

Where are the Skeletons hiding

Elizabeth Addy: VP Protective Services Sales





Industry focus and shortfalls

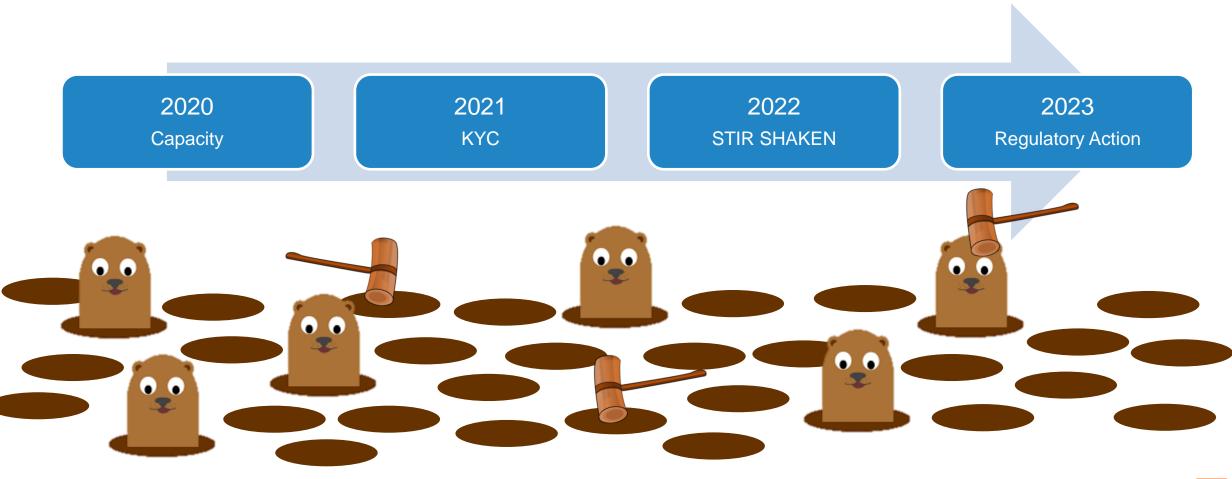
KYC vs KYT

YouMail Protective Services



Industry Shifts

How Bad Actors Have Evolved





Whack-a-Mole Bad Actors

Campaigns tracked by originators





Telephony Industry Focus

What's been done...

Managing Liability

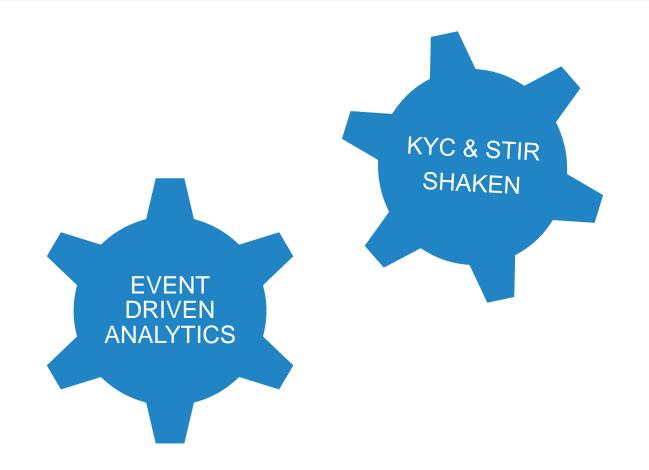
- KYC
- STIR SHAKEN

Industry Action

- Event Driven Analytics
- DNO

Regulatory Focus

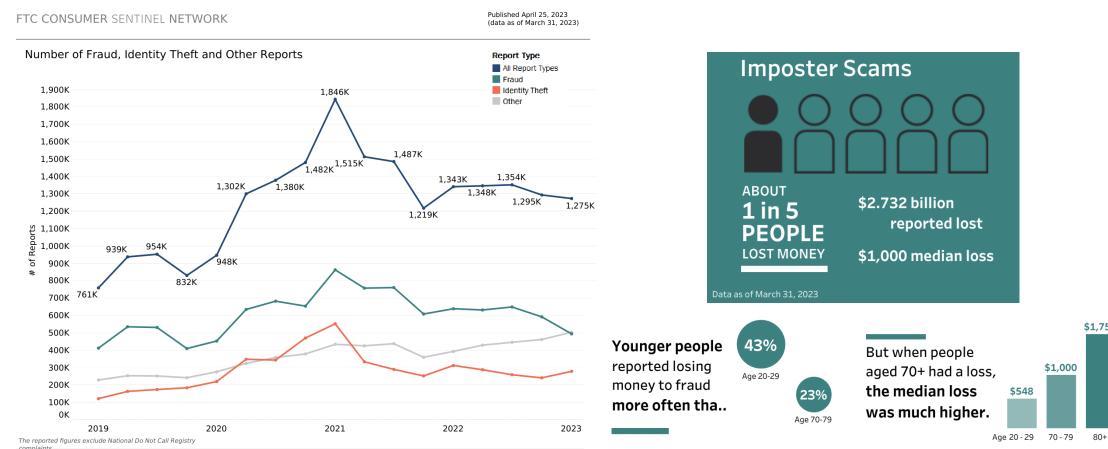
- KYUP (Know Your Upstream)
- FTC / FCC C&Ds
- FCC Blocking and Shutdown Orders
- State & Federal Lawsuits





Global Fraud Impact

Has it worked?



-complaints. FEDERAL TRADE COMMISSION · ftc.gov/exploredata



\$1,754

\$1,000

\$548

Where are the Skeletons

Regulatory Shift = Telco Focus



Know Your Customer

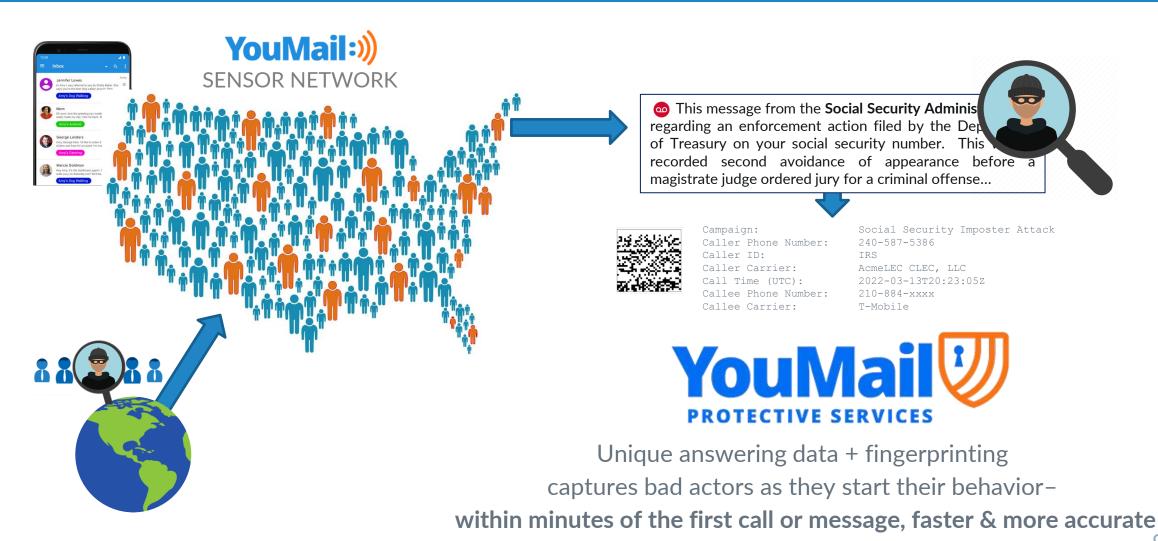
What does that really mean?

КҮС KYT **Know Your Traffic Know Your Customer** Texting with (385) 490-7502 (SMS/MMS) **KYC** Information Name: John Smith ------Payment ser Email: smith.46@gmail.com CALLER: WELLS LLC 00 Wells Health LLC Company: FROM: (855) 555-2000 Incorporated: Never TΟ· (310) 555-9999 IP: 128.97.1.1 "This is a fraud alert from the Ba IP Details: **TunnelVPN** Line and we have suspended your \$4998 charge. Press one .." 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. What calls and messages say reveals who they *really* are.



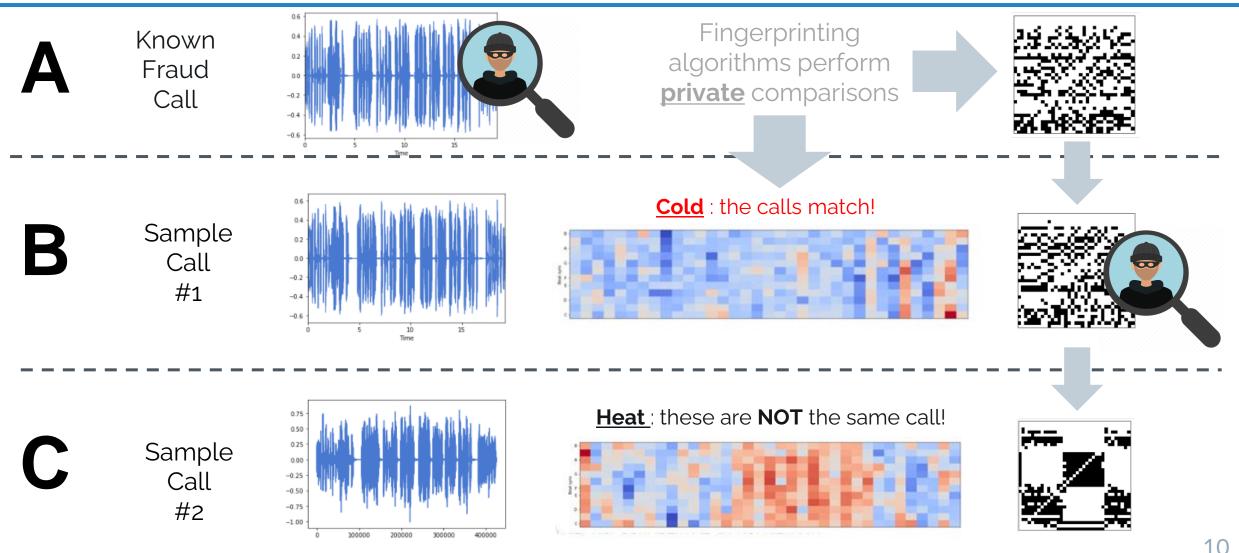
YouMail Company Overview

We ID call & message attacks by <u>WHAT THEY SAY</u>



YouMail Company Overview

How we do it



Telephony Industry Focus

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

Managing Liability

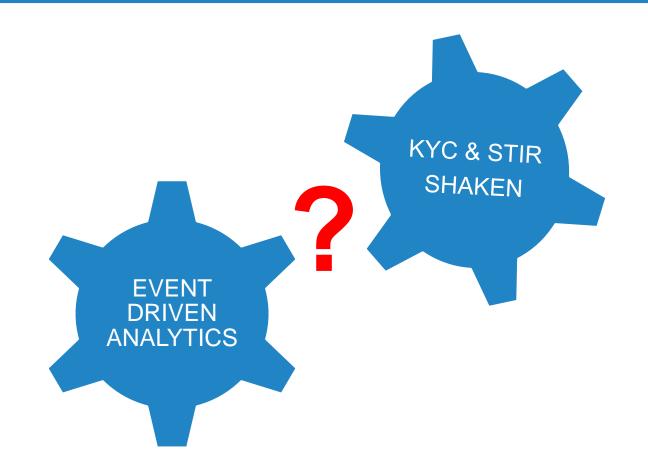
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Closing the Gap

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



Service providers product portfolio





DNT & SCORE

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 DIDs), and provides the audio & messaging content to confirm callers' intent Provides end point protection and network compliance for calls inbound to carrier's network thru YouMail's real time number list of active DIDs and Toll-Free numbers currently engaged in unwanted and unlawful behaviors



SCAN & DID CLEAR

Idnetify 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.

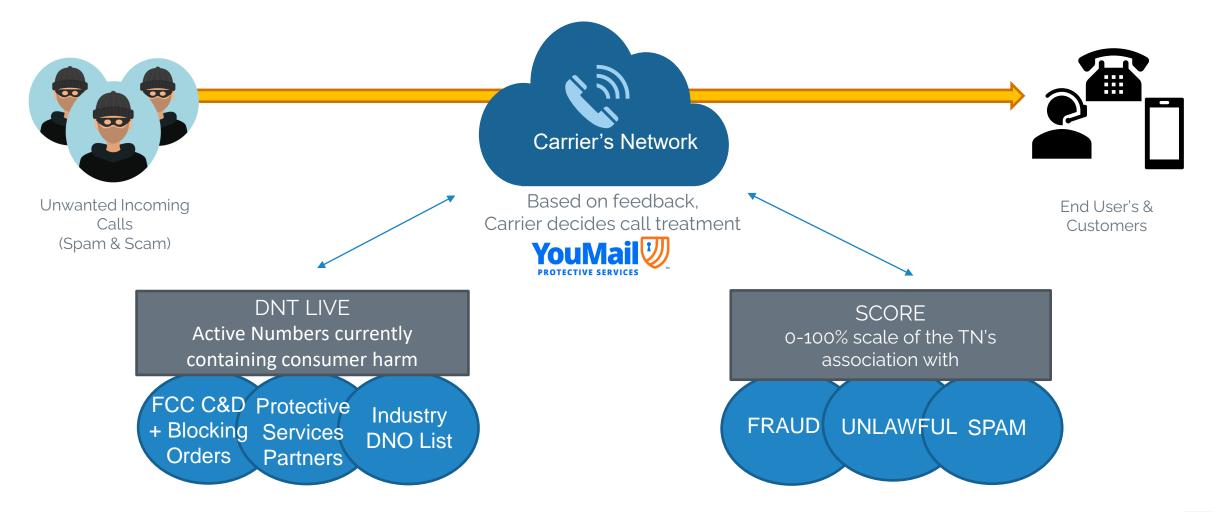
Service providers / carriers product portfolio



		Mike Rudolph Y Call Events for (833) 656-1805								
Developer Testing 🗸	Phone Numbers Campaig	gns Call Types	_				c	ID	DATE	CAMPAIGN TYPE
Home	Acme Health LLC (10 numbers)						2	0ec5f3c8-c69e-4b6f-91f9- 2002fa4e5039	February 9, 2023 1:50 PM	Student Loan Scam
Call Events	Last 24 hours (0 numbers, 0 call events)	0% offending	Last 30 days (0 numbers, 0 call events)	0% offending	Last 90 days (0 numbers, 0 cal		(0% offending)		DATE 9a30- February 9, 2023 1:39 PM	CAMPAIGN TYPE Student Loan Scam
Call Records 💙	No call events		No call events			No call events		d29579fc-0592-4041-9a30- 9c42af1e6e1c		
Campaigns	Gamma Services (13 numbers)									
Score V Watch	Last 24 hours (0 numbers, 0 call events)	0% offending	Last 30 days (0 numbers, 0 call events)	0% offending	Last 90 days (0 numbers, 0 d		0% offending	ID	DATE	CAMPAIGN TYPE Student Loan Scam
Verview	No call events	No call events No call events			Call Event Detail					×
lumber Management	Wells Medical Supply LLC (90 number	rs)				ID	DATE	w	ATCHLIST	CAMPAIGN TYPE
API Usage	Last 24 hours (1 number, 1 call event)	1.11% offending	Last 30 days (3 numbers, 28 call events)	3.33% offending	Last 90 days (3 numbers, 28	0ec5f3c8-c69e-4b6f-91f9- 2002fa4e5020	February	9, 2023 1:50 PM Za	ip Inc	Student Loan Scam
Settings 🗸	Bank Imposter	1 call event	Bank Imposter	16 call events	Bank Imposte	CALLER NAME	CAMPAIG		AMPAIGN TYPE	CAMPAIGN TYPE
Documentation			Messaging System Calling	6 call events	Messaging S	Student Loan Scam			udent Loan Scam	Student Loan Scam
Help			General Alert	4 call events	General Aleri	ORIGINATION NUMBER	ORIGINA	TION CARRIER O	RIGINATION RESELLER	
			Identity Theft Scam	2 call events	Identity Theft	(833) 656-1805			-	CAMPAIGN TYPE Student Loan Scam
	Zap Inc (476 numbers) Last 24 hours (35 numbers, 283 call events)	7.35% offending	Last 30 days (309 numbers, 2,393 call events)	64.92% offending	Last 90 days (309 numbers,	REPLY NUMBER (833) 656-1823	REPLY CA	ARRIER RE	EPLY RESELLER	
	Telemarketing	80 call events	Student Loan Scam	906 call events	Student Loan	(000) 000 1020				CAMPAIGN TYPE Student Loan Scam
	Student Loan Scam	77 call events	Telemarketing	618 call events	Telemarketin	TRANSCRIPTION In case you missed it federal stud	lent loan debt relief	ef is on hold and the payment pause was extended the supreme locking student loan debt relief payments will resume 60 days after ave to pay to apply for or receive release efforts your school		
	Financial Customer Call	46 call events	Financial Customer Call	305 call events	Financial Cus	court decision is made remember	r that you never hav			CAMPARIN TYPE
	Student Absence Alert	43 call events	Student Absence Alert	230 call events	Student Abse	partners with student connections to provide free support with federal student loans call us at 833-656-1823 to hear more details about the current status of student loan debt relief. Thank you. Good bye.				
	School Announcement	12 call events	School Announcement	111 call events	Sciool Anno					

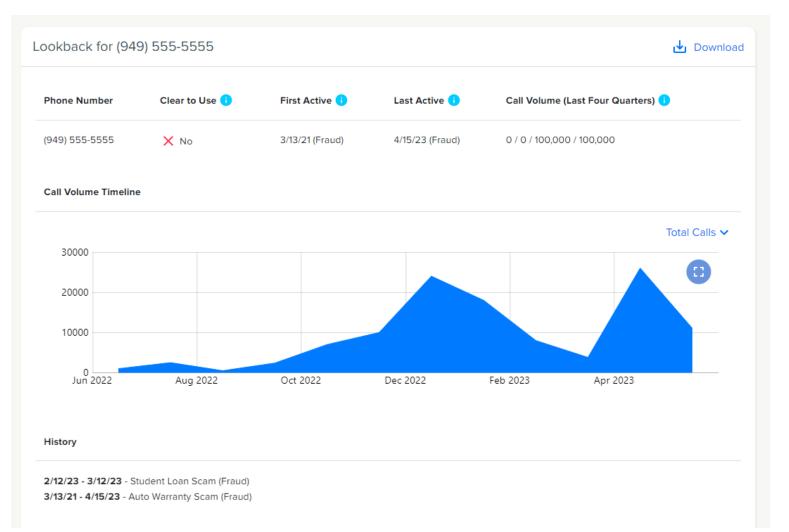
Service providers / carriers product portfolio





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

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



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www.YouMailPS.com