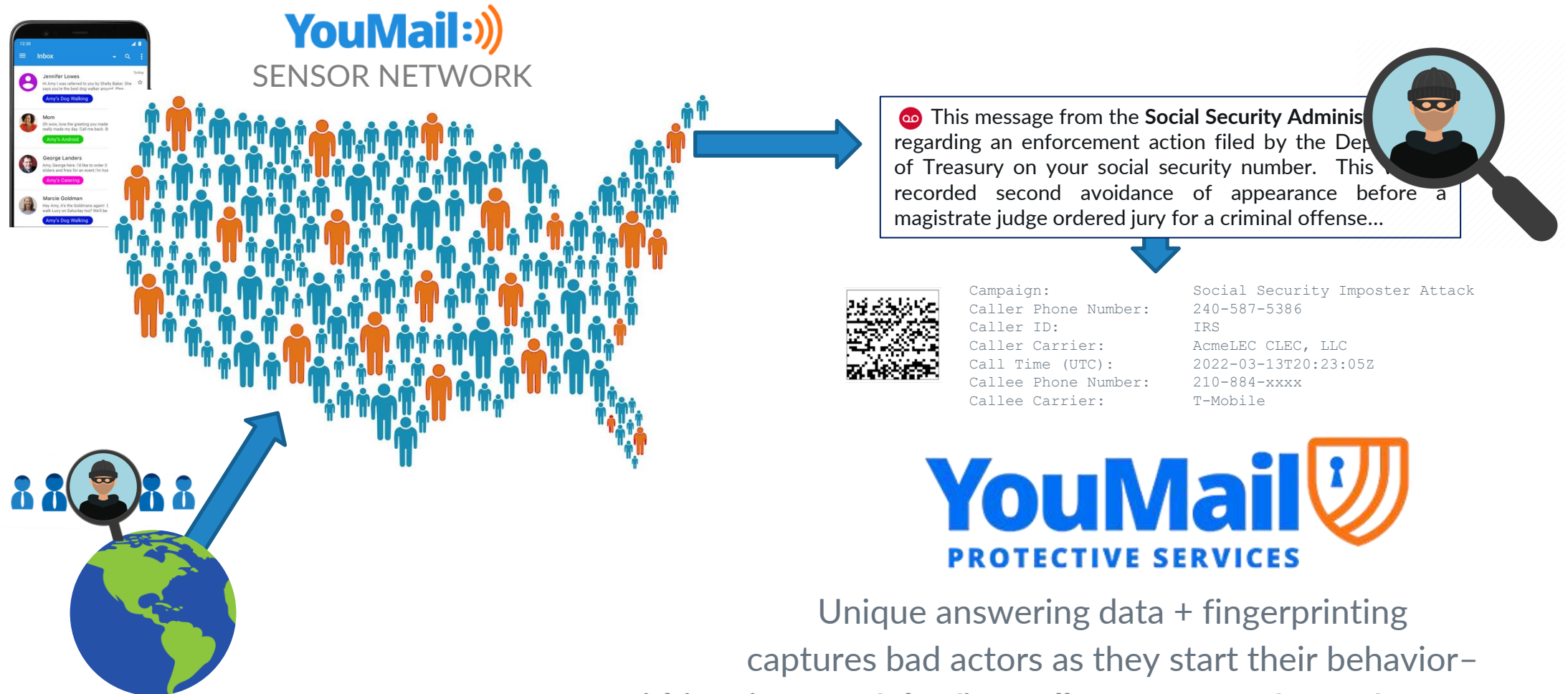
Know Your Traffic



What calls and messages say reveals who they really are.

YouMail Company Overview

We ID call & message attacks by WHAT THEY SAY



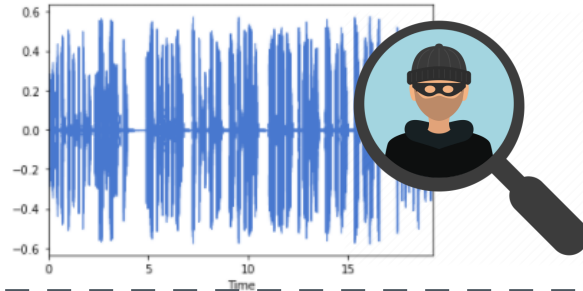
Unique answering data + fingerprinting
captures bad actors as they start their behavior—
within minutes of the first call or message, faster & more accurate

YouMail Company Overview

How we do it

A

Known
Fraud
Call

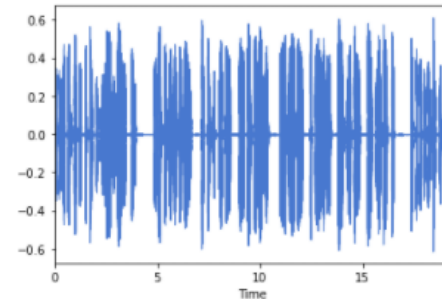


Fingerprinting
algorithms perform
private comparisons



B

Sample
Call
#1

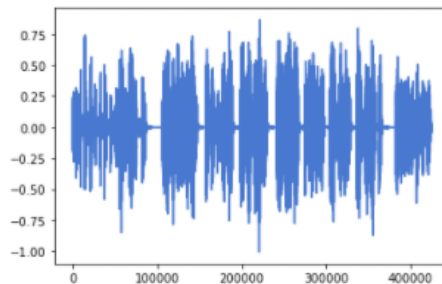


Cold : the calls match!

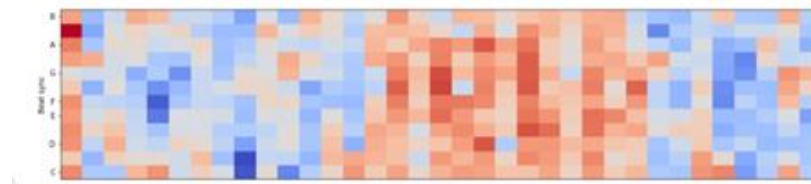


C

Sample
Call
#2



Heat : these are **NOT** the same call!



Telephony Industry Focus

... what's needed to rebuild public's trust in calls and texts

Managing Liability

- KYC
- STIR SHAKEN

Industry Action

- Event Driven Analytics
- DNO

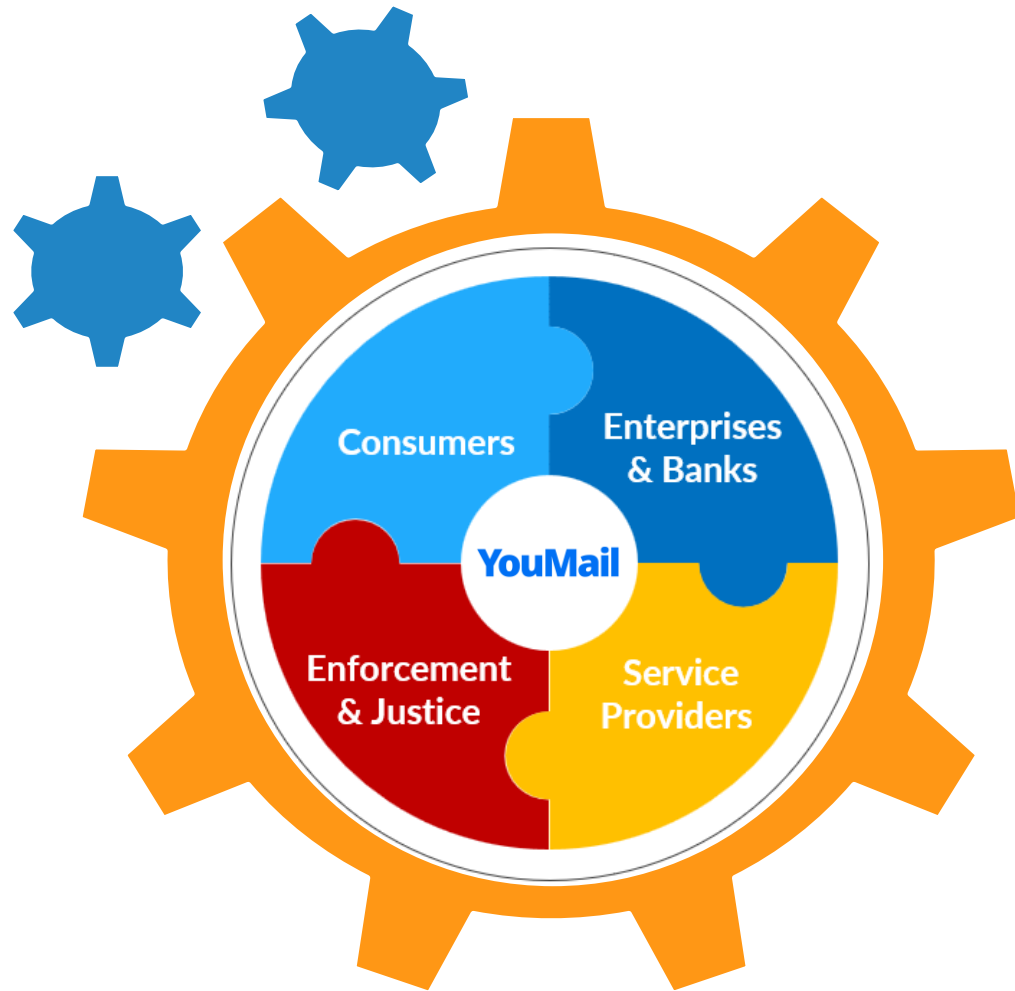
Regulatory Focus

- KYUP (Know Your Upstream)
- FTC / FCC C&Ds
- FCC Blocking and Shutdown Orders
- State & Federal Lawsuits



Closing the Gap

Understanding the real value behind content-based analytics



Managing Liability

- KY_
- Remediate vs Terminate
- Real Time Notification

Protection

- DNT(ouch): active threats
- Orig Number & Callback Number
- Vishing & Smishing Disruption
- False Labeling

Regulatory Action

- Offense and Defense
- Definitive Evidence

YouMail Protective Services

Service providers product portfolio



WATCH

Alerts YouMail's carrier partner in real time when the YM's sensor network has received an illegal call associated to that carrier's network (CDR, or DID's), and provides the audio & messaging content to confirm callers' intent



DNT & SCORE

Provides end point protection and network compliance for calls inbound to carrier's network thru YouMail's real time number list of active DID's and Toll-Free numbers currently engaged in unwanted and unlawful behaviors

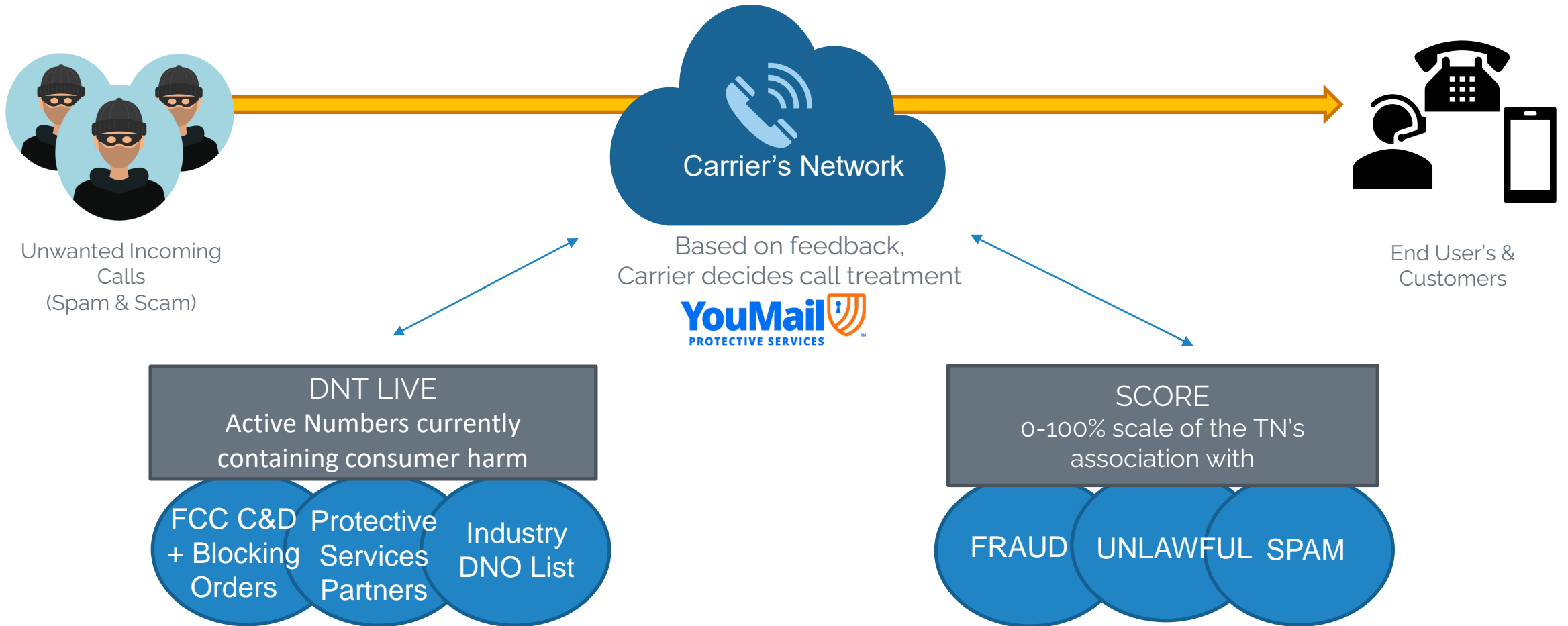


SCAN & DID CLEAR

Identify risk and value assessment of DID inventory or carrier's network performance for historical association to unwanted or illegal behaviors via YouMail's professional services.

YouMail Protective Services

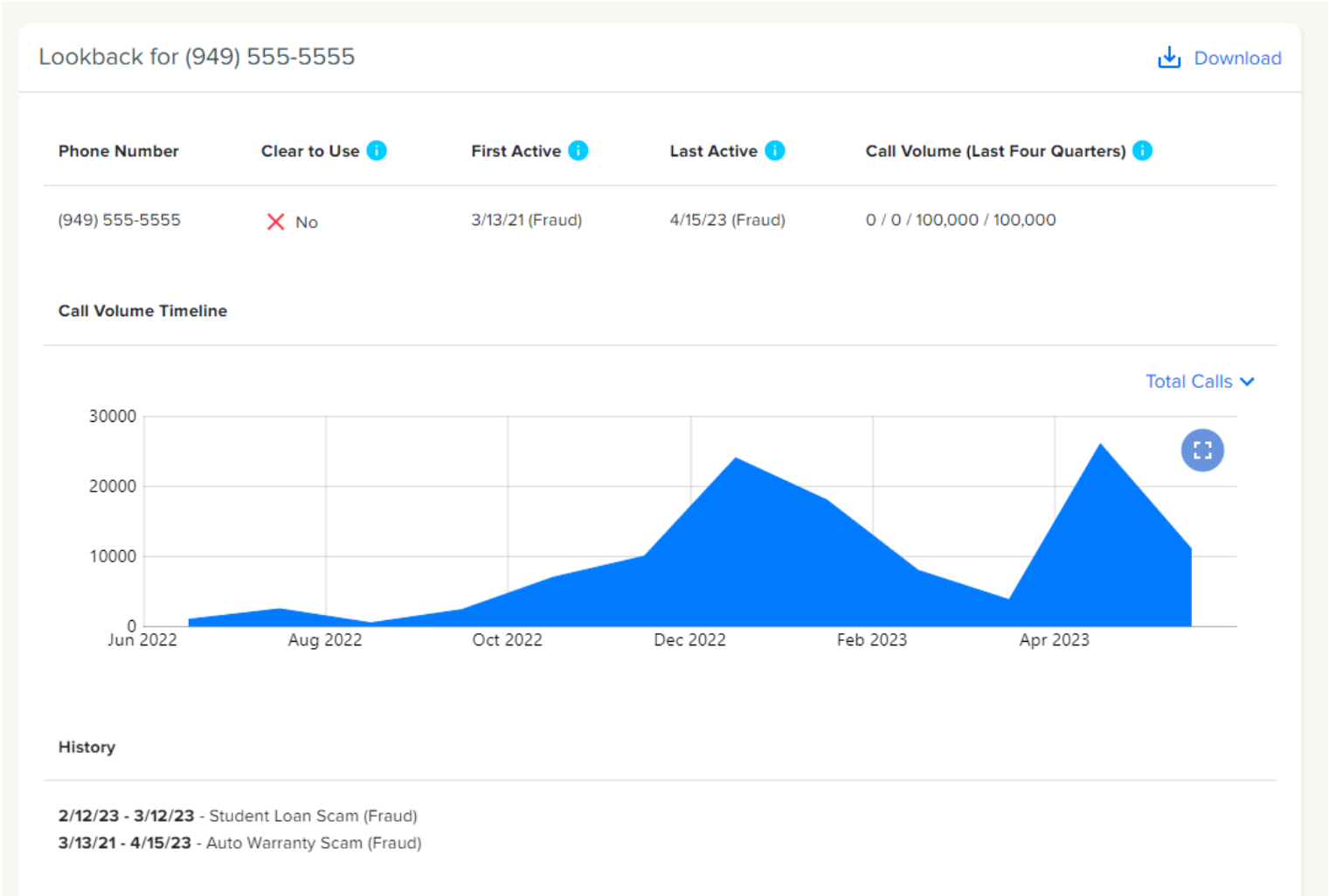
Service providers / carriers product portfolio



Real time fraud performance list of active DID's and Toll-Free numbers engaged in unwanted and unlawful behaviors

YouMail Protective Services

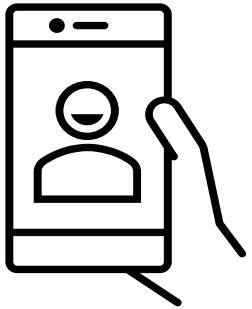
Service providers / carriers product portfolio



Run DID history to confirm if TNs have any known unlawful association dating back at least 2 years 16

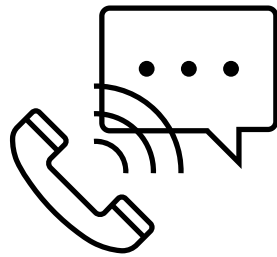
YouMail's Performance

Understanding the real value behind content-based analytics



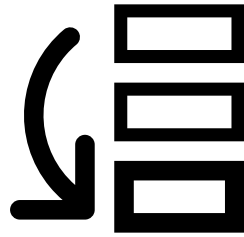
Near Real Time

Notification and Mitigation
response thru direct voice
carrier partners



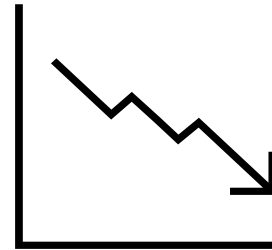
Voice + SMS

Solve smishing and vishing
+ brand defense



Targeted

Protection for low volume
spearfishing campaigns



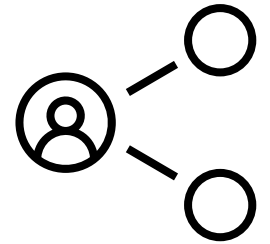
Expertise

Proven track record:
450+ campaigns
shut down



Unique Datasets

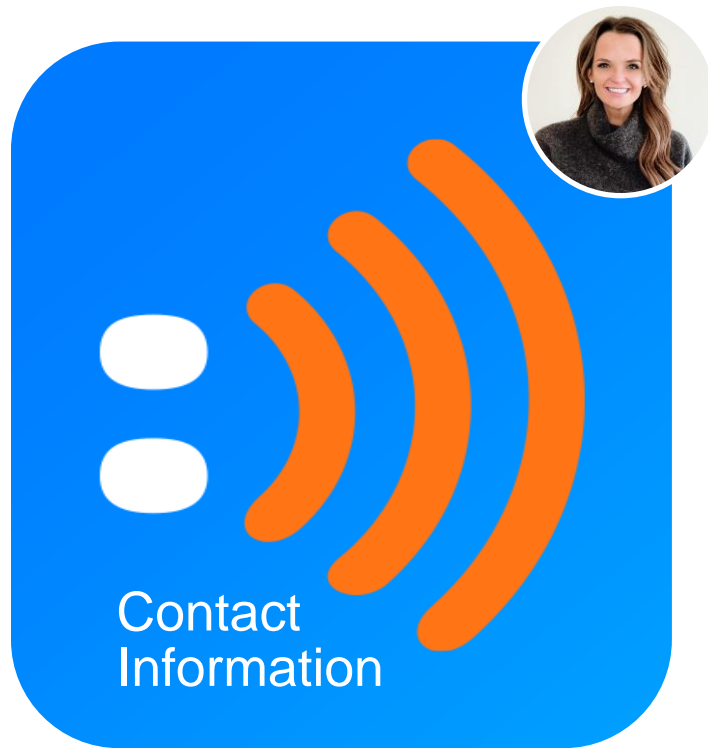
Content definitively
determines intent of call for
active attacks



Carrier Agnostic

Track campaigns as
bad actors jump networks

Questions and Comments



Liz Addy | VP Protective Services

303.859.6250

eaddy@youmail.com