Consumer Trust is Gone

Identity fraud by the numbers:

- Revenue lost globally in '22: $39.8B

- U.S. revenue lost since '20: $38.6B

- 15.4M U.S. citizens victims of identity fraud / year

- On the increase! ↑12% since '21

- 35-40% of all telecom scams

- 200+ types of telecom identity fraud

Most Americans don't trust CallerID

The Problems

- Limitations in Caller ID, CNAM tech

- Vulnerability to 3rd party tampering, identity fraud

- Lack of trust among providers, databases out of sync

- No regulatory oversight

- **No control over your brand identity!**

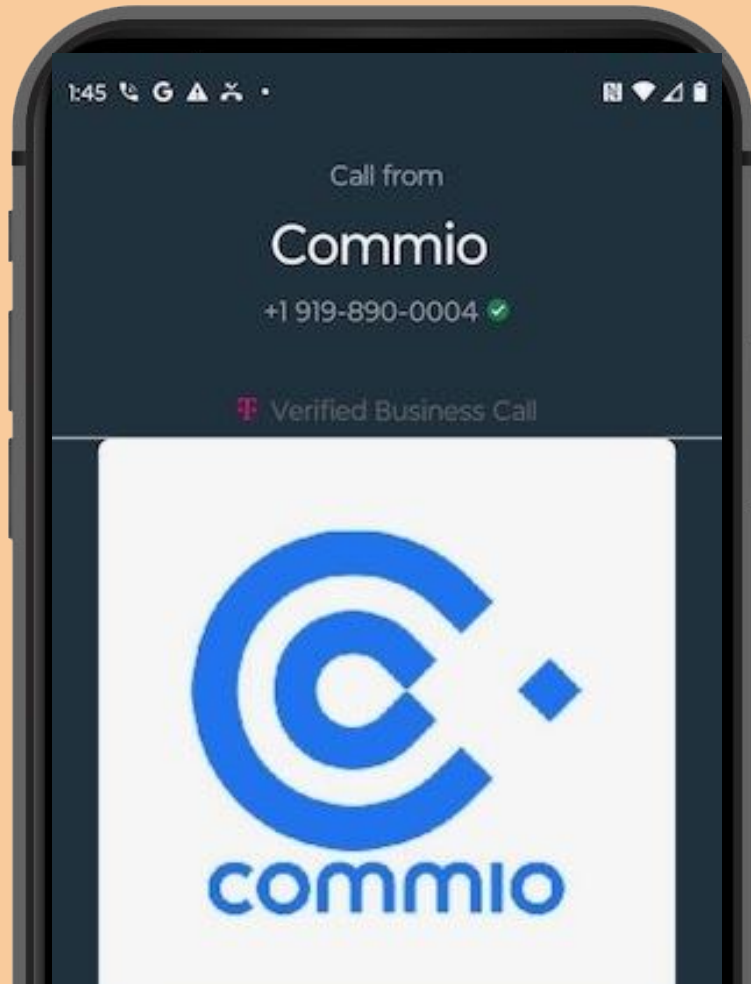# What is "branded calling" today?

Current Status of Call Branding

- Over The Top (OTT) implementation

- Single point of entry via brand publisher

- No policies or standard for vetting

- No "Verified Business Call" indicator

- If numbers are illegally spoofed, present spoofed brand info

What users see (at best!): Name only

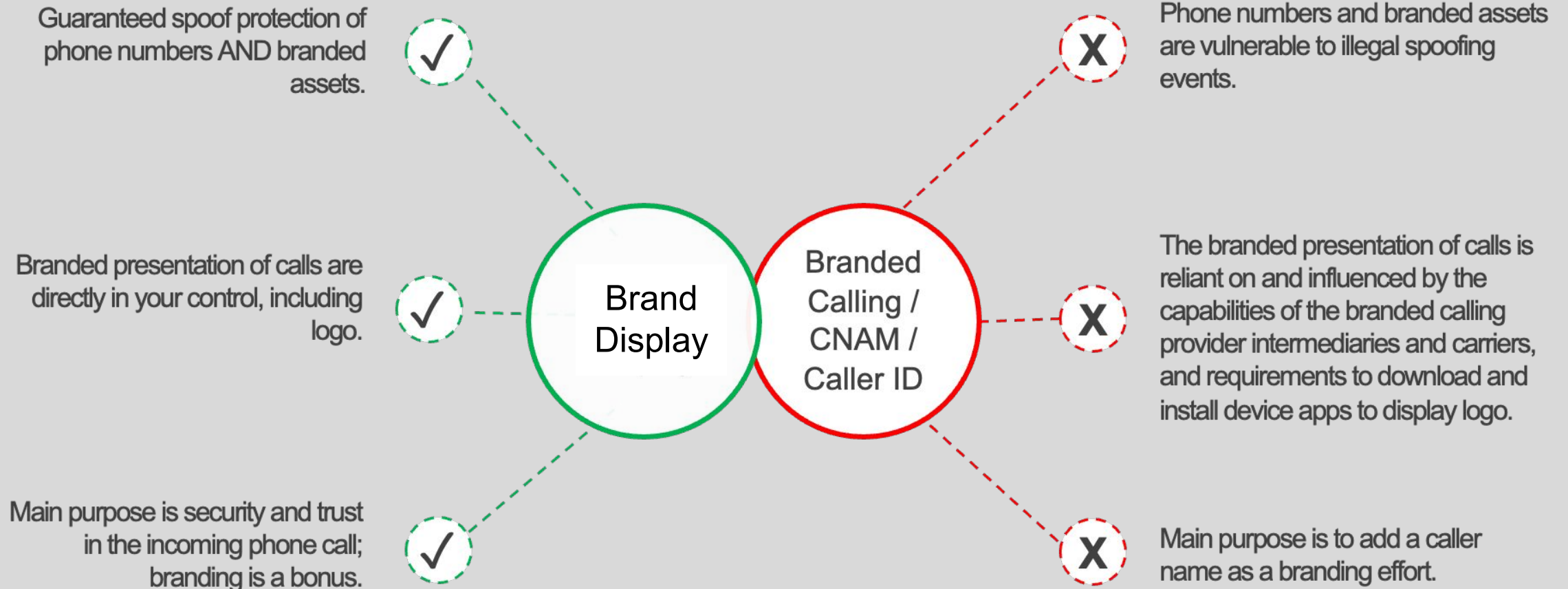# The Future of Call Branding is Here!

- Standards-based end-to-end STIR/SHAKEN call signing solution

- Accepted by service providers w/ delivery confirmation

- Built on Zero Trust Framework (CTIA) with multi-adoption

- Policies | standards | auditing | oversight for vetting of entity, trademarks/copyrights

- "Verified Business Call" indicator

What users see: Name, logo, reason for call

Branded Calling Benefits vs. CNAM

Guaranteed spoof protection of phone numbers AND branded assets. ✓

Branded presentation of calls are directly in your control, including logo. ✓

Main purpose is security and trust in the incoming phone call; branding is a bonus. ✓

Brand Display

Branded Calling / CNAM / Caller ID

X Phone numbers and branded assets are vulnerable to illegal spoofing events.

X The branded presentation of calls is reliant on and influenced by the capabilities of the branded calling provider intermediaries and carriers, and requirements to download and install device apps to display logo.

X Main purpose is to add a caller name as a branding effort.

How Does "Commio's Solution" Work?
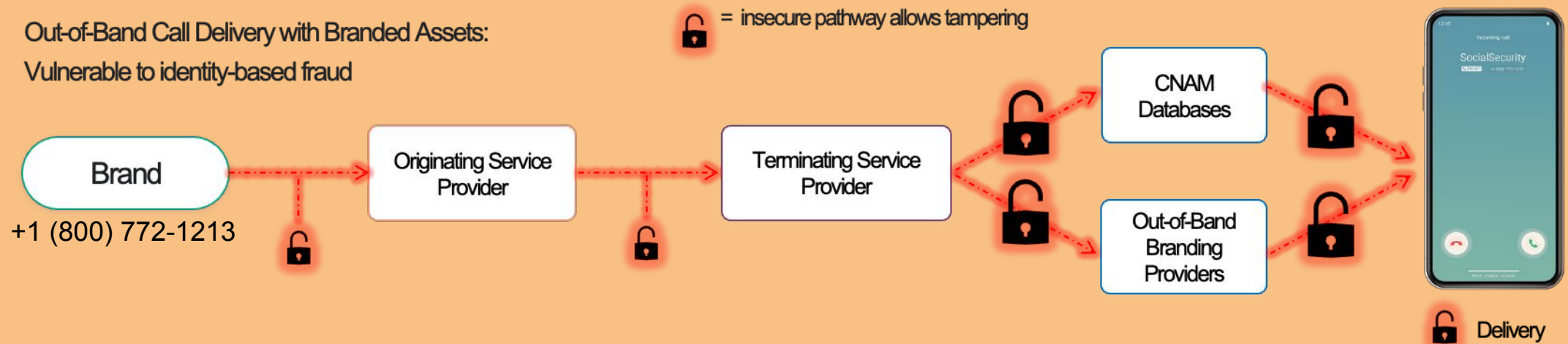
CTIA & Industry-wide Standards

- Standards-based end-to-end security utilizes STIR/SHAKEN, minimizes risk

- Trusted ecosystem of authorized partners

- Independent vetting, verification → Industry best practices

- Industry collaboration → Network interoperability

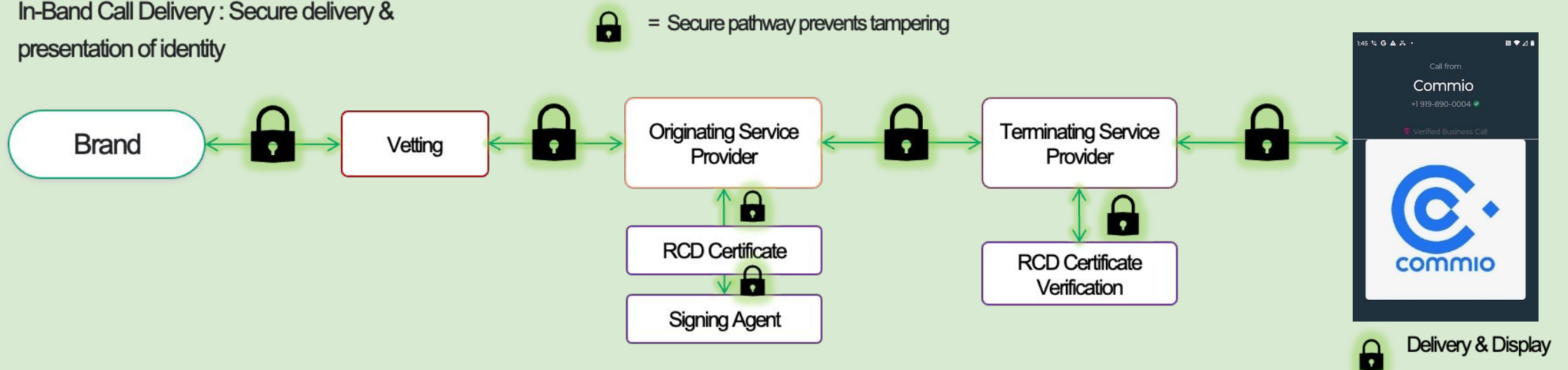- Confirmed call delivery, incl. monthly call reports

Q: Who is the CTIA? **A:** Cellular Telephone Industries Association

Secure Identity Delivery Prevents Fraud

Out-of-Band Call Delivery with Branded Assets:
Vulnerable to identity-based fraud

🔓 = insecure pathway allows tampering

Brand
+1 (800) 772-1213 → Originating Service Provider → Terminating Service Provider → CNAM Databases / Out-of-Band Branding Providers → 🔓 Delivery

In-Band Call Delivery : Secure delivery &
presentation of identity

🔒 = Secure pathway prevents tampering

Brand → Vetting → Originating Service Provider → Terminating Service Provider

RCD Certificate
Signing Agent

RCD Certificate Verification

🔒 Delivery & Display

Onboarding & Call Flow

Onboarding

Call Flow

Brand

① VETTING

Verified Identity KYC Process*

② ONBOARDING & API INTEGRATION

ctia DATA REPOSITORY

EID + TN

③ Originating Service Provider

CALL SIGNING WITH RCD

ctia CTIA ISSUED CERTIFICATE

④ VERIFIED DATA ONBOARDED FROM REPOSITORY

RCD IN SHAKEN

⑤ Terminating Service Provider

RCD IN SHAKEN

⑥ Local Policy
STI-VS + CTIA Certificate Verification

⑦ PRESENTATION

⑧ Call from
Commio
+1 919-890-0004
Verified Business Call
commio

What to Expect

All components must be verified!

Secure Caller Name

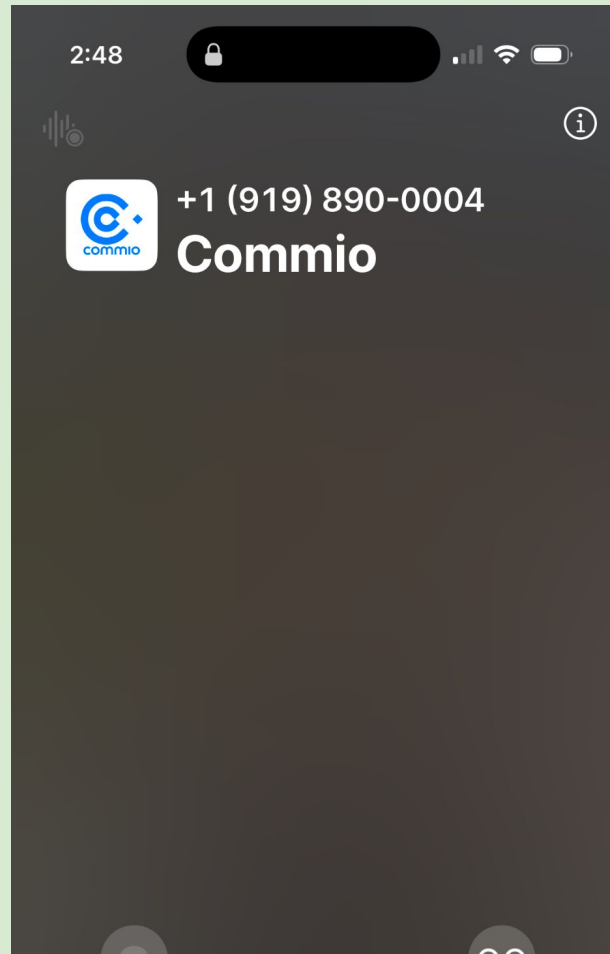Confirmation of Certification Status

Proof of Verified Call Origination (Non-Spoofed Call) and Customizable Reason for Calling

Logo Display NATIVE to the Device;
No application required on the mobile handset

What to Expect

iPhone (iOS 18.1)

Android

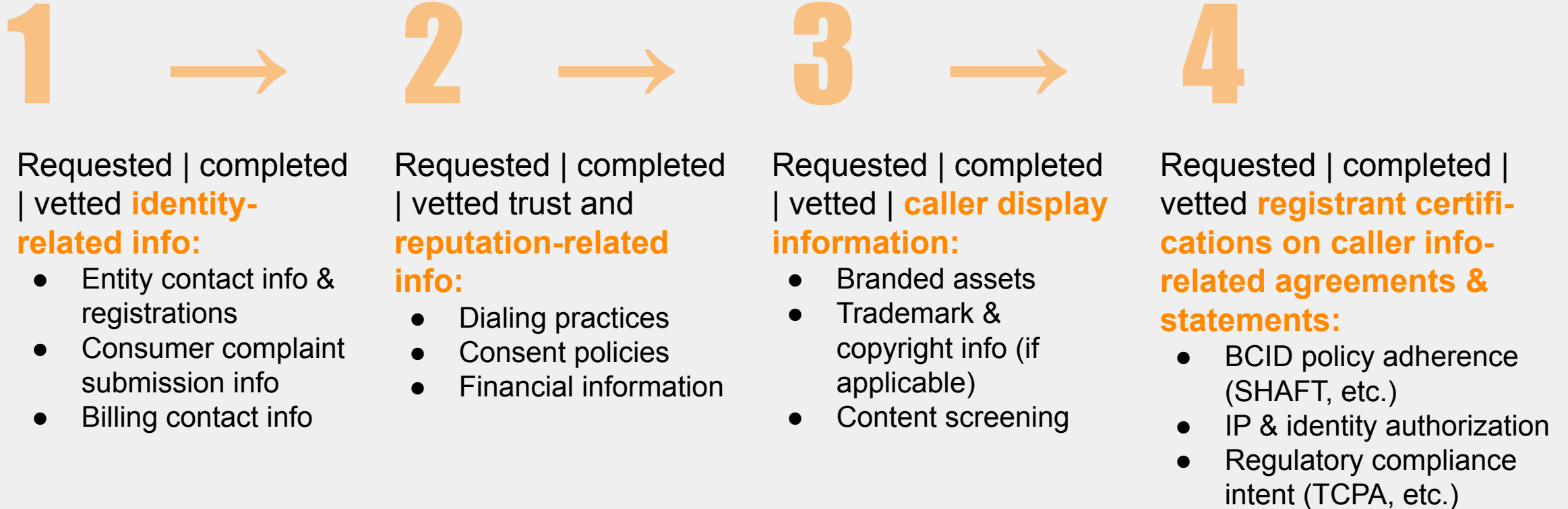*Actual Screenshots*

How Do I Get It?

Verified Identity

Collect and Vet:

- Verify…that you are who you say you are

- Verify…your business's reputation as a company and a caller

- Verify…your brand assets (e.g., logo)

- Verify…your regulatory communications compliance

Secure Onboarding & Vetting

1 →

Requested | completed | vetted **identity-related info:**
- Entity contact info & registrations
- Consumer complaint submission info
- Billing contact info

2 →

Requested | completed | vetted trust and **reputation-related info:**
- Dialing practices
- Consent policies
- Financial information

3 →

Requested | completed | vetted | **caller display information:**
- Branded assets
- Trademark & copyright info (if applicable)
- Content screening

4

Requested | completed | vetted **registrant certifications on caller info-related agreements & statements:**
- BCID policy adherence (SHAFT, etc.)
- IP & identity authorization
- Regulatory compliance intent (TCPA, etc.)