Environ

Identity • Data • Security

SIM-Swap Fraud: Board-Level View

Why Traditional Controls Fail – How Proof-of-Life Stops SIM-Swap

Traditional SIM-Swap	With Environ Proof-of-Life
Remote social engineering	Physical subscriber presence required
OTP / PIN compromise	Finger Vein Proof-of-Life verification
SIM swapped remotely	Authorised SIM change only
Account takeover & losses	Action logged, auditable, attributable

Board takeaway: SIM-swap fraud succeeds remotely. Proof-of-Life requires physical presence and accountability.