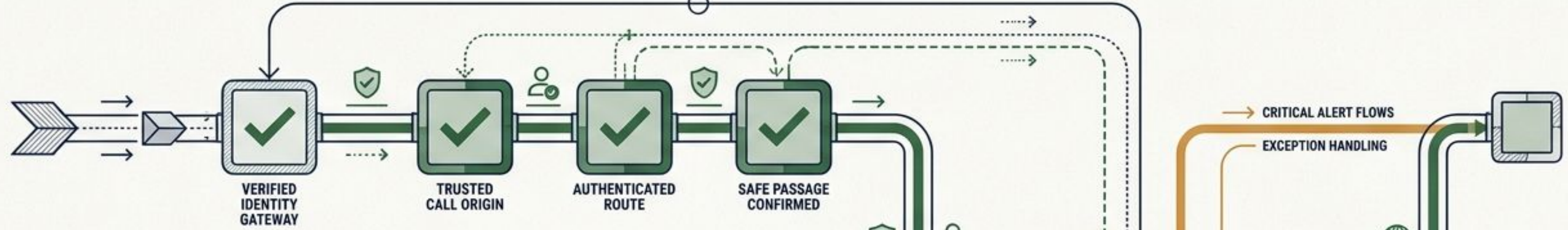


VERIFIED VOICE

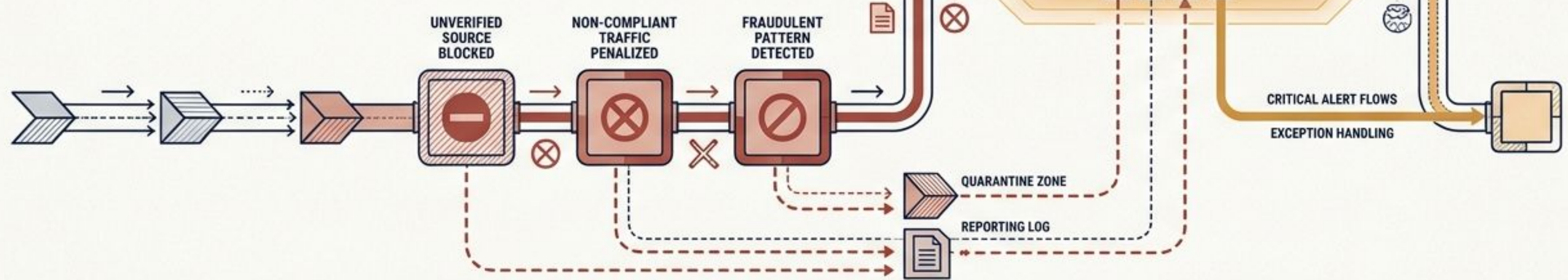
Restoring Trust in Voice Communications:
A Solution Blueprint for Identity Security in Telecommunications





Securing the Voice Network

Navigating the 2026 Telecom Regulatory Landscape and the Shift to Verified Identity



REGULATORY COMPLIANCE CHECKPOINT - 2025 MANDATES

SPOOFING ATTEMPTS:	BLOCKED (98%)
IDENTITY VERIFICATION RATE:	99.5%
PENALTY ASSESSMENTS:	ACTIVE
AUDIT TRAIL:	RECORDED

CRITICAL ALERT FLOWS
EXCEPTION HANDLING

Restoring Trust in the Voice Channel: The Shift to Verifiable Identity

THE TRUST GAP: WHY CURRENT SYSTEMS FAIL

 **Knowledge-Based Authentication is Obsolete**

Traditional security questions force users to disclose sensitive data, creating privacy risks and liability.

 **\$1 TRILLION**
Global Annual Losses

Industrialized fraud and scams caused massive financial damage in 2024, with only 4% recovered.




Caller ID is Easily Spoofed

Modern interconnected networks allow attackers to impersonate brands, eroding consumer trust in voice calls.



THE VERIFIABLE SOLUTION: SECURE & SEAMLESS

 **SIM-Based Root of Trust**
Telcos use real-time network signals (like SIM swap detection) to anchor digital identities.



Decentralized "Yes/No" Verification
Users share cryptographic proofs from digital wallets without revealing unnecessary personal information.



Two-Way Authentication (VVP)
The Verifiable Voice Protocol allows both callers and callees to prove their identities simultaneously.

OPERATIONAL EFFICIENCY & SECURITY COMPARISON

Metric	Traditional Authentication	Verifiable Voice Future
 Average Verification Time	 4 – 5 Minutes 	 Seconds 
 Estimated Call Center Cost	 \$0.75 – \$1.50 per minute 	 Significantly Lowered 
 Primary Security Vector	 Stolen Data & Spoofing 	 Cryptographic Proof (DID) 

Trust Under Siege: The Catalyst for Aggressive FCC Action



THE THREAT:

1 in 4 Americans hit by AI deepfake voice calls.



THE PERCEPTION:

Consumers report scammers are beating mobile network operators

2-to-1.



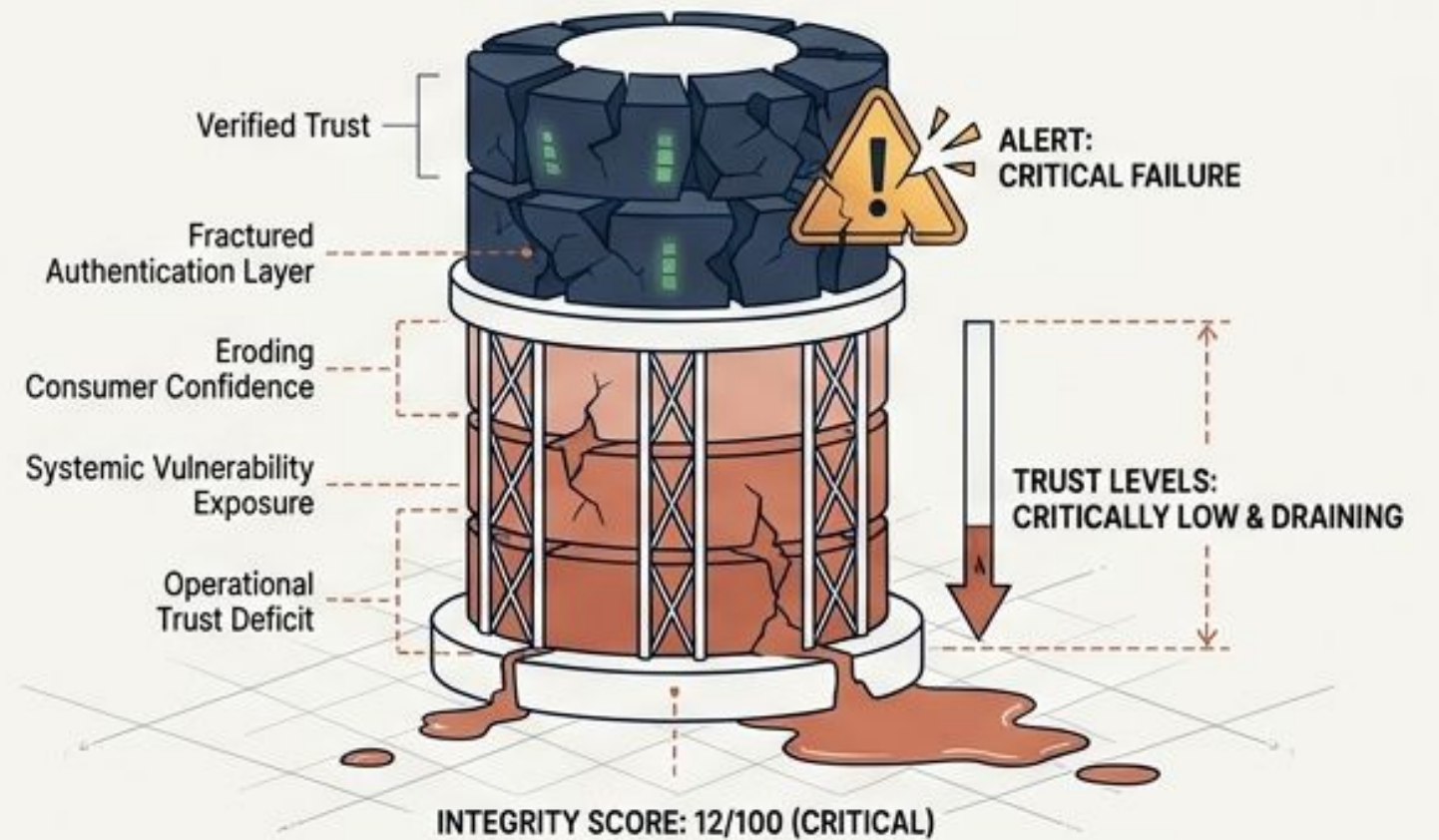
THE BUSINESS IMPACT:

38% of consumers are ready to switch providers due to frustration.



NETWORK INTEGRITY METER

TRUST BATTERY LEVEL



The FCC's response is a **total architectural overhaul**—shifting from retroactive enforcement to proactive, systemic network exclusion.

RETROACTIVE ENFORCEMENT



PROACTIVE SYSTEMIC EXCLUSION



Defense in Depth: The Four-Node Regulatory Gauntlet

Node 1: Access (Numbering)

Choking the supply of numbering resources to bad actors



Node 2: Origination (RMD & KYC)

Eliminating database anonymity and mandating rigorous customer vetting



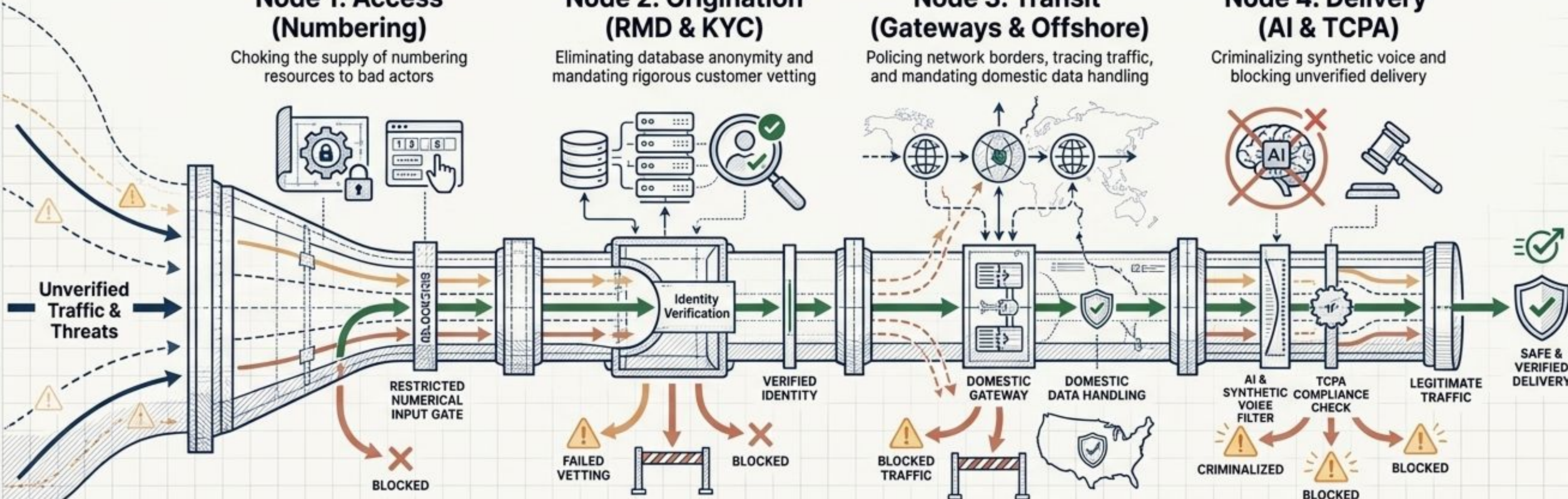
Node 3: Transit (Gateways & Offshore)

Policing network borders, tracing traffic, and mandating domestic data handling



Node 4: Delivery (AI & TCPA)

Criminalizing synthetic voice and blocking unverified delivery



Node 1: Access (Numbering)

Choking the supply of numbering resources to bad actors

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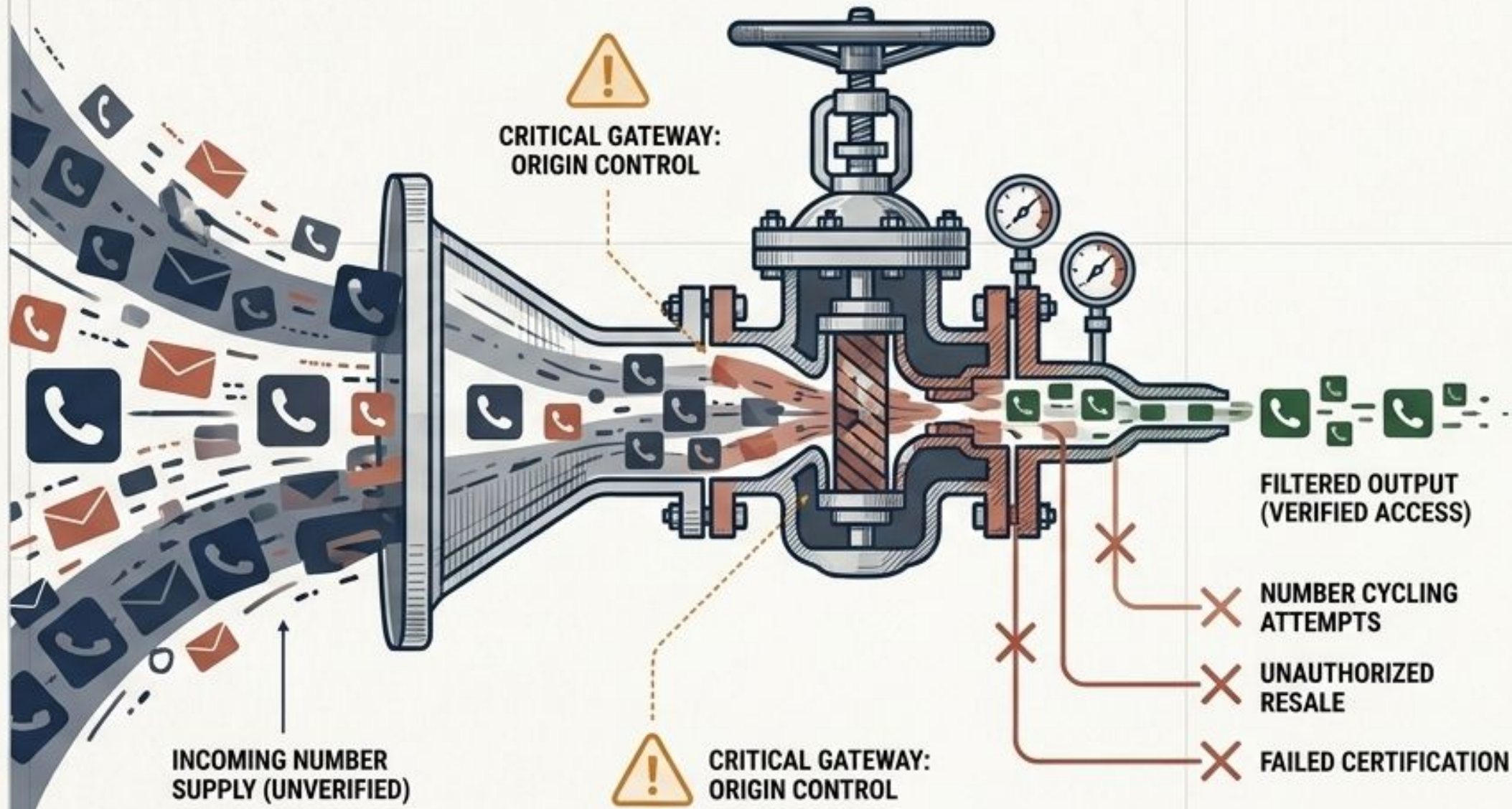
Node 4: Delivery (AI & TCPA)

Criminalizing synthetic voice and blocking unverified delivery

■ Deep Forest Green: Verified Identity & Safe Passage
■ Muted Terracotta: Blocked Traffic & Penalties
■ Architectural Amber: Alerts & Critical Checkpoints



Node 1: Access – Choking the Supply of Telephone Numbers



The Target: Number Cycling

The FCC is cracking down on scammers churning through large quantities of numbers on a rotating or single-use basis to evade detection.



The Mechanism: Expanded Certification

Robocall certification requirements are now extended to all providers receiving numbering resources, including indirect recipients and resellers.



The Impact: Absolute Origin Control


Enhanced reporting forces transparency into exactly how numbers are resold and utilized, attacking the illegal robocall lifecycle at its absolute origin.



Node 2: Origination – The End of Database Anonymity

Strict Time Limits

Filers must update any information in the CORES registration system within 10 business days of a change.




Annual Recertification

Providers must actively recertify annually by March 1, accompanied by a \$100 filing fee.




Hardened Access

Mandatory two-factor (or more) authentication (2FA) for RMD access to validate email addresses and tie corporate policies to individuals.



Red-Light Rule

RMD access is conditional; providers with non-tax debt to the FCC face rescission of their filing capability.



Node 2: Origination — Enhanced Know-Your-Customer (KYC)



Baseline KYC Requirements

- Name, Physical Address (no virtual offices/PO boxes).
- Government Issued ID Number.
- Alternative Telephone Number.



High-Volume / Foreign Caller KYC

- Intended use of service (marketing, education, political).
- Customer's IP address from which calls are placed.
- Proof of good standing/corporate formation records.

The Retention Rule: Providers must retain KYC information and supporting records for four years following the termination of the customer relationship to allow for statute of limitations investigations.

The Penalty Ledger: Monetizing Compliance Failures

Violation	Penalty
Submitting false or inaccurate information to the RMD.	\$10,000 base forfeiture (assessed on a continuing daily basis until cured).
Failure to update RMD/CORES information within 10 business days.	\$1,000 base forfeiture (continuing violation).
Violation of KYC verification rules (originating illegal traffic).	\$2,500 base forfeiture per call.

Key Insight: By shifting to a per-call forfeiture for KYC failures, the FCC ensures penalties scale destructively with the volume of illegal traffic, eliminating the cost of doing business loophole for non-compliant providers.

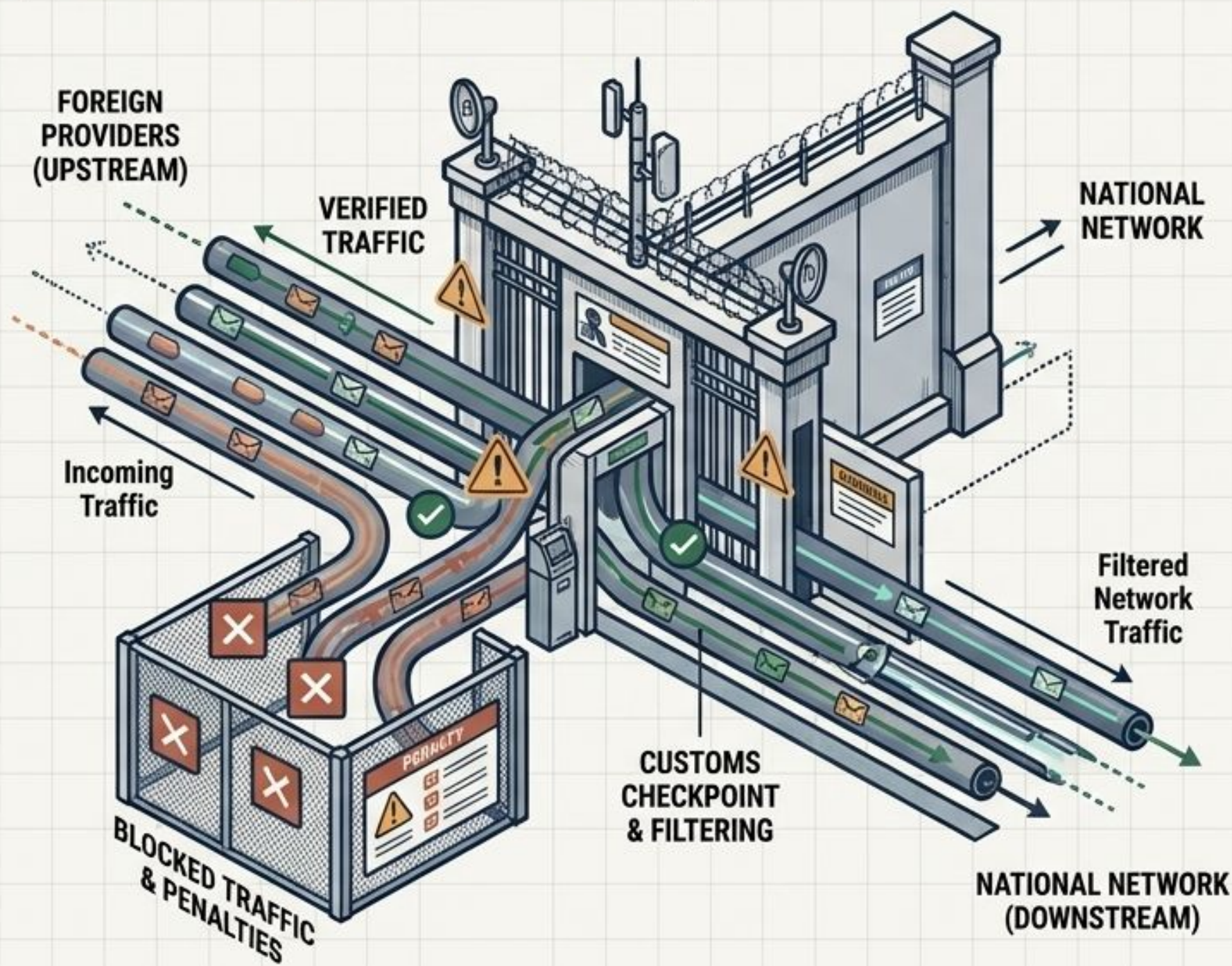
Node 3: Transit – Policing the Borders (Gateway Providers)



PUBLIC NOTICE

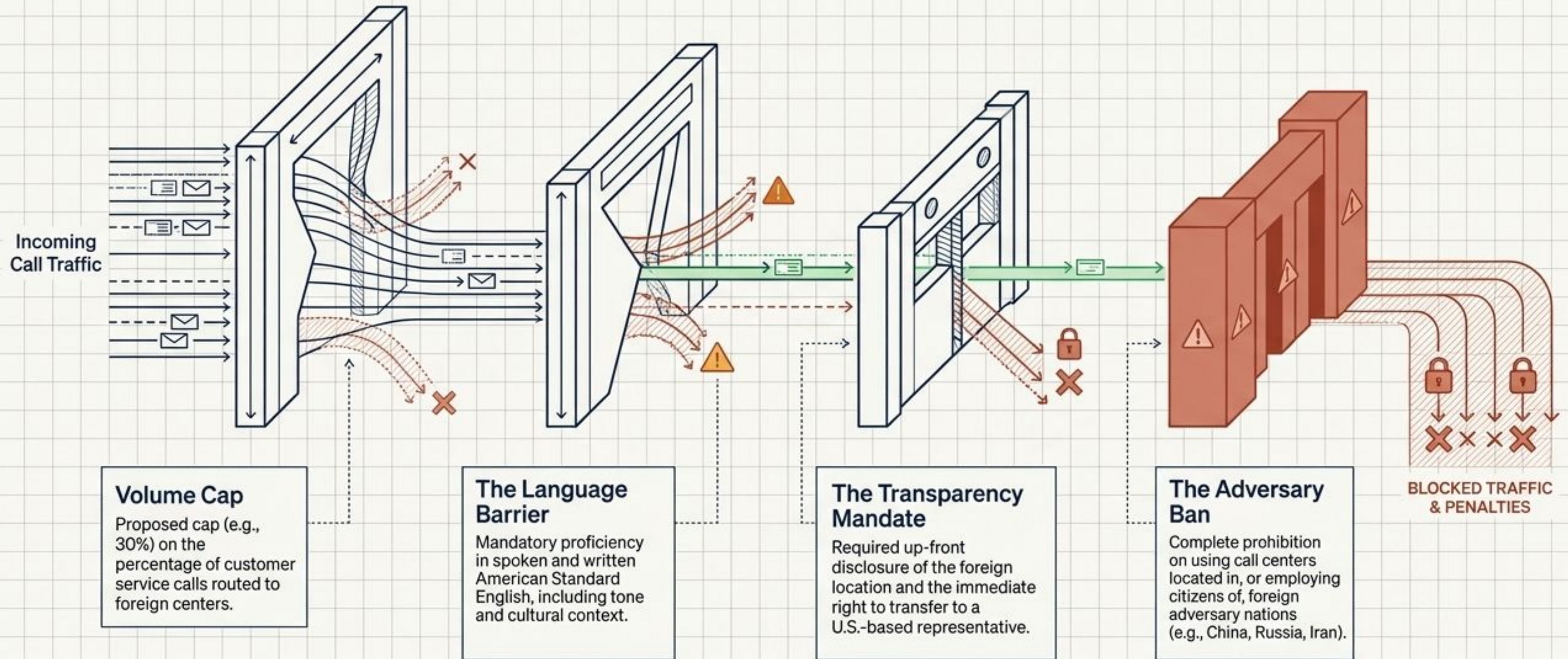
Federal Communications Commission
45 L Street NE
Washington, DC 20554

News Media Information 202-418-6300
Internet: www.fcc.gov



- | | |
|--|--|
| | <p>1. Traceback Mandate</p> <p>Gateway providers must respond to robocall traceback requests within 24 hours.</p> |
| | <p>2. Know Your Upstream</p> <p>Mandatory reasonable steps to ensure immediate upstream foreign providers are not transmitting illegal robocalls, formalized in mitigation plans.</p> |
| | <p>3. Mandatory Blocking</p> <p>Must block illegal traffic within 14 days of an FCC Notification of Suspected Illegal Traffic and utilize a reasonable Do-Not-Originate list.</p> |
| | <p>4. Authentication Limits (Sept 2025)</p> <p>Providers must make their own STIR/SHAKEN attestation decisions and sign calls using their own certificate, not a third party's.</p> |

Node 3: Transit — The Offshore Call Center Squeeze

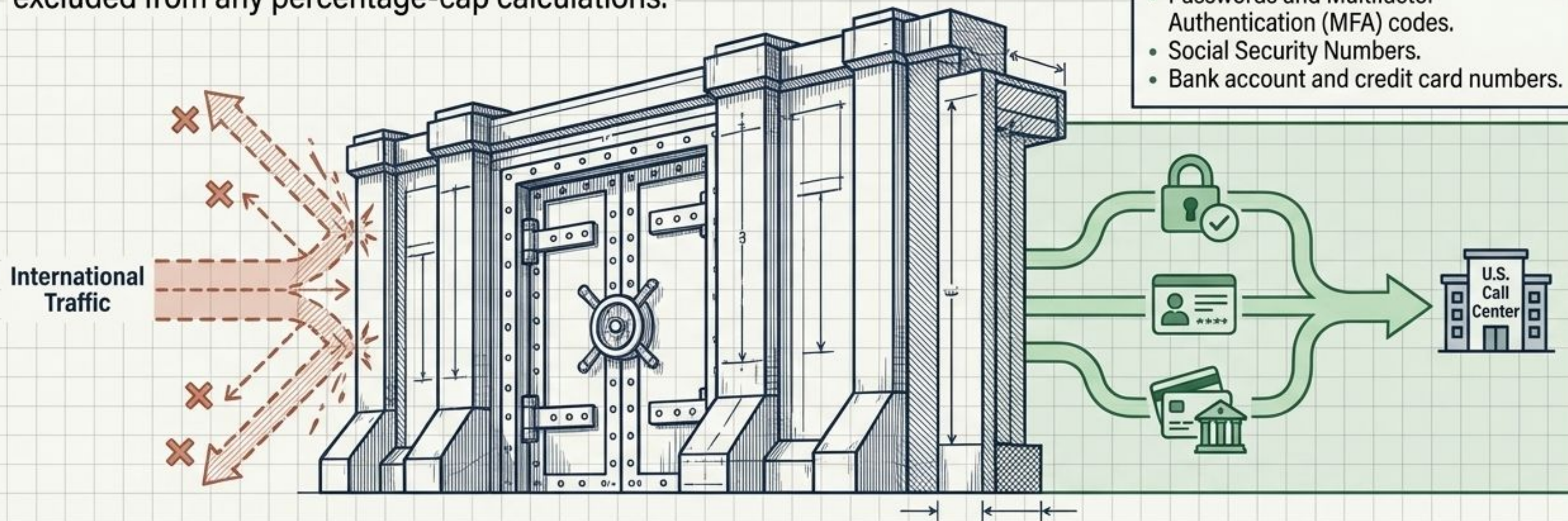


The Data Sovereignty Firewall

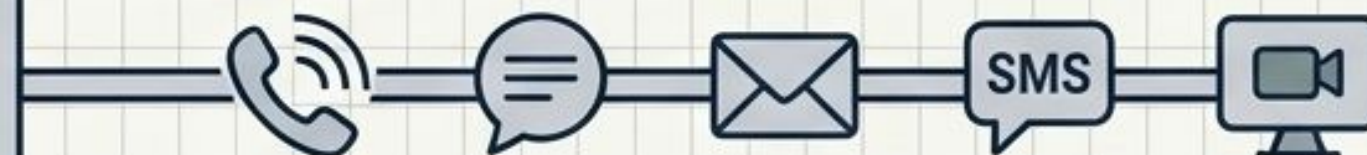
The Mandate: U.S.-based call centers must exclusively handle customer interactions involving sensitive data. This is an absolute requirement, excluded from any percentage-cap calculations.

Covered Data Includes:

- Passwords and Multifactor Authentication (MFA) codes.
- Social Security Numbers.
- Bank account and credit card numbers.



Omnichannel Scope: This requirement is not just voice—it applies across chat, email, text, and video conferencing.




Node 4: Delivery – Criminalizing Synthetic Voice


NATURAL HUMAN VOICE




SYNTHETIC AI DEEPPFAKE

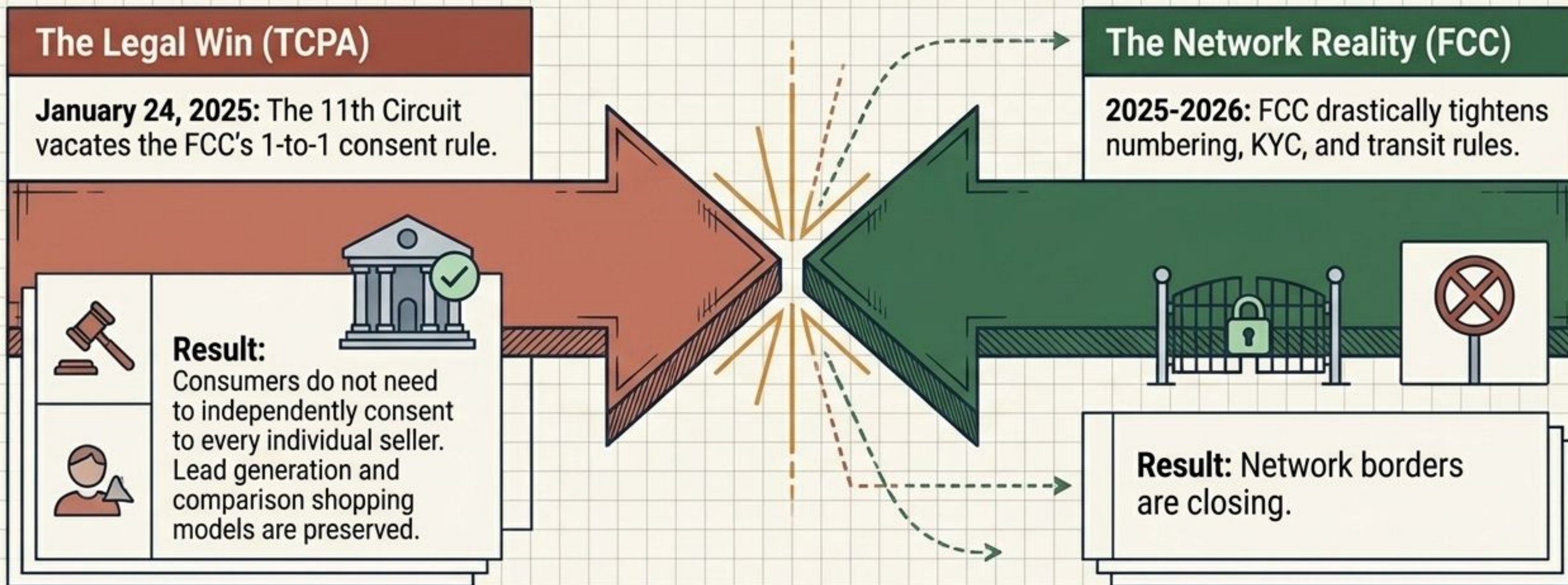


	The Ruling
AI-generated voices are officially classified as artificial under the Telephone Consumer Protection Act (TCPA).	

	The Mechanism
Voice cloning technology used in common robocalls requires prior express written consent from consumers before calling.	

	The Enforcers
Empowers 48 State Attorneys General with civil enforcement authority, expanding legal avenues to target the technology used rather than just the fraud perpetrated.	





The Judicial Twist: Legal Consent vs. Network Access



**Legal consent to market is useless if you cannot access the network.
Bare-minimum compliance will no longer guarantee call delivery.**

The Identity Imperative: A Paradigm Shift

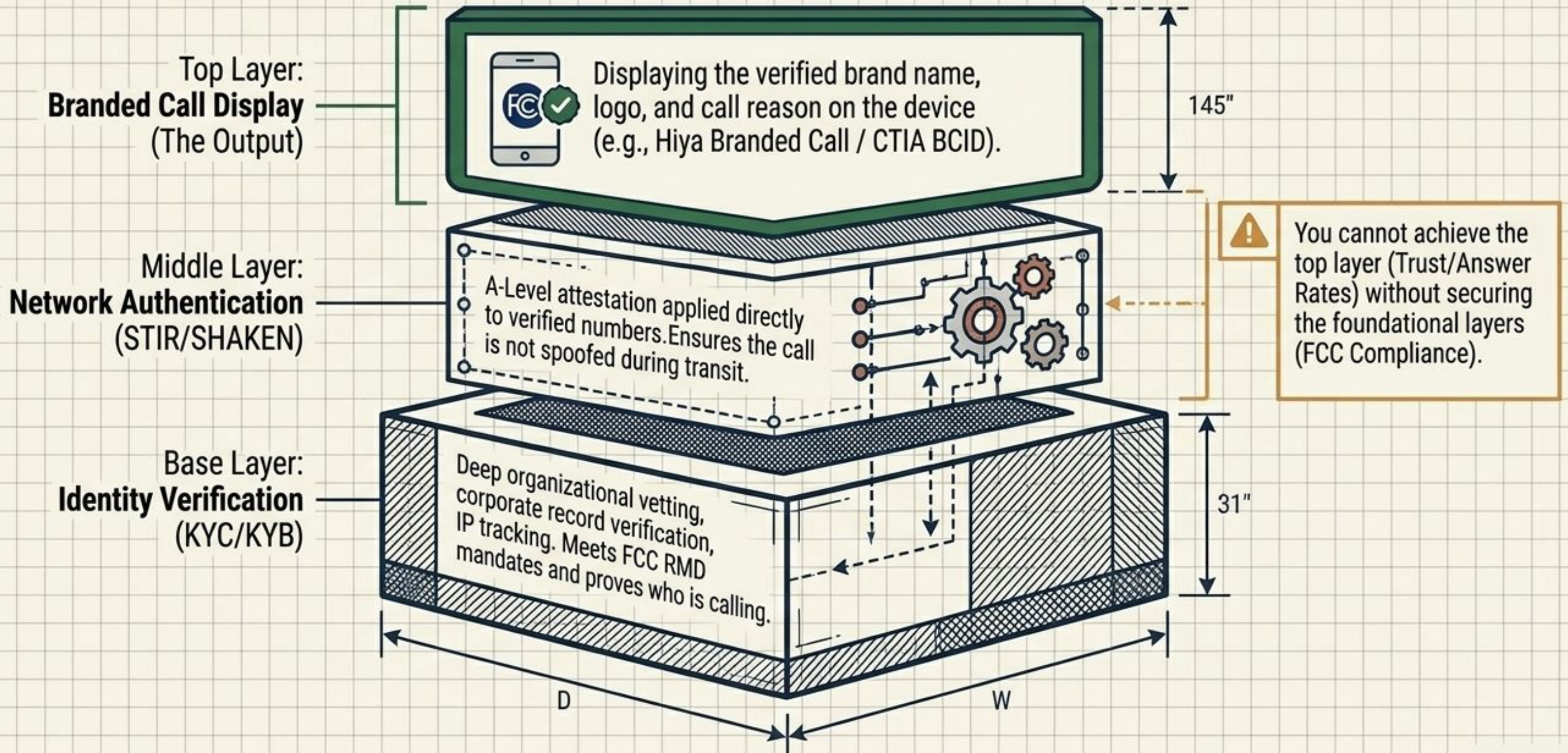
The Old Paradigm

	Identity Standard Database Anonymity & Basic Vetting.
	Call Authentication Relying on 3rd party STIR/SHAKEN certificates.
	Reputation Management Reactive spam label remediation (Whack-a-mole).
	Consumer Experience Unknown 10-digit numbers.

The New Paradigm

	Identity Standard KYC as a Service (KYCaaS) & Verified Entity Identity.
	Call Authentication Direct, 1st-party STIR/SHAKEN attestation.
	Reputation Management Proactive Caller Reputation monitoring (Credit score for business calls).
	Consumer Experience Secure Verified Identity Presentation (sVIP) & Branded Calling.

The New Identity Stack: From Compliance to Connection



Strategic Imperatives for 2026



1. Audit Your RMD Stance

Prepare for annual March 1 recertifications, \$100 fees, 2FA implementations, and ensure 10-day CORES updates are automated.



2. Implement KYCaaS

Transition from basic vetting to rigorous identity verification. Standardize collection of intended use and IP addresses for high-volume callers.



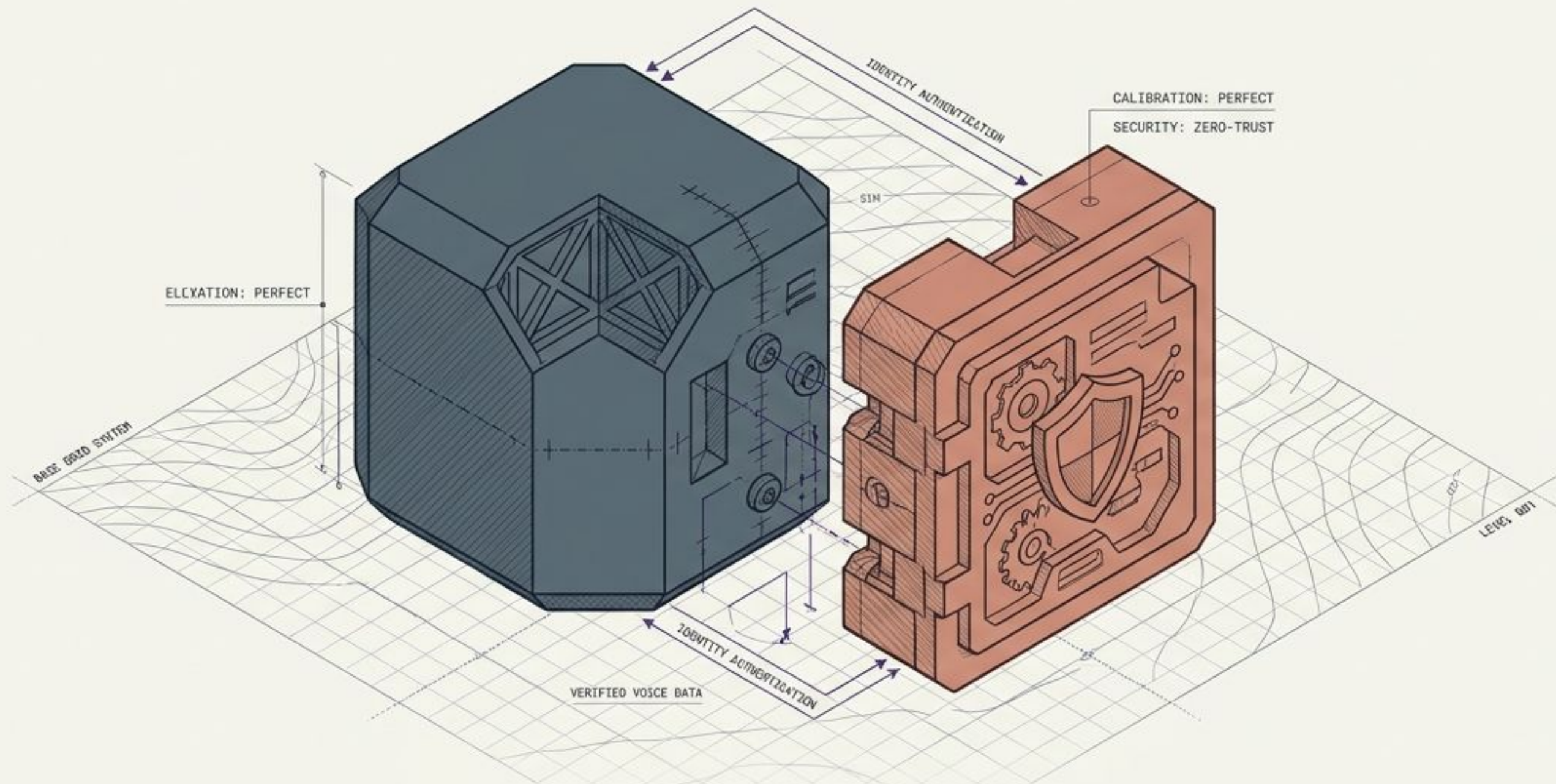
3. Audit Your Call Centers

Map your offshore routing. Prepare for 30% caps, English proficiency testing, and strictly enforce the US-based Sensitive Data Firewall.



4. Deploy Branded Calling

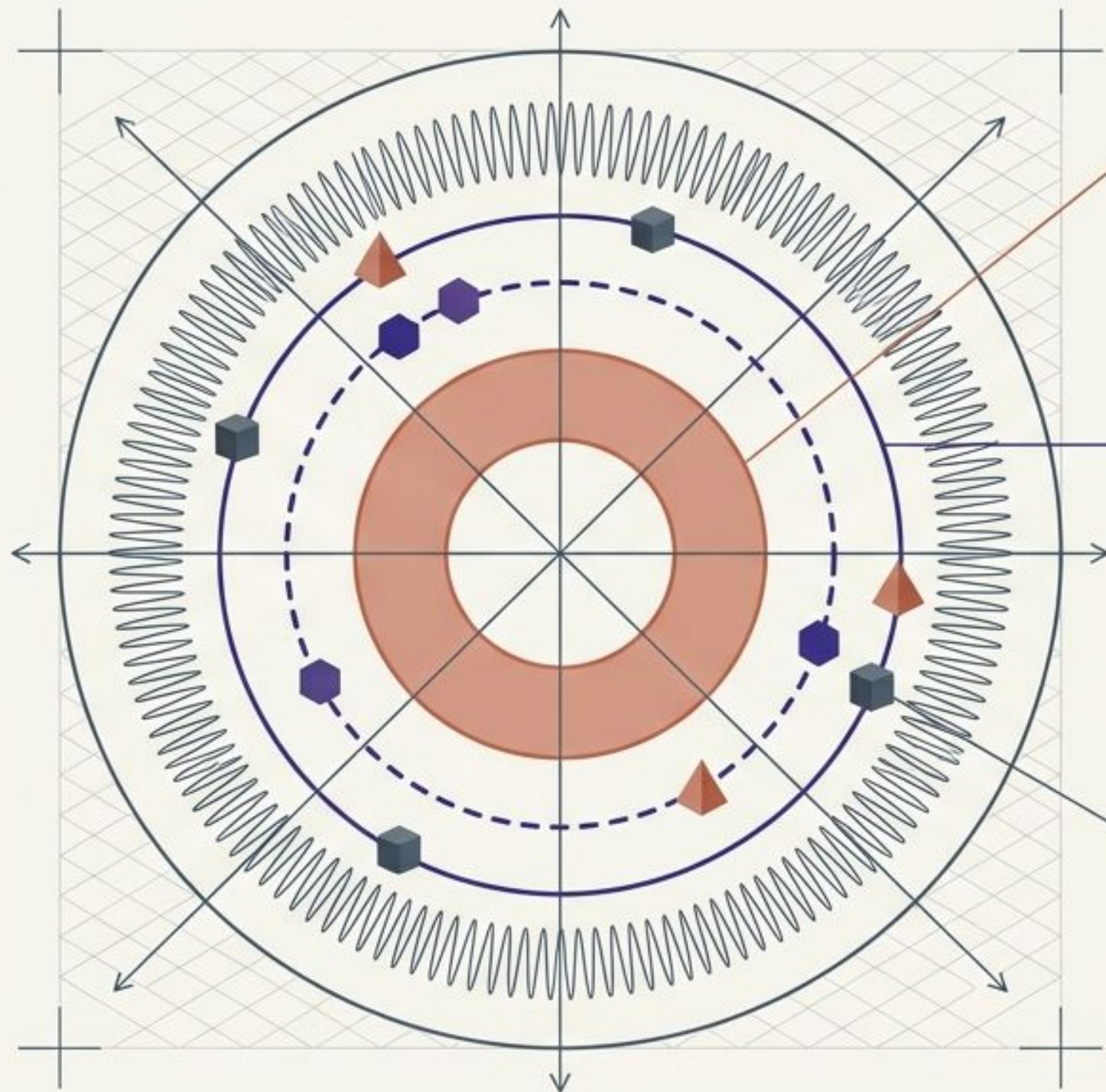
Upgrade outbound strategies from raw 10-digit dials to Branded Calling ID to bypass spam filters, restore consumer trust, and drastically improve answer rates.



The End of Blind Trust in Voice Communications

A strategic blueprint for restoring the integrity of the voice channel through Telco-rooted identity, decentralized wallets, and the Verifiable Voice Protocol.

Industrialized fraud and Generative AI have transformed voice channels into the most exploited attack surface in the world.



1. Financial Impact

> **\$1 Trillion global losses** in 2024 (GASA estimate)
Only **~4%** of financial losses are successfully recovered.

2. Industrialized Operations

Call center fraud operations are highly organized, frequently tied to human trafficking in Southeast Asia.
Severe psychological harm impacts **>50%** of targeted adults globally.

3. AI Acceleration

Synthetic Identity Proliferation via Generative AI allows malicious actors to iterate rapidly on real-looking synthesized voices and identities.

Legacy authentication relies on easily spoofed signals and forces mass data exposure, turning security into a profound corporate liability.



Caller Line Identity (CLI)

The Fault: CLI was designed for a closed system. On modern interconnected networks, it is easily spoofed, enabling mass impersonation without friction.



Knowledge-Based Authentication (KBA)

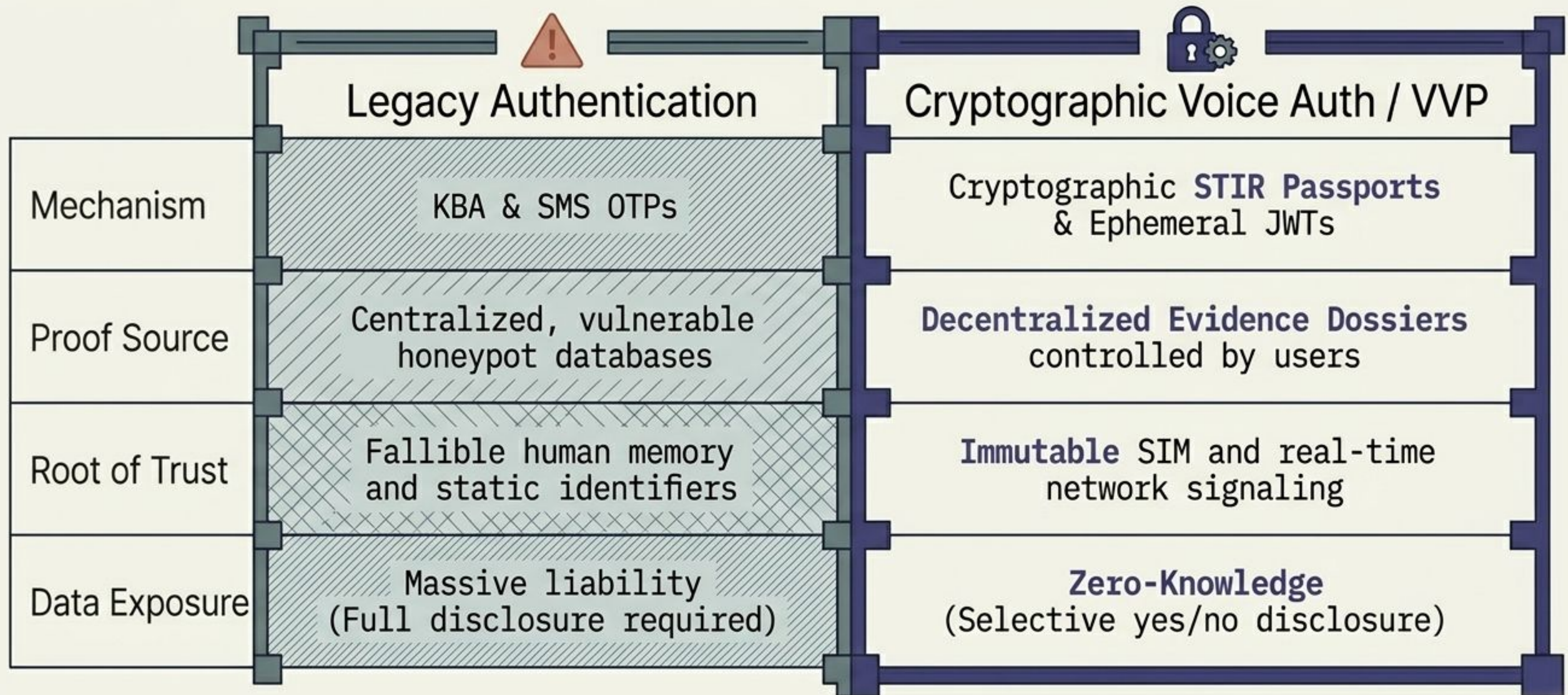
The Fault: Forces consumers to disclose sensitive data (e.g., Mother's maiden name), turning call center databases into massive honeypots and creating immense enterprise liability.



SMS One-Time Passwords (OTPs)

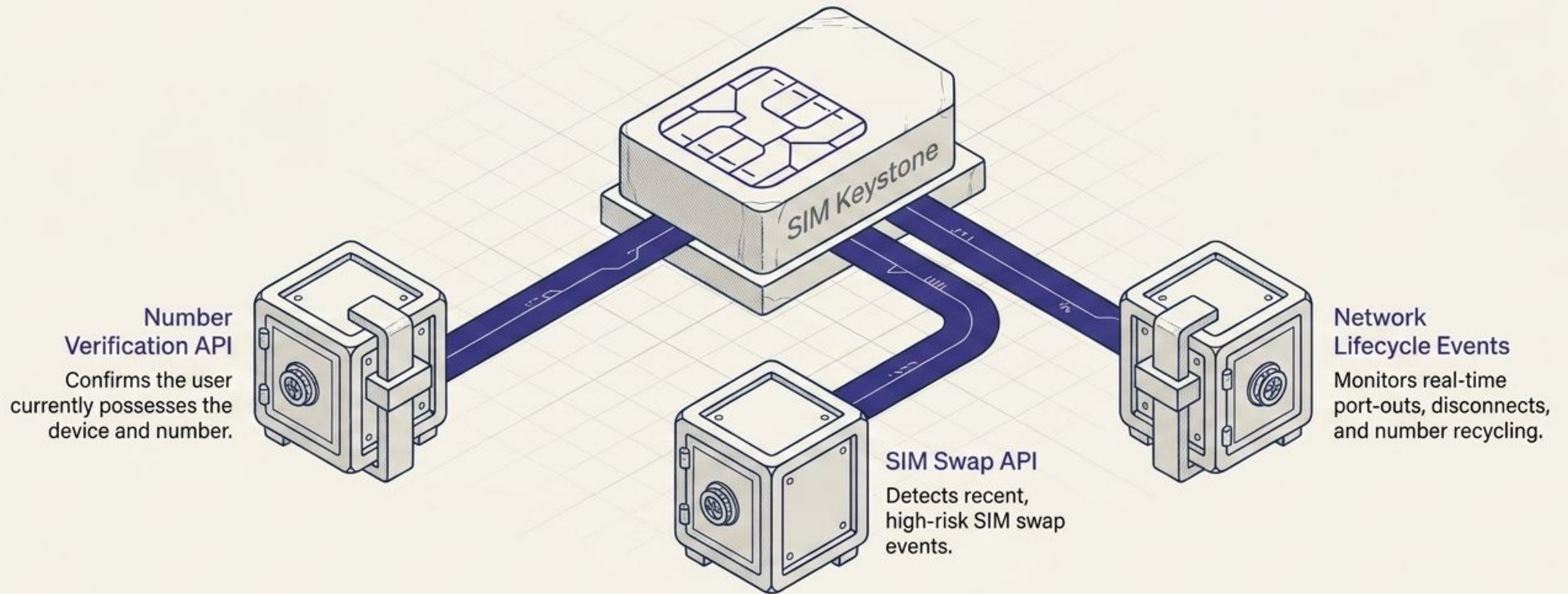
The Fault: Introduces high friction to the user experience and is increasingly vulnerable to network interception and targeted social engineering.

To secure the voice channel, the industry must transition from centralized data silos to decentralized cryptographic trust.

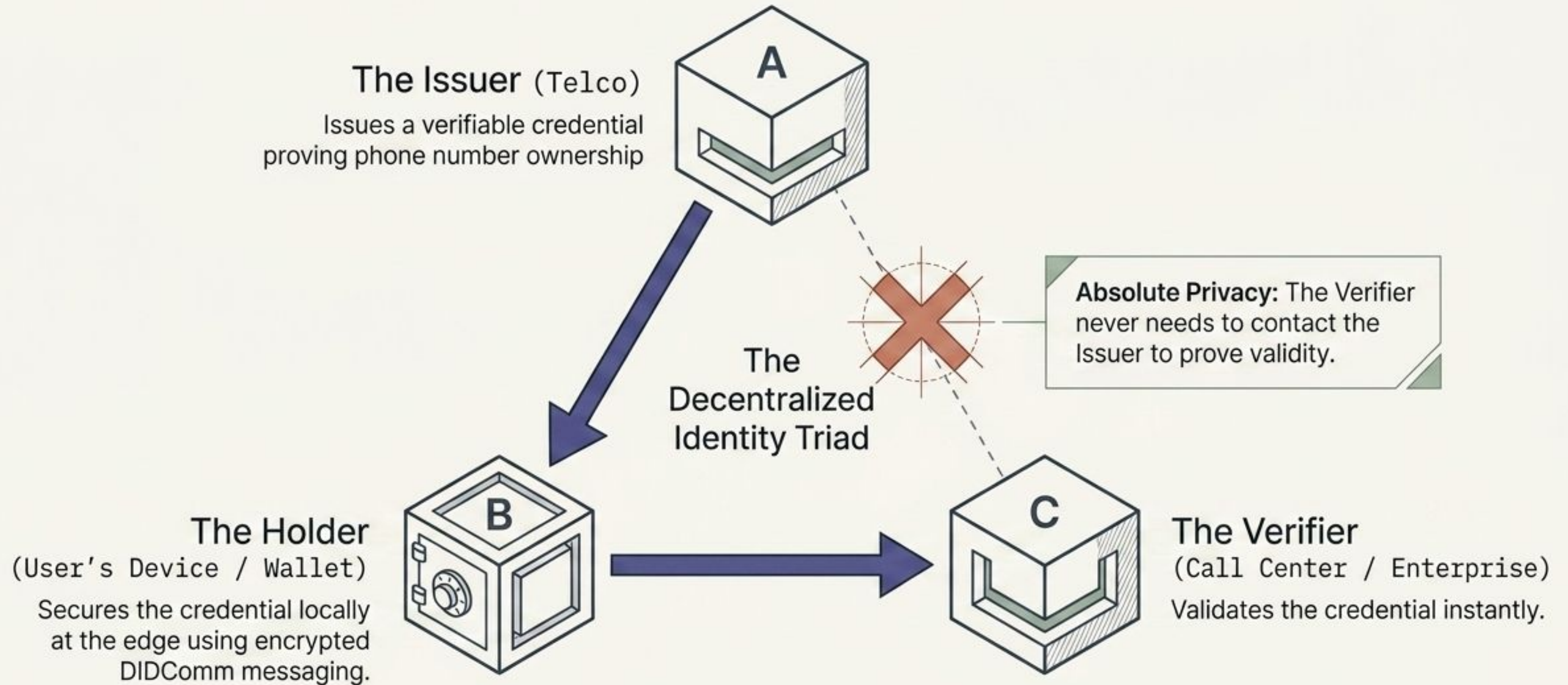


Mobile operators authenticate devices hundreds of times a day, making the SIM the definitive anchor for real-time digital identity.

Unlike static databases, Telcos process dynamic lifecycle events. If a number is recycled or ported, APIs instantly revoke the associated digital credentials, updating trust conditions in real-time.



Decentralized identity empowers users to hold their credentials locally, allowing instant verification without pinging central servers.



Under the hood, the Verifiable Voice Protocol (VVP) binds stable, cryptographic evidence directly to an ephemeral SIP INVITE.

Anatomy of a Passport

Plate 1: Cryptography

Mandates EdDSA or quantum-proof FN-DSA-512.
Replay attack window clamped to an aggressive exp expiration of 15-60 seconds.

Plate 2: kid Header

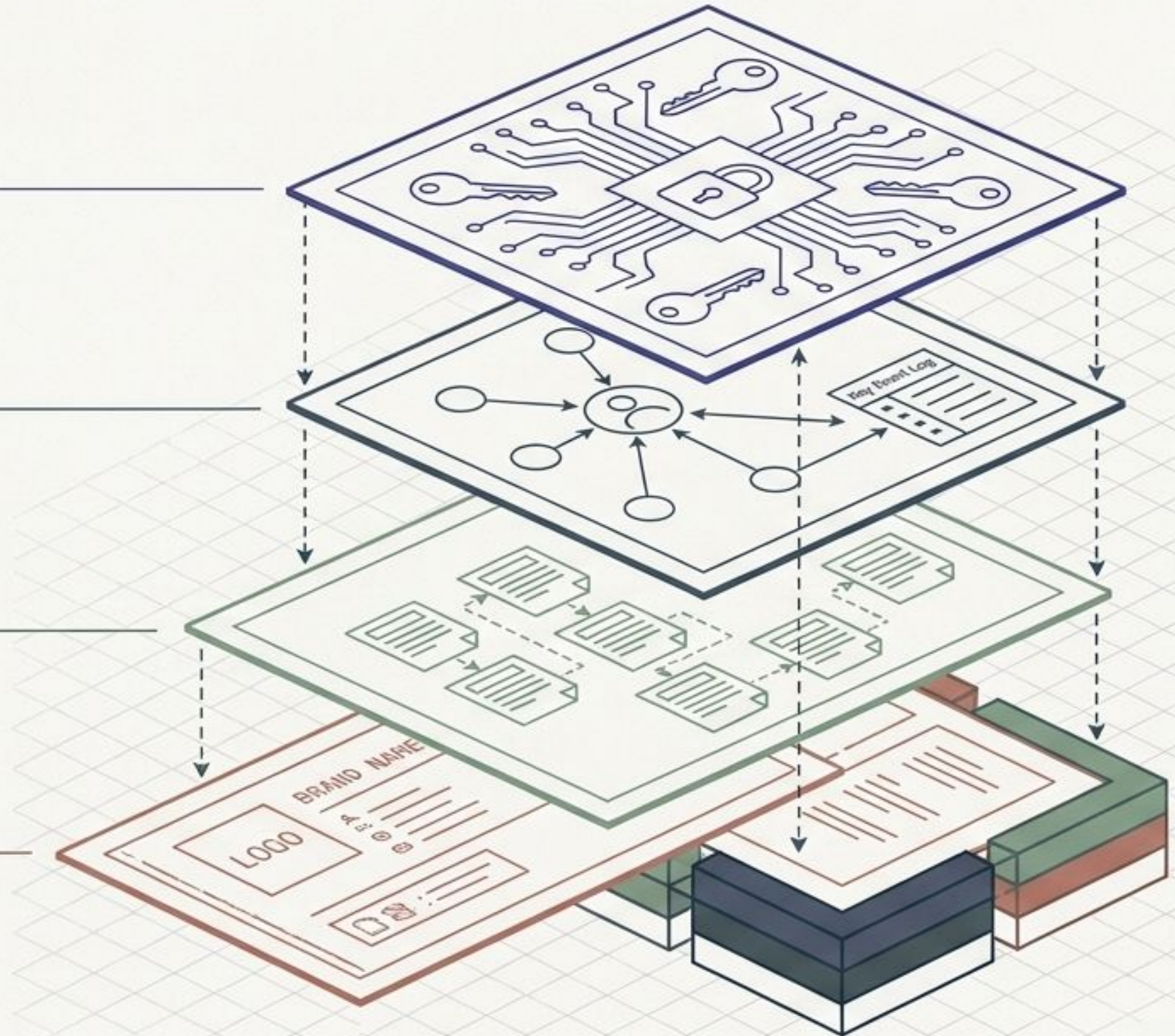
The Out-of-Band Introduction (OOBI) linking to the caller's Autonomous Identifier and Key Event Log (KEL).

Plate 3: evd Header

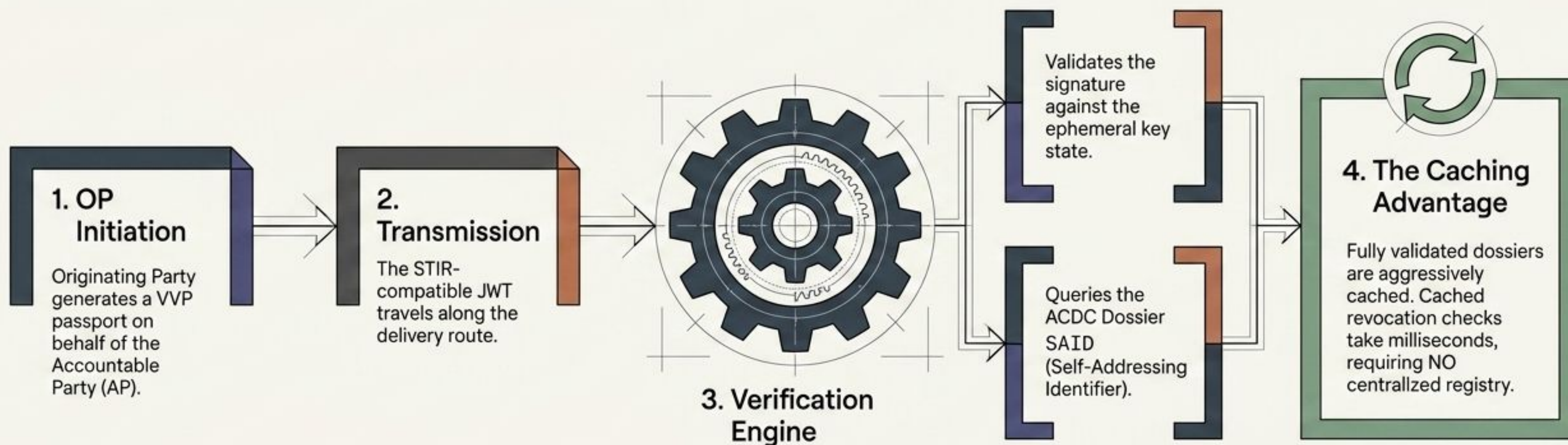
The OOBI linking directly to the Authentic Chained Data Container (ACDC) – the verifiable evidence dossier.

Plate 4: card & goal Claims

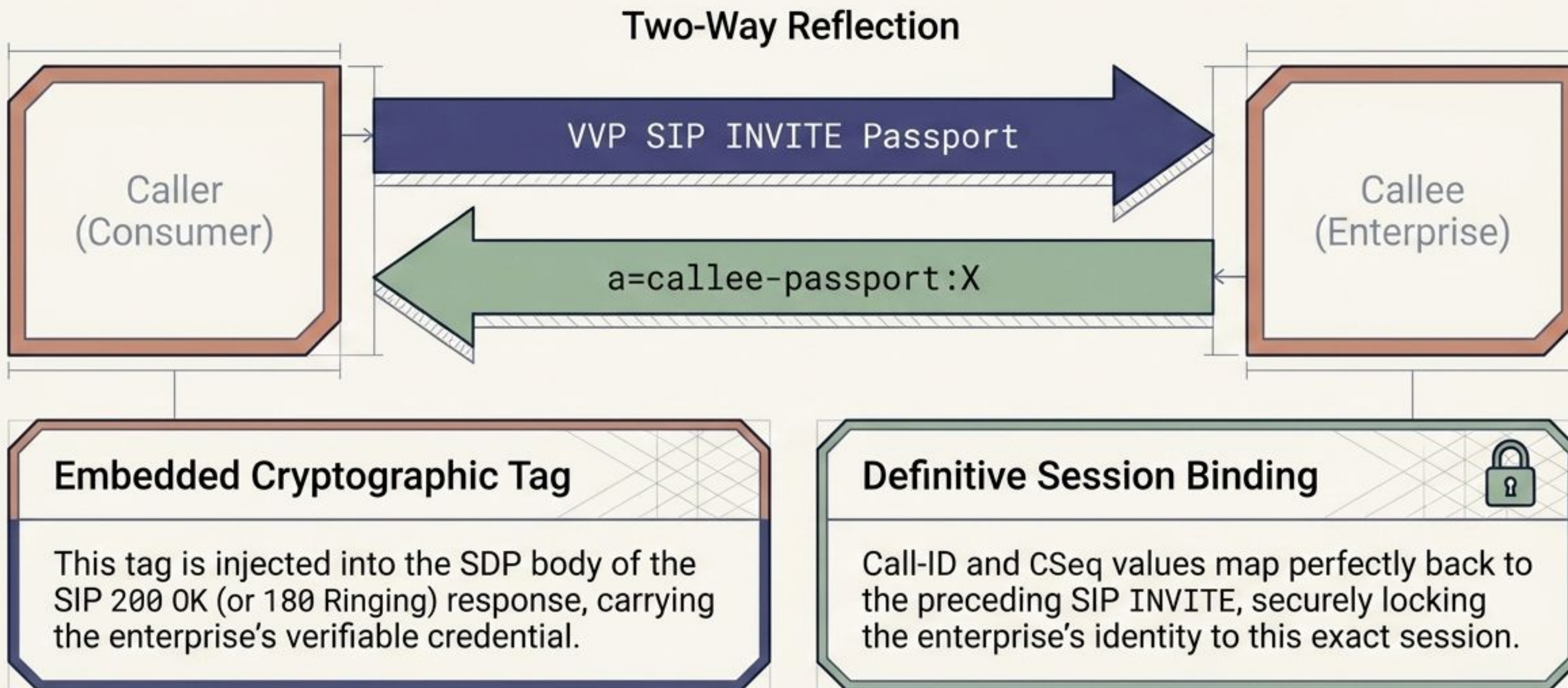
VCard-compliant brand attributes and machine-readable business intent.



The VVP engine separates ephemeral call data from long-term identity dossiers, enabling massive scalability through localized caching.

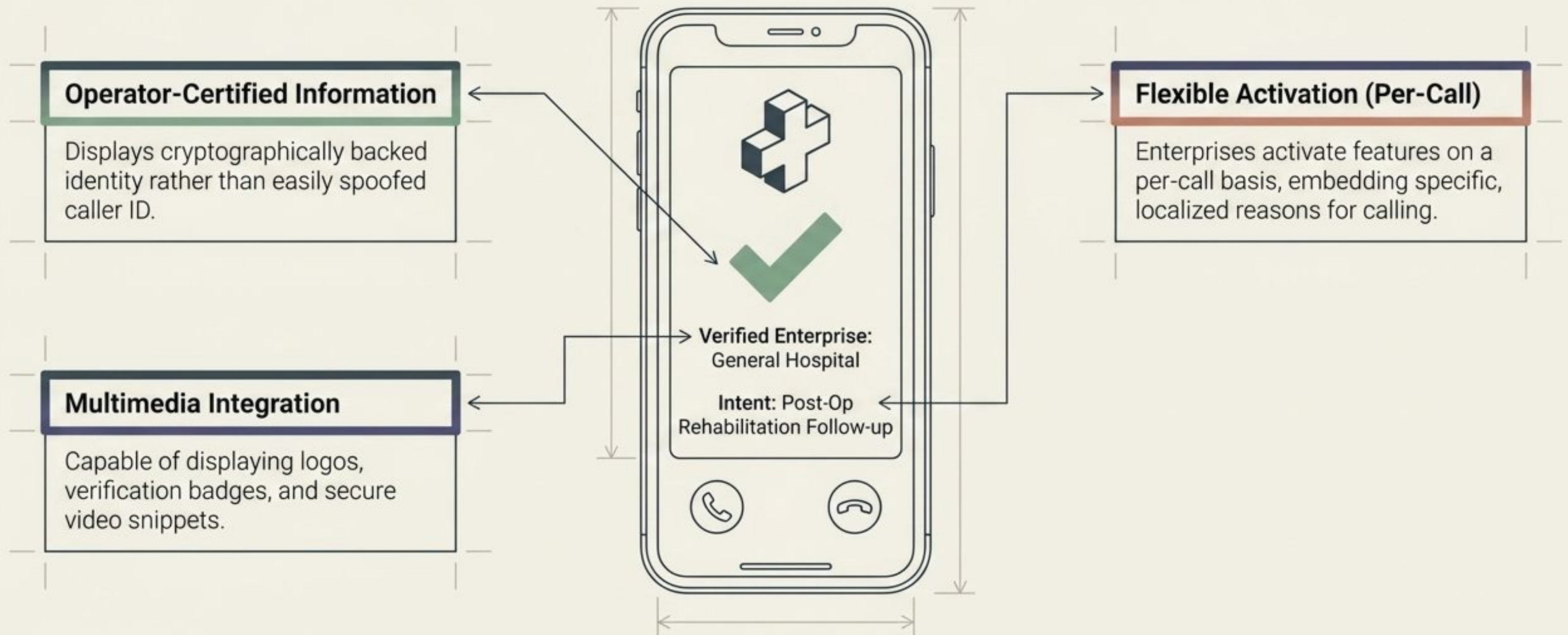


Cryptographic trust is bidirectional. VVP allows enterprises to cryptographically prove their identity to consumers, eliminating “Is this really my bank?” anxiety.

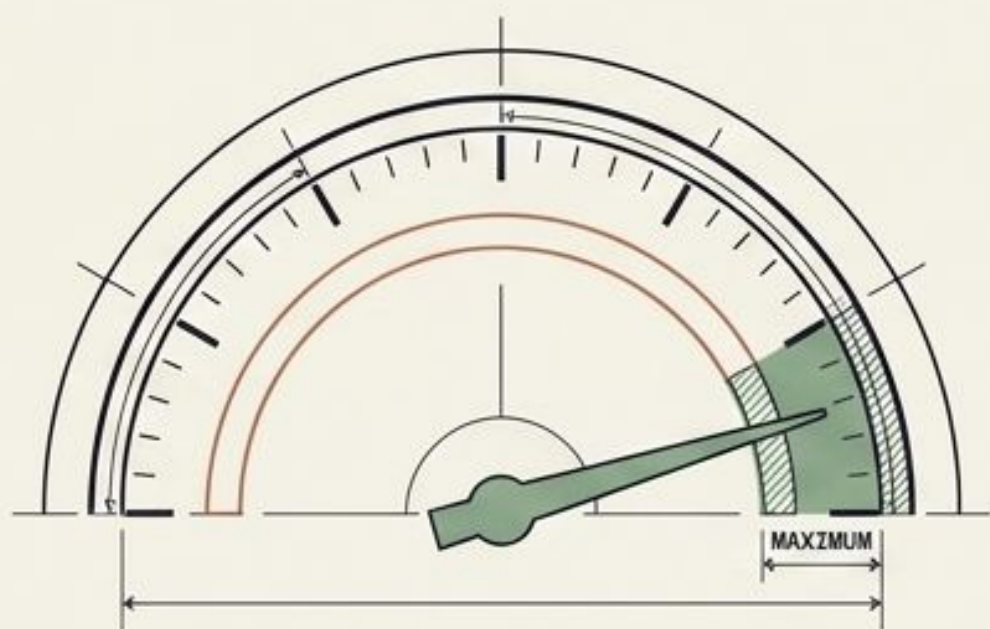


The CAMARA Verified Caller API translates protocol-level security into rich, operator-certified business cards on the consumer's screen.

By replacing anonymity with verified intent, enterprises drastically increase their effective connection rates.

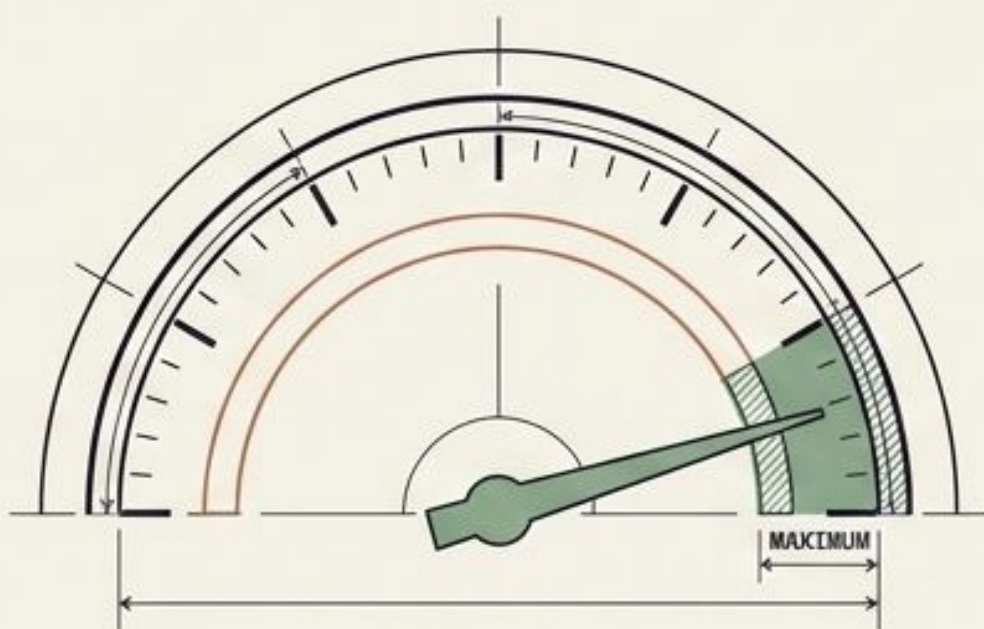


The live GSMA and Telefónica Tech pilot proved that decentralized identity can integrate seamlessly with legacy call center infrastructure.



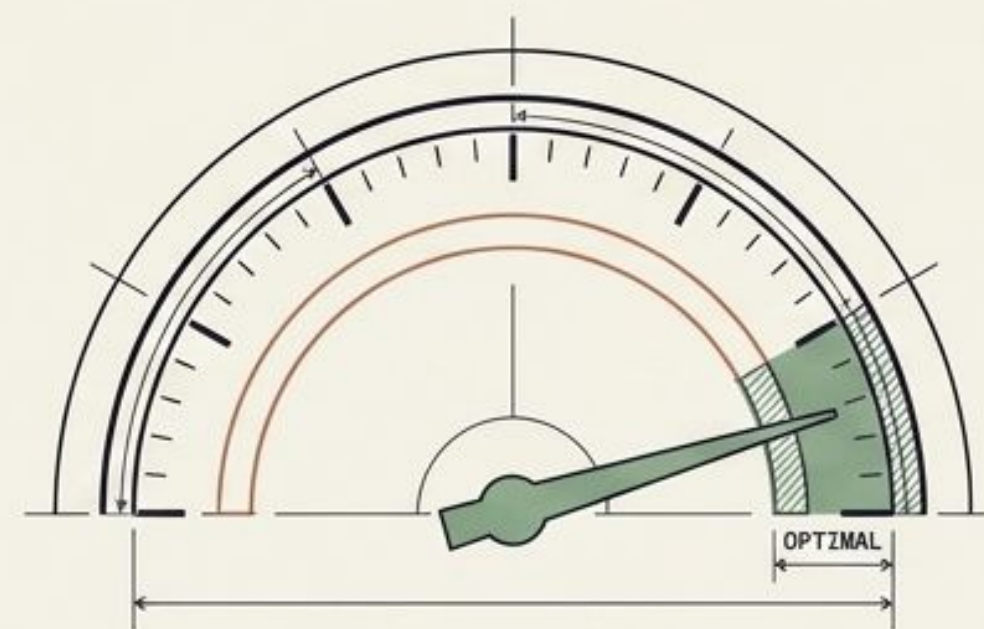
1. Seamless Integration

Successfully unified Dock Labs' decentralized ID stack, Telco Open Gateway APIs, and legacy call centers (Amazon Connect).



2. UX Acceptance

Achieved near-zero friction. Provided total privacy and control for consumers while delivering an exact operational fit for operators.

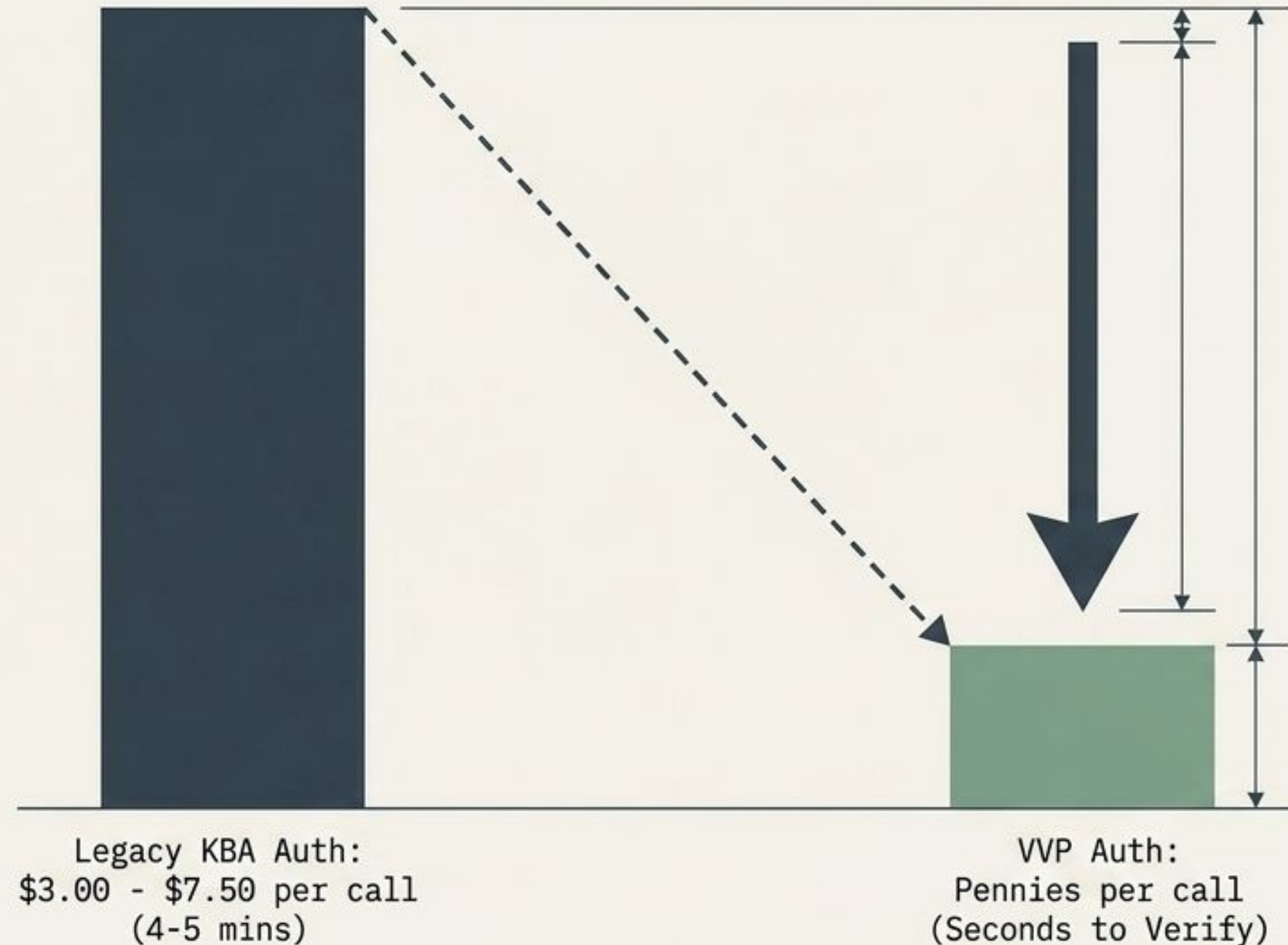


3. Connection Acceleration

Drastically slashed friction, reducing caller authentication time from minutes to seconds.

Cryptographic authentication slashes call handling times and effectively neutralizes the liability of insider data leakage.

ROI Waterfall Chart



Insider Threat Mitigation

Less Data = Less Liability

Selective disclosure (wallet-based yes/no confirmation) completely removes sensitive data from the call center agent's view. This eliminates the risk of bribed agents extracting customer data, neutralizing Coinbase-style social engineering attacks.

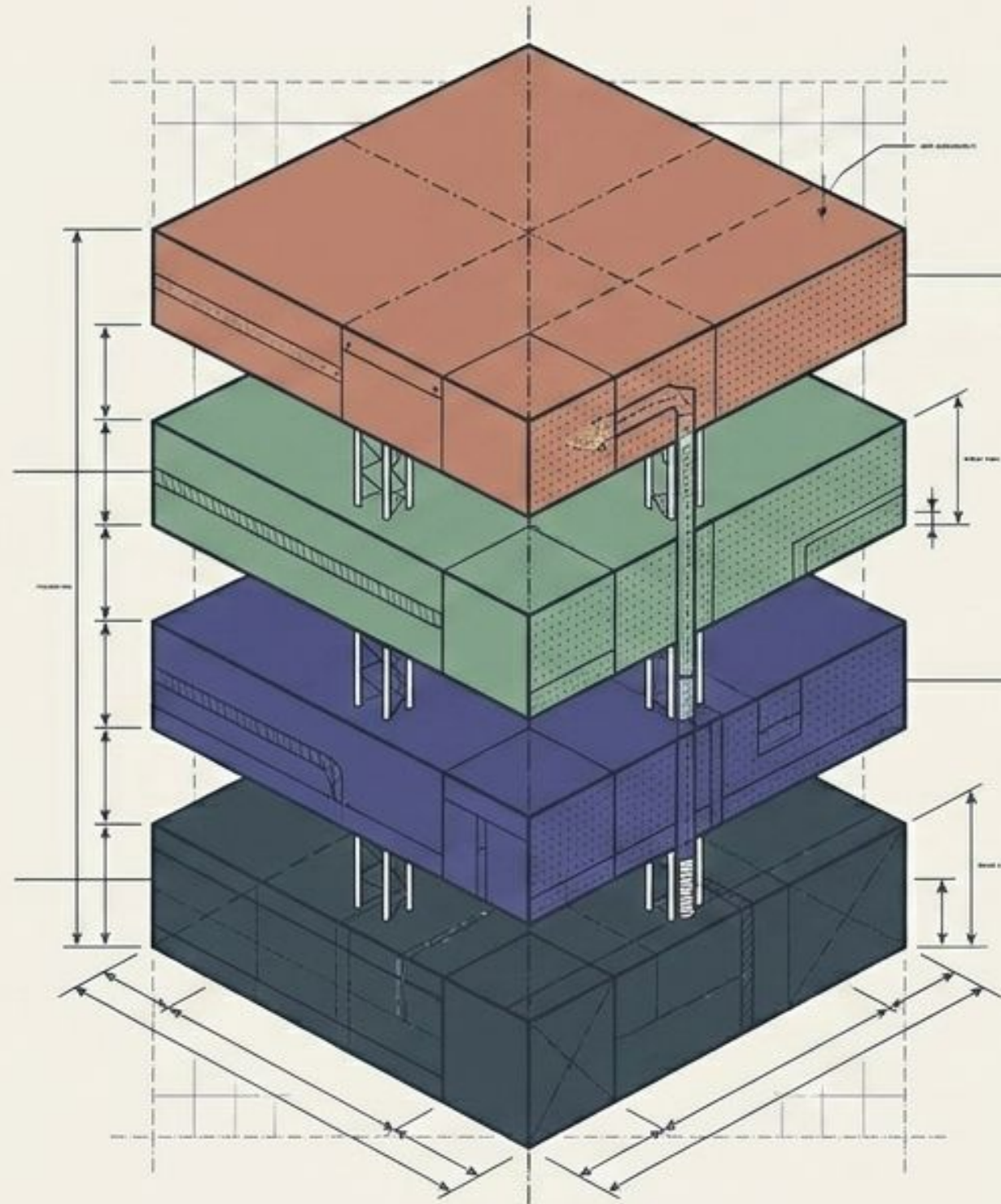
The Unified Trust Ecosystem: A coordinated stack of open standards, global telco networks, and decentralized infrastructure.

Layer 3: The Interconnect

CAMARA Open Gateway APIs ensuring standardized, cross-border enterprise access.

Layer 1: The Standard

IETF Verifiable Voice Protocol (VVP) providing the cryptographic engine.



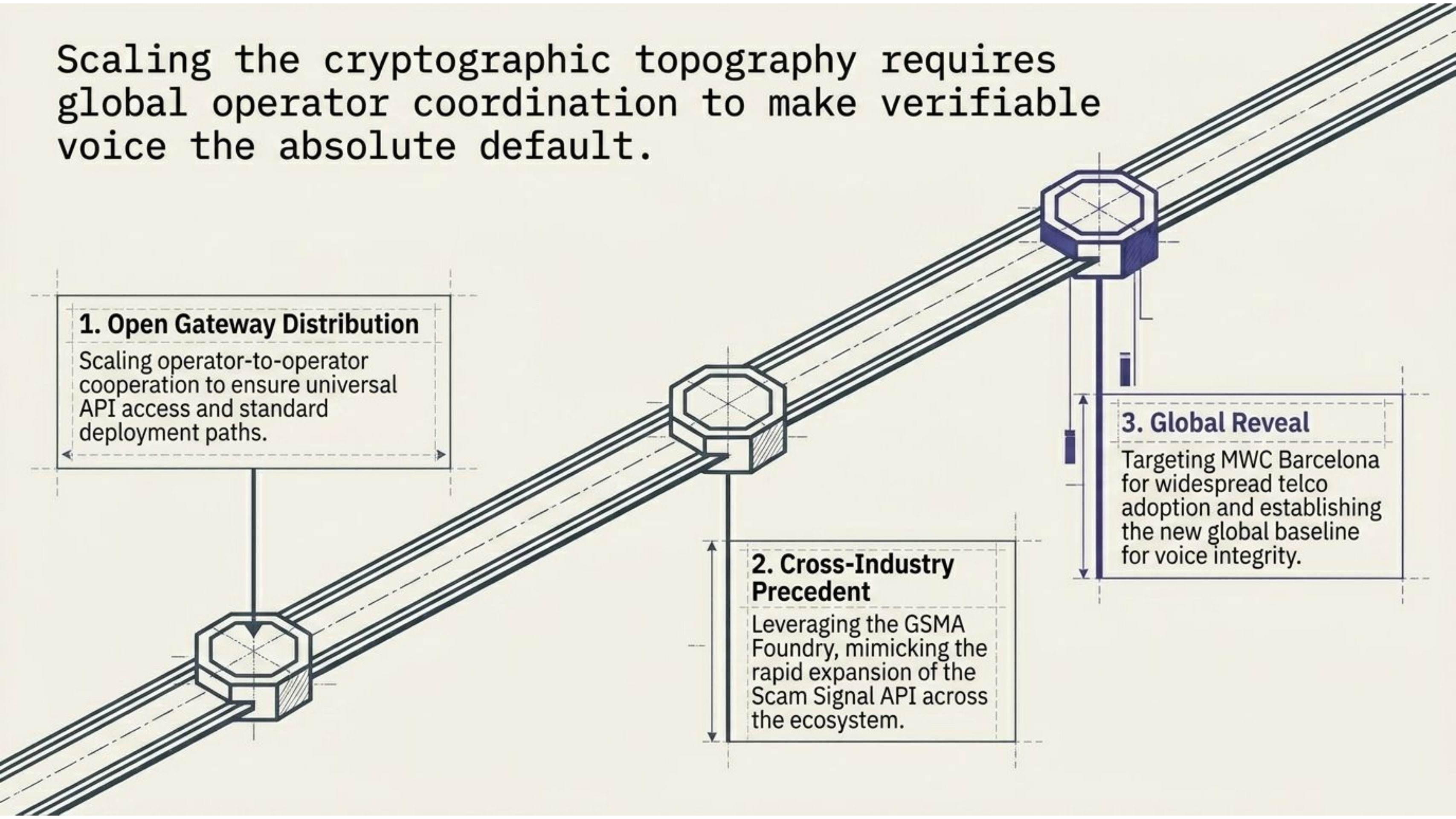
Layer 4: The Surface (Infrastructure)

Truvera & Dock Labs decentralized edge wallets managing the user's verifiable credentials.

Layer 2: The Anchor (Root of Trust)

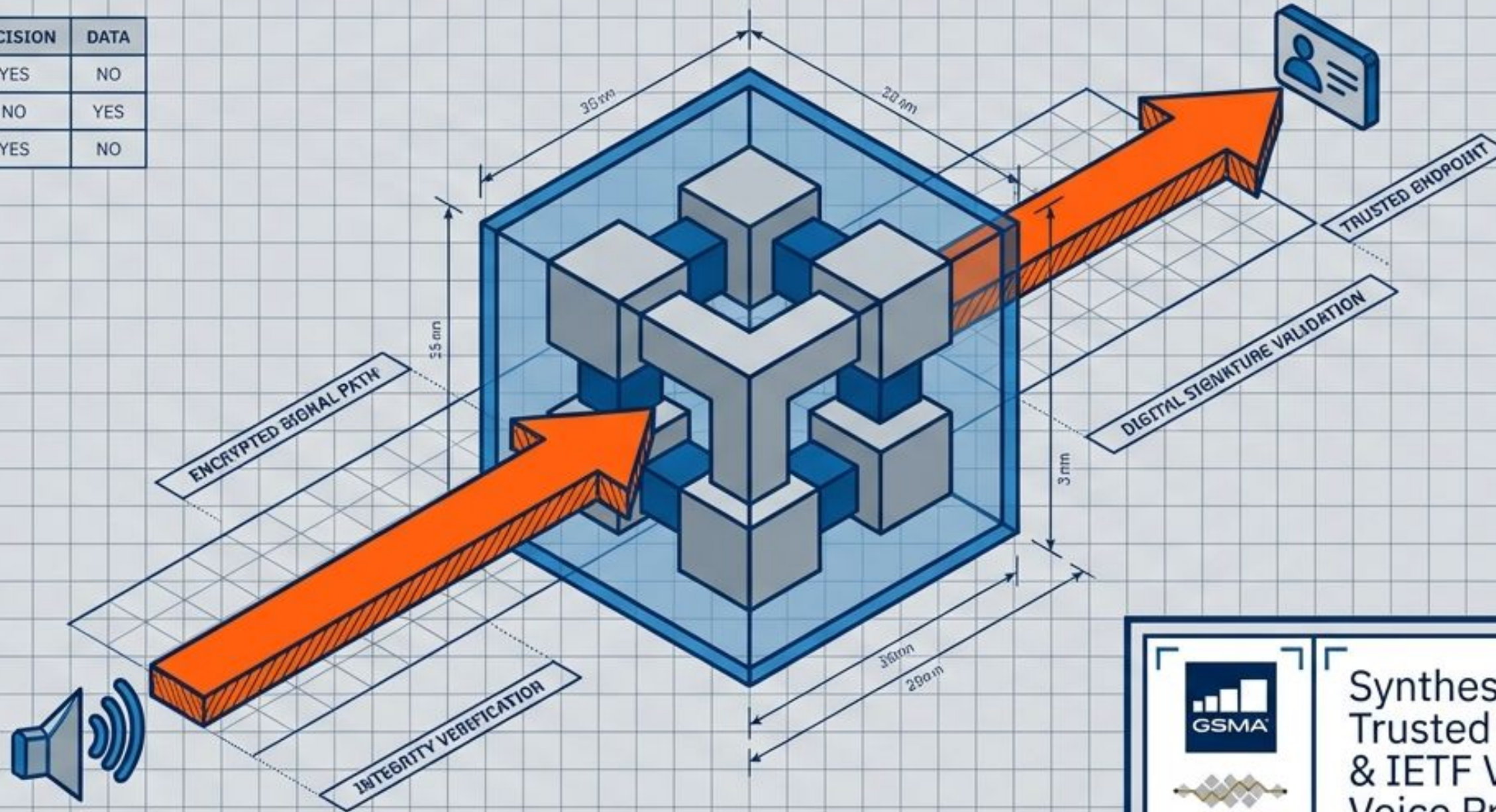
Telco SIMs and real-time GSMA network signaling APIs.

Scaling the cryptographic topography requires global operator coordination to make verifiable voice the absolute default.



CRYPTOGRAPHIC PROOF REPLACES KNOWLEDGE-BASED AUTHENTICATION IN THE VOICE CHANNEL

DECISION	DECISION	DATA
VOICE SIGNAL	YES	NO
DIGITAL APR	NO	YES
CRYPTOGRAPHIC PROOF	YES	NO

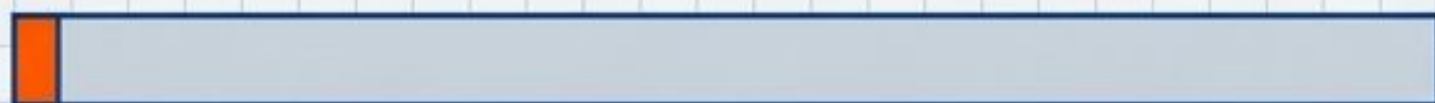




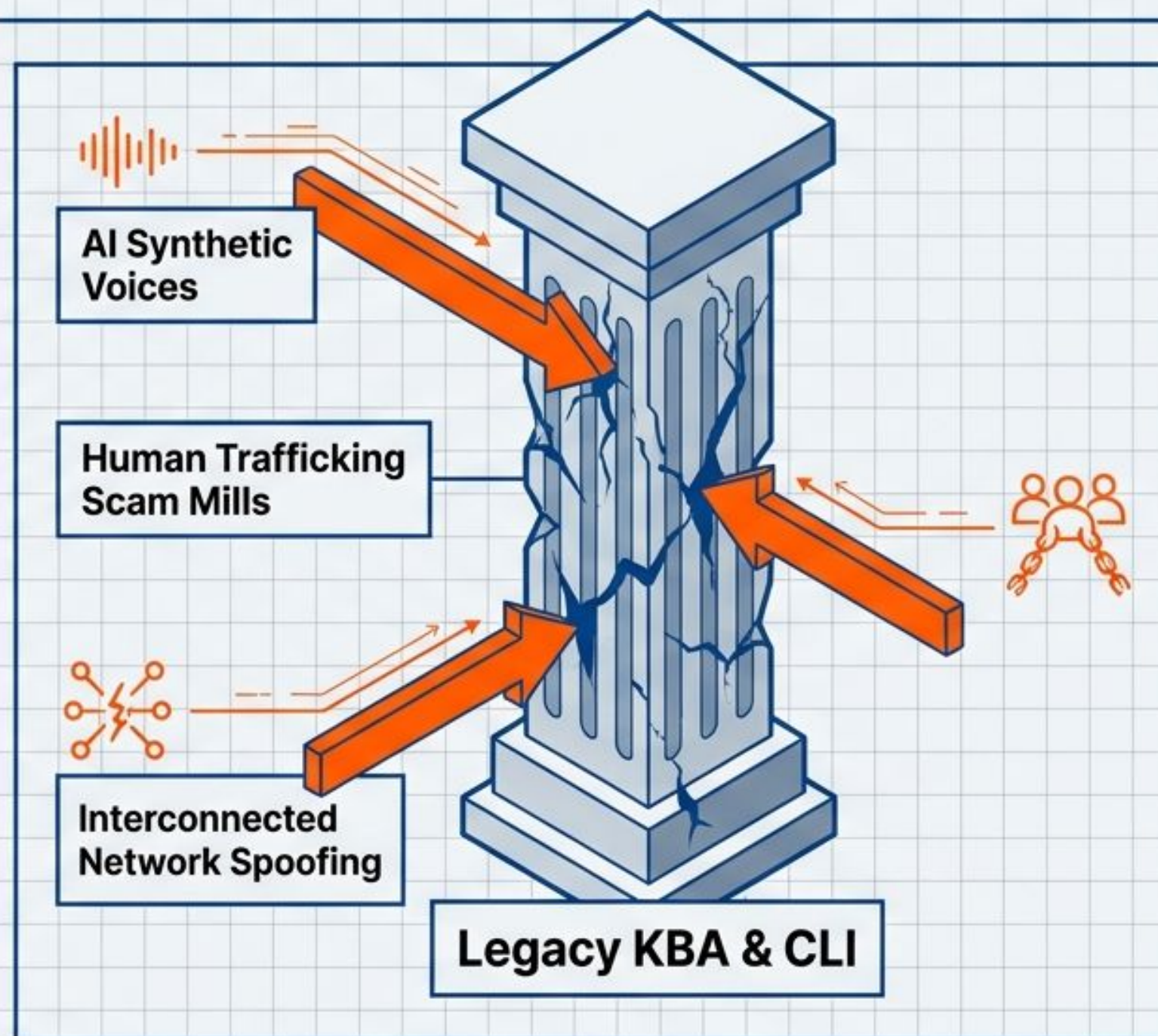

Synthesizing GSMA
Trusted Caller Identity
& IETF Verifiable
Voice Protocol

Interconnected networks and Generative AI have rendered Caller Line Identity structurally defenseless.

\$1T+ Losses (2024)



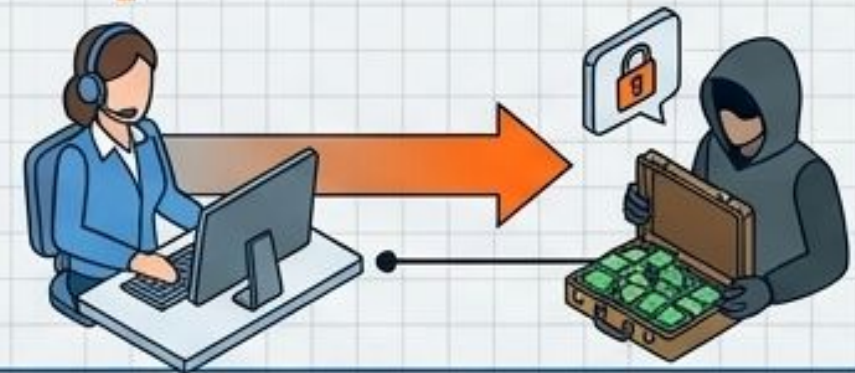
Only ~4% Recovered



Centralizing personal data for verification transforms call centers into high-risk targets.

Basic Impersonation

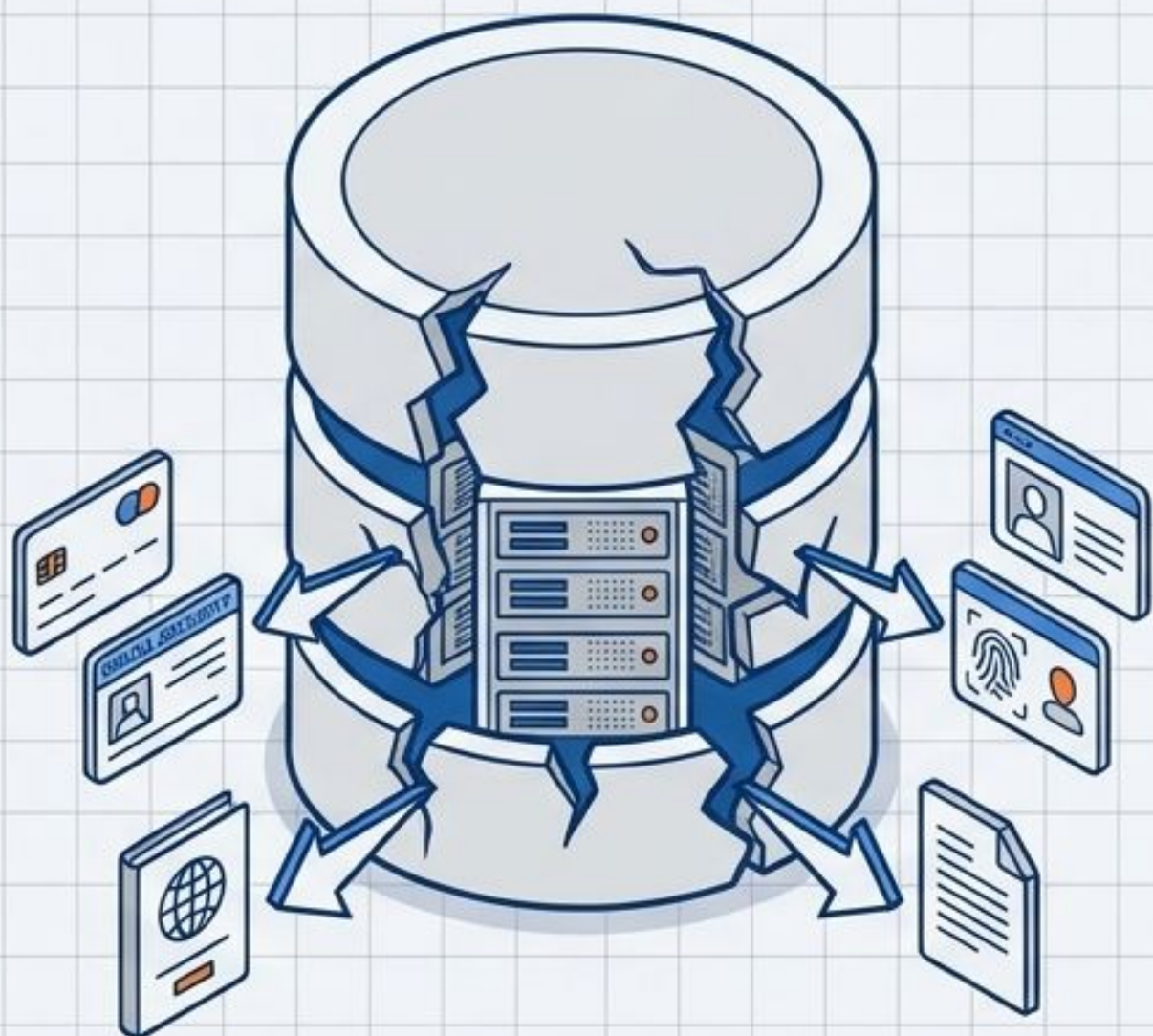
Insider Data Leakage



Traditional KBA demands sensitive data disclosure, turning customer service infrastructure into lucrative honeypots.

Decentralized wallets shift identity control to the edge, enabling verification without exposing raw data

Data Storage Liability (Legacy)



Edge-Held Proof (Future)

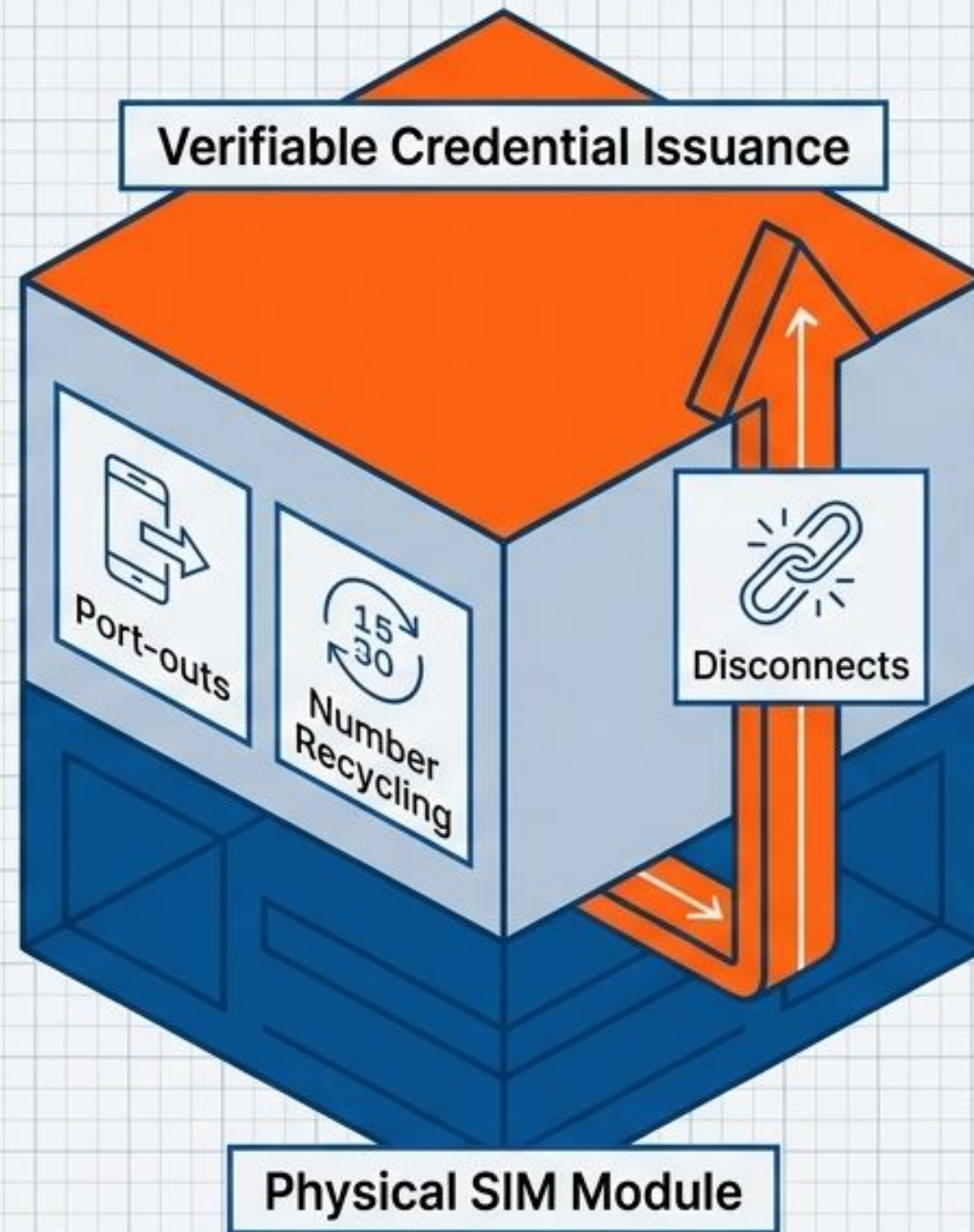


Selective Disclosure: Only necessary proofs are shared.

Edge-Held Data: Verifiers validate credentials locally without storing raw PII.

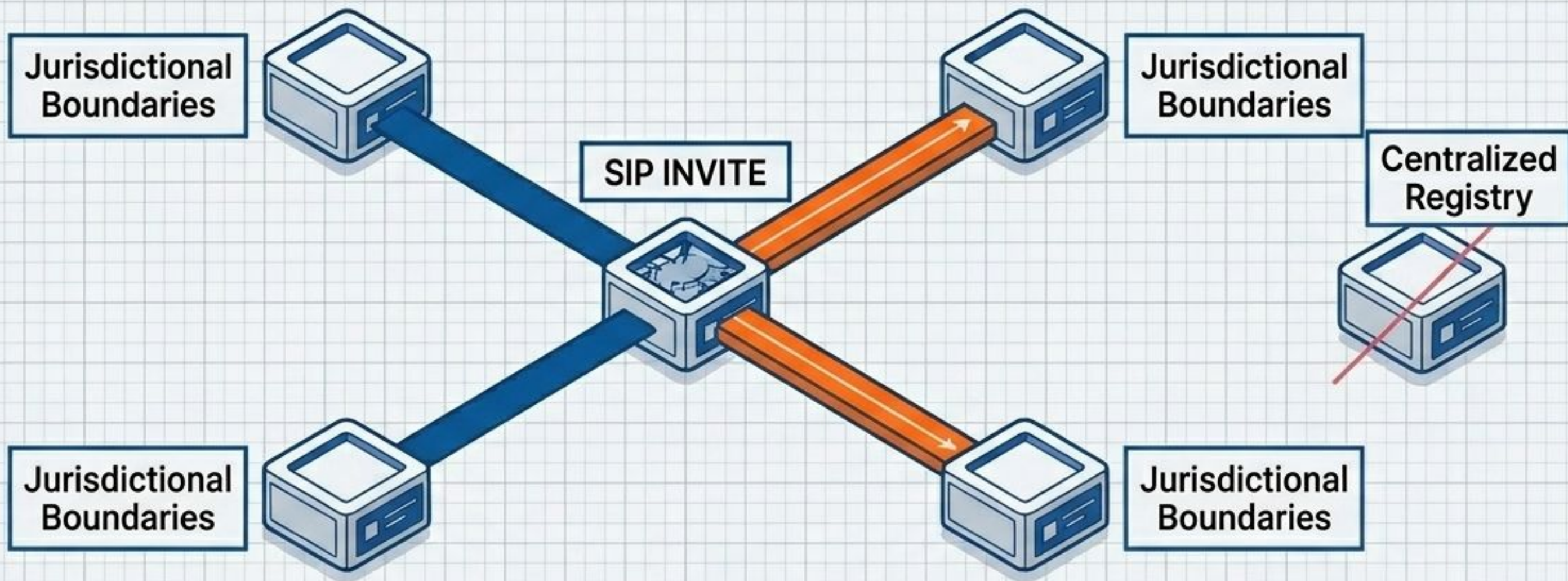
Telecom operators provide the foundational cryptographic anchor through continuous network lifecycle authentication.

**The Telecom
Root of Trust**



Operators authenticate devices hundreds of times daily, uniquely equipping them to automatically revoke credentials when network trust conditions change.

VVP binds cryptographic evidence directly to network signaling to eliminate trust gaps.



STIR-Compatible: Operates natively within standard SIP signaling architectures.

Independent Proof: Standardizes evidence transmission without requiring global centralized governance.

Narrowly defined cryptographic identities isolate risk and clarify legal accountability.

Role Definition Matrix

Accountable Party (AP)

Originating Party (OP)

Verifier



Delegation of
Signing Authority



SIP INVITE
with PASSporT

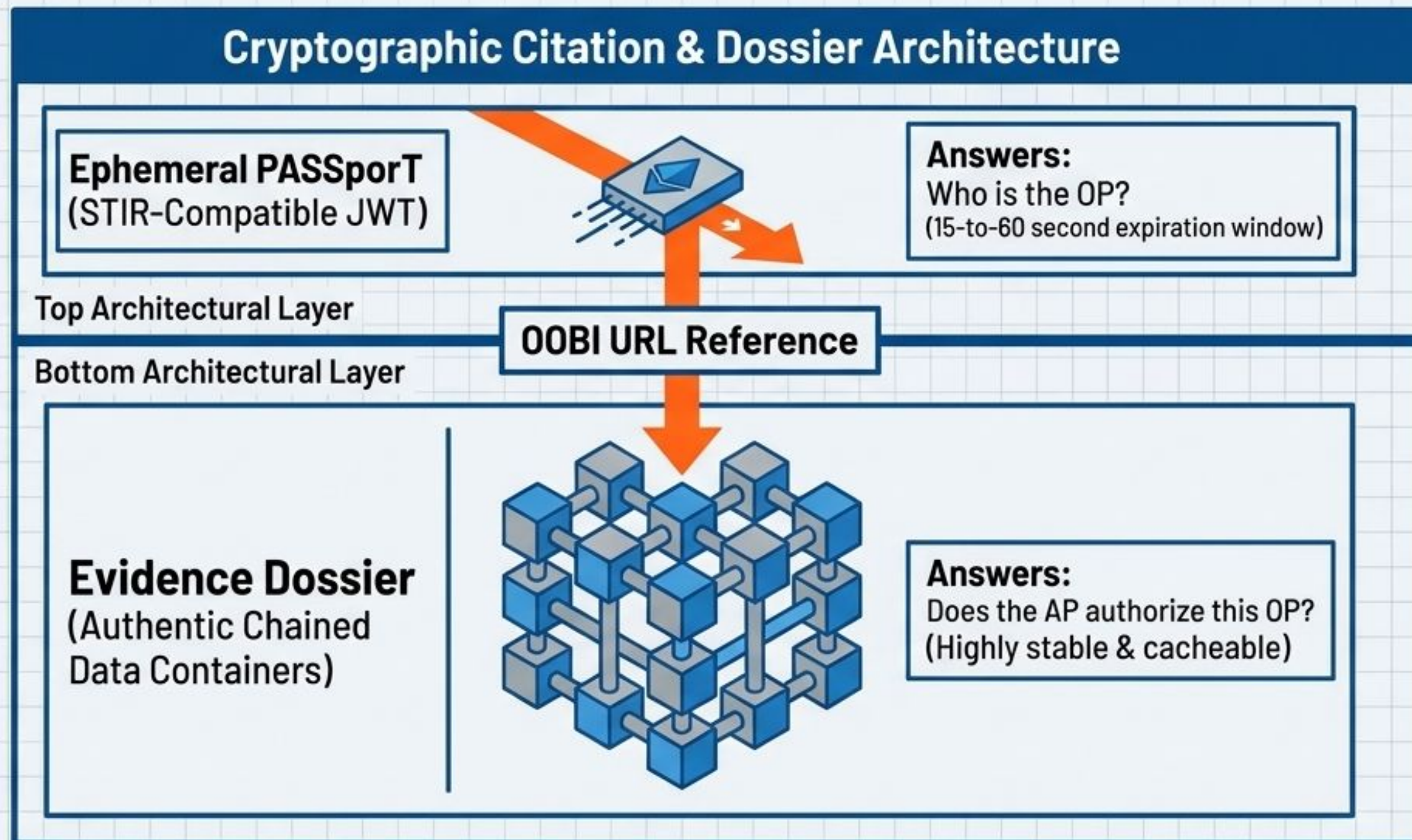


Legally owns the phone number and sets delegation authority.

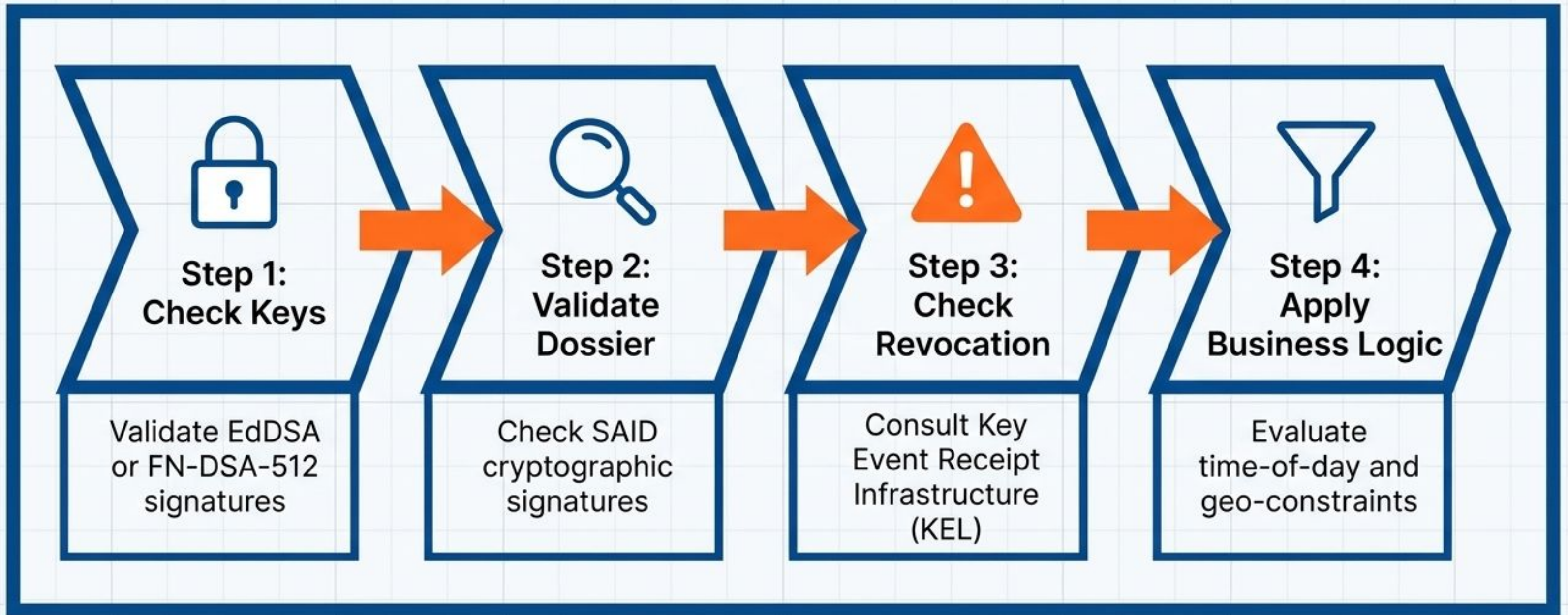
Cryptographically signs the SIP INVITE on behalf of the AP.

Examines cryptographic evidence against local business rules.

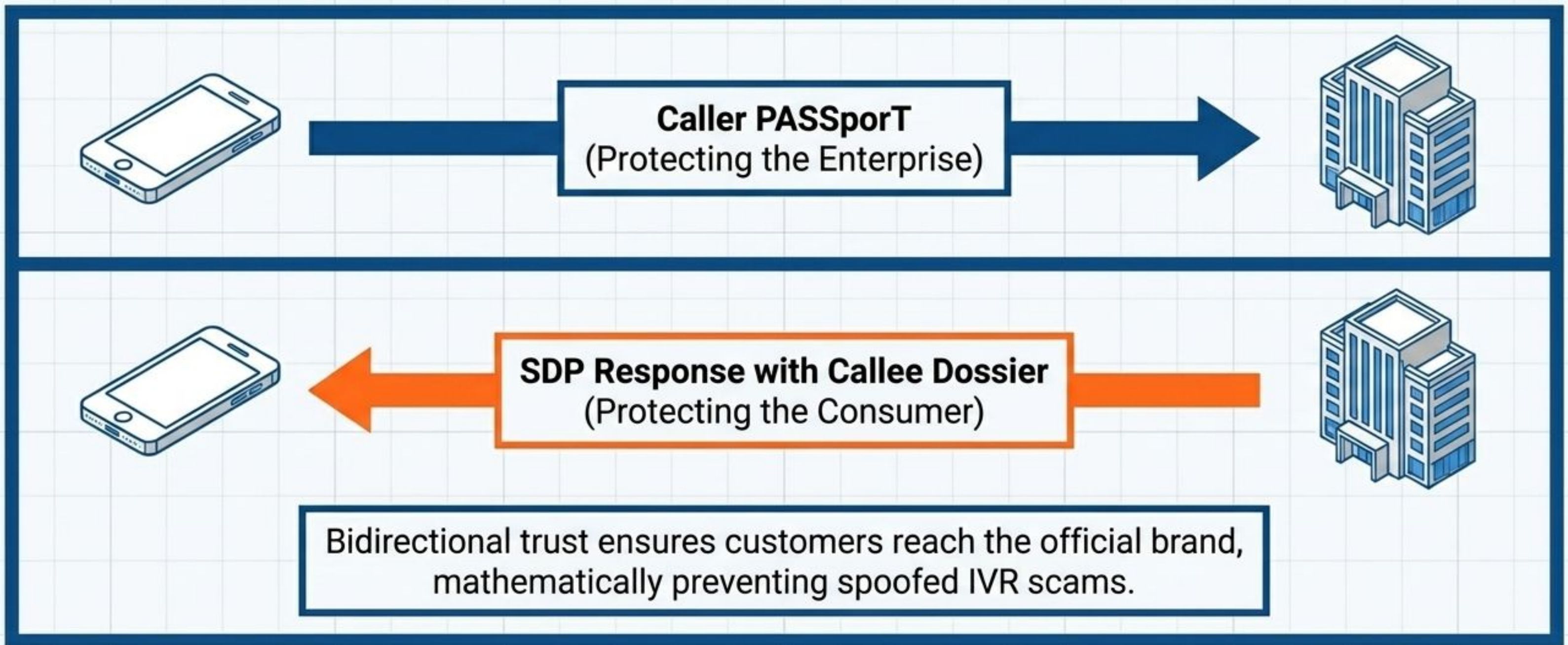
Lightweight SIP headers safely cite comprehensive, cacheable cryptographic dossiers.



Verifiers authenticate identity, delegation, and intent locally before a call connects.



VVP enables bidirectional cryptographic proof, protecting enterprise call centers and end-users equally.

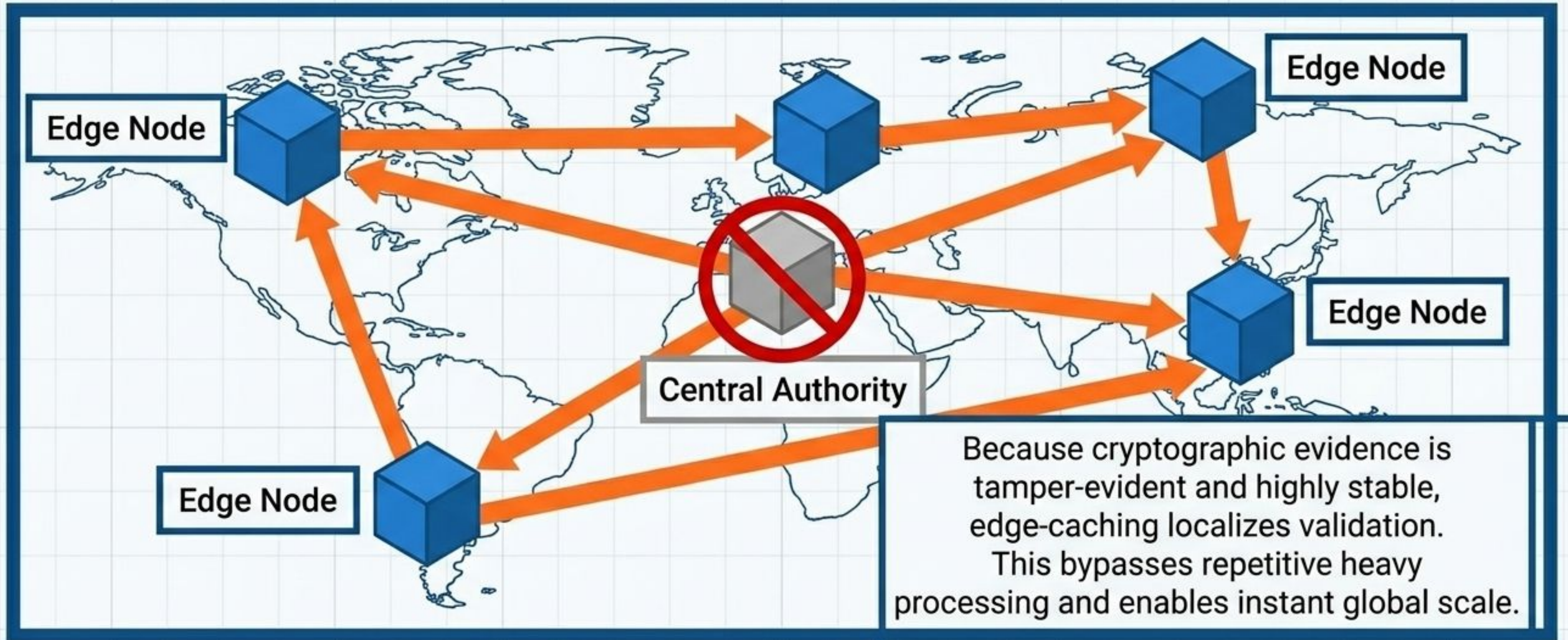


Caller PASSporT
(Protecting the Enterprise)

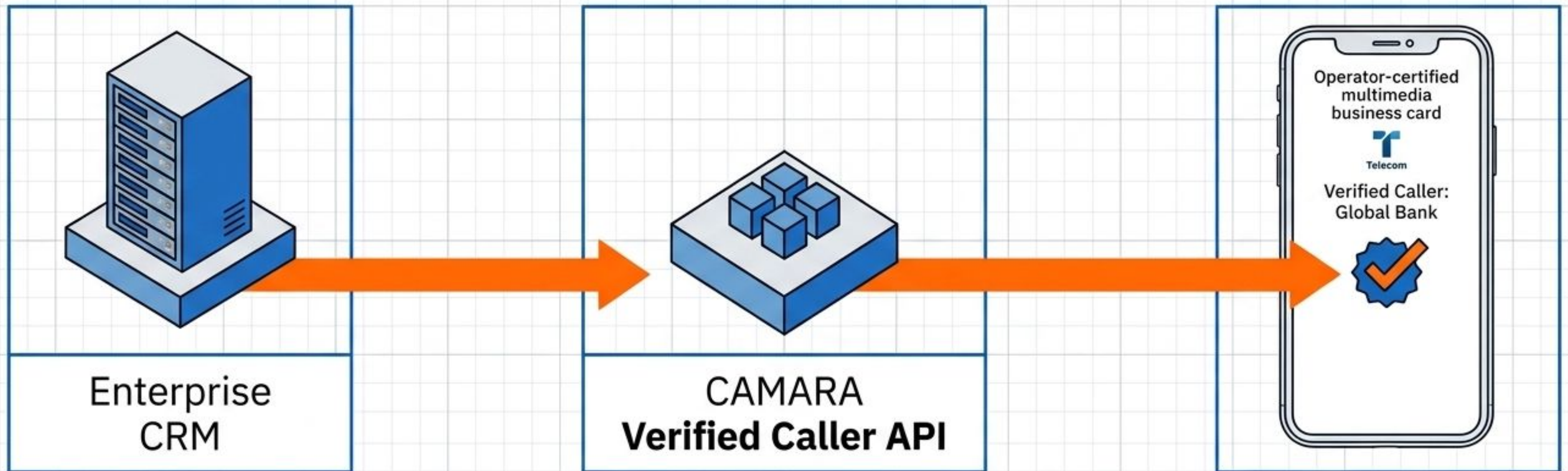
SDP Response with Callee Dossier
(Protecting the Consumer)

Bidirectional trust ensures customers reach the official brand, mathematically preventing spoofed IVR scams.

Edge-cached validations scale globally without requiring coordinated central registries.



Standardized telecom APIs translate cryptographic proof into vivid, customer-facing verification



Healthcare Use Case:

Patient trust drives connection rates.

Finance Use Case:

Instant visual verification prevents fraud.

Cryptographic verification reclaims minutes of call time while mathematically eliminating spoofing paths.

The Current Cost



4-5 Minutes for Authentication



\$0.75 - \$1.50
Cost Per Minute

The Cryptographic ROI

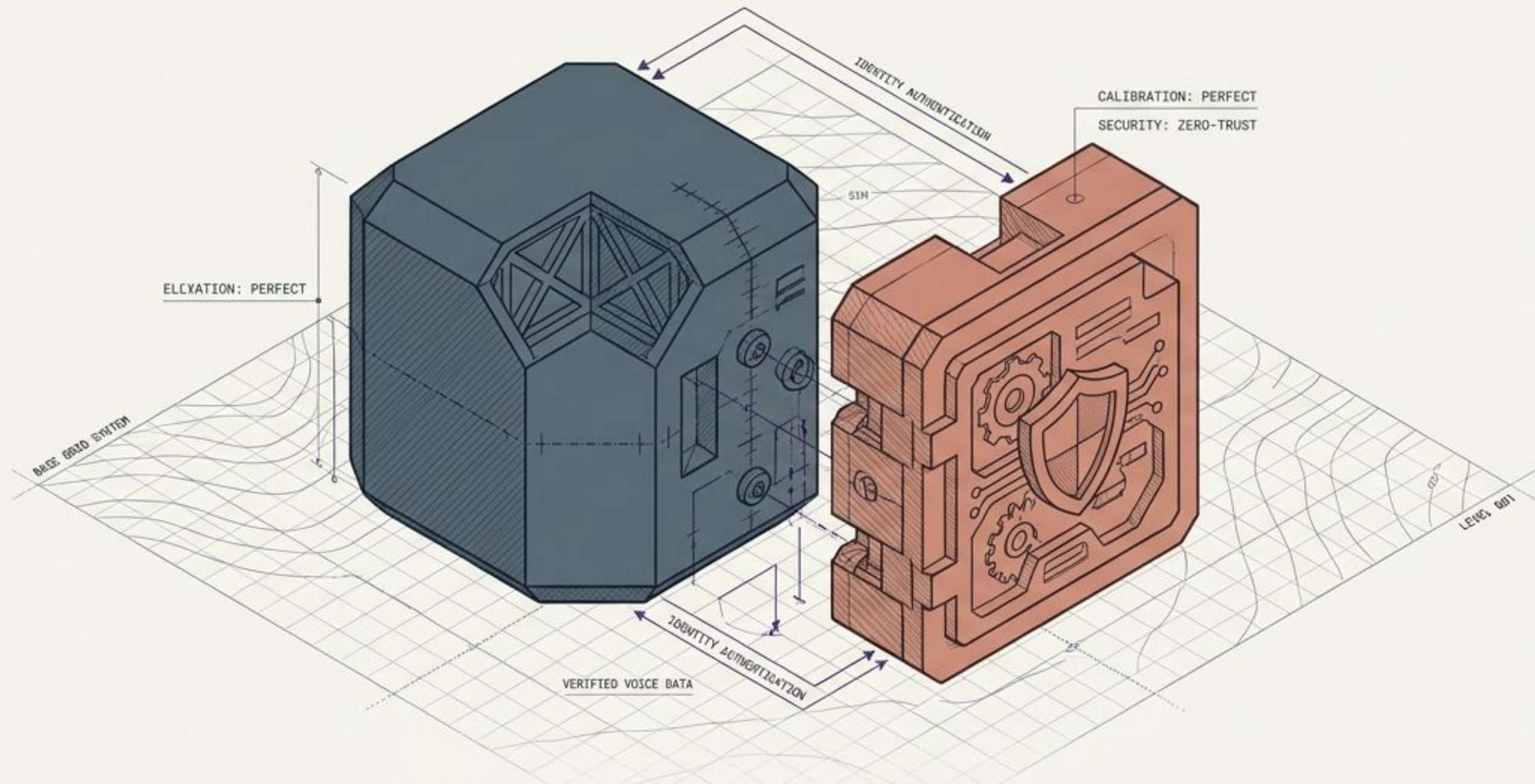


Instant
Edge-Verification



Eliminates CLI
Spoofing & SIM Swap
Vulnerabilities

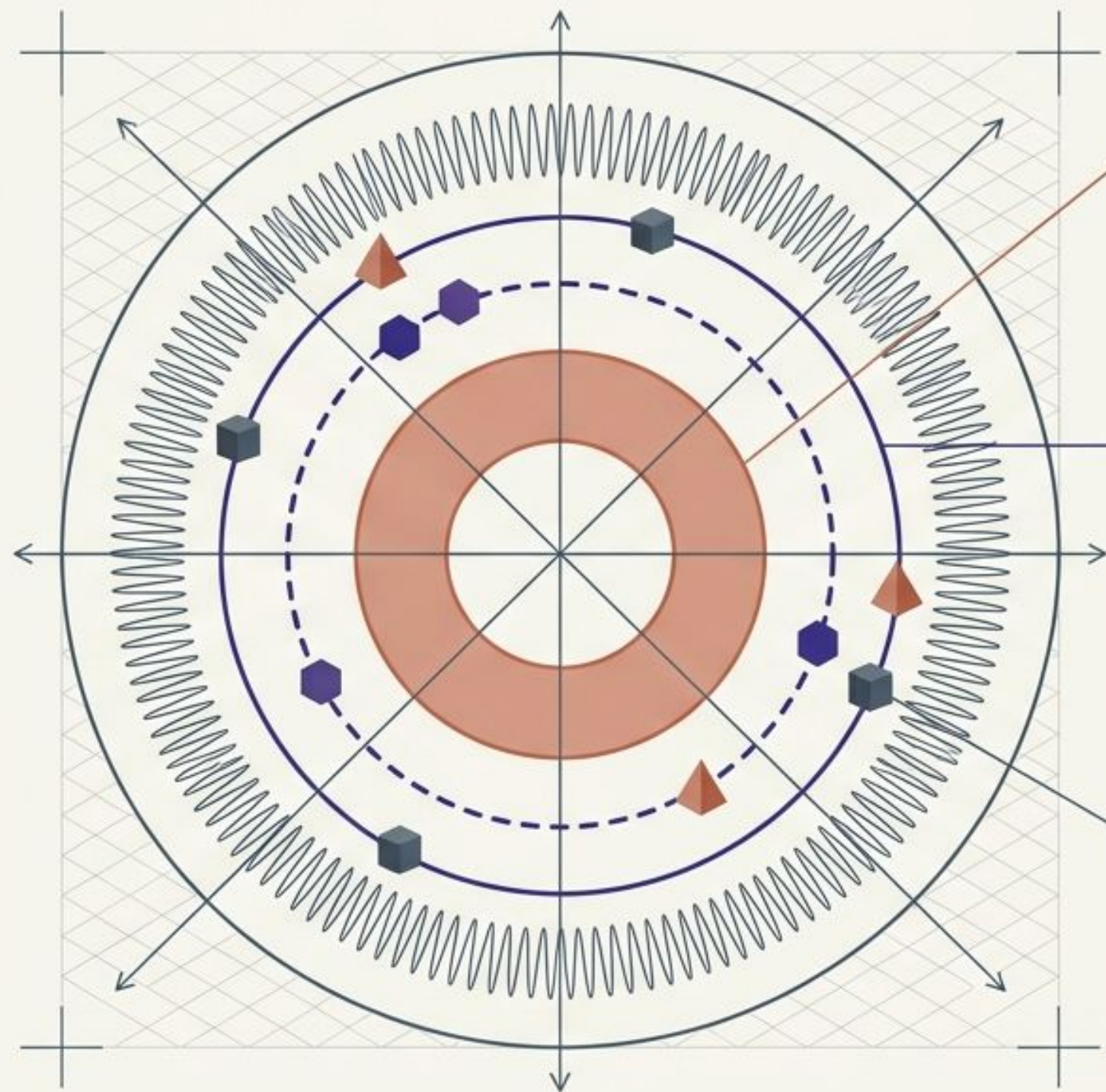
Moving identity to the cryptographic edge turns security from a multi-minute cost center into an instant, friction-free asset.



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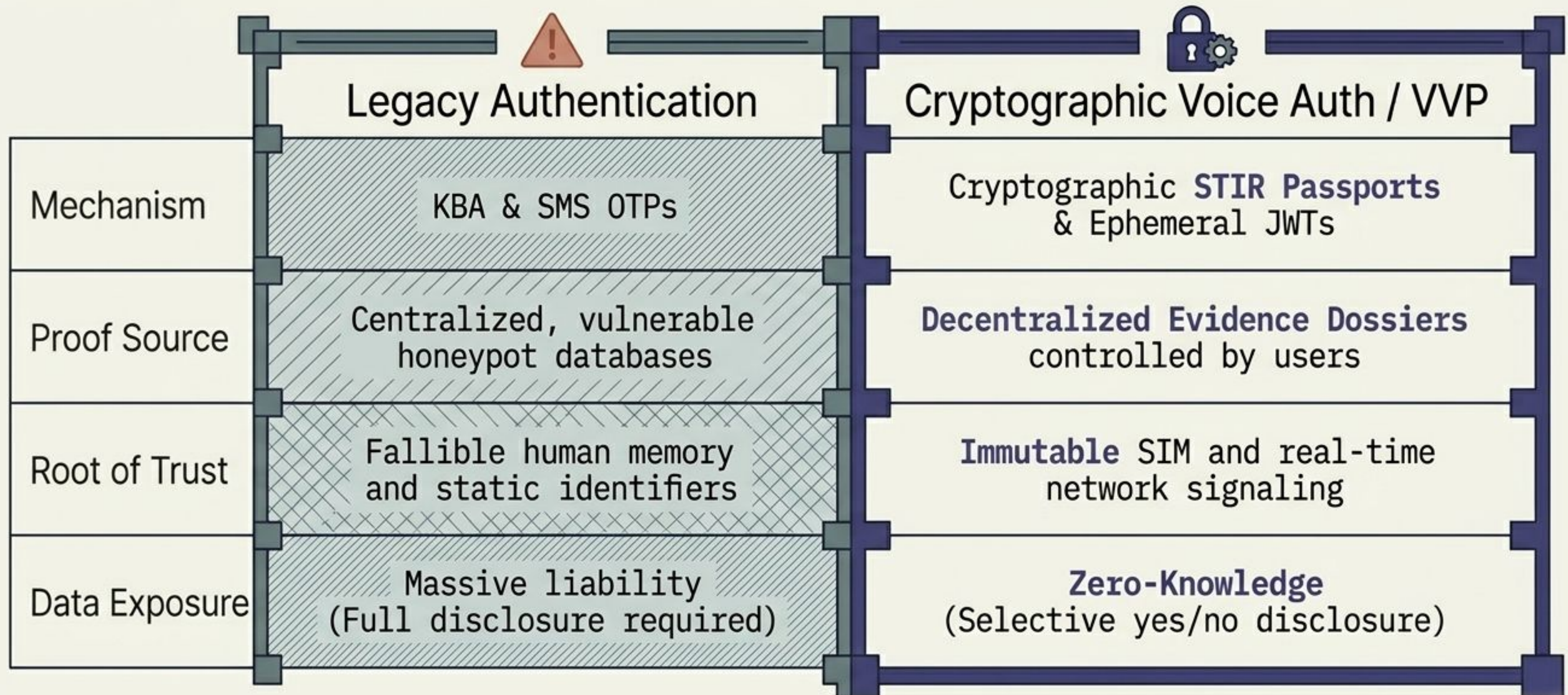
The Fault: Forces consumers to disclose sensitive data (e.g., Mother's maiden name), turning call center databases into massive honeypots and creating immense enterprise liability.



SMS One-Time Passwords (OTPs)

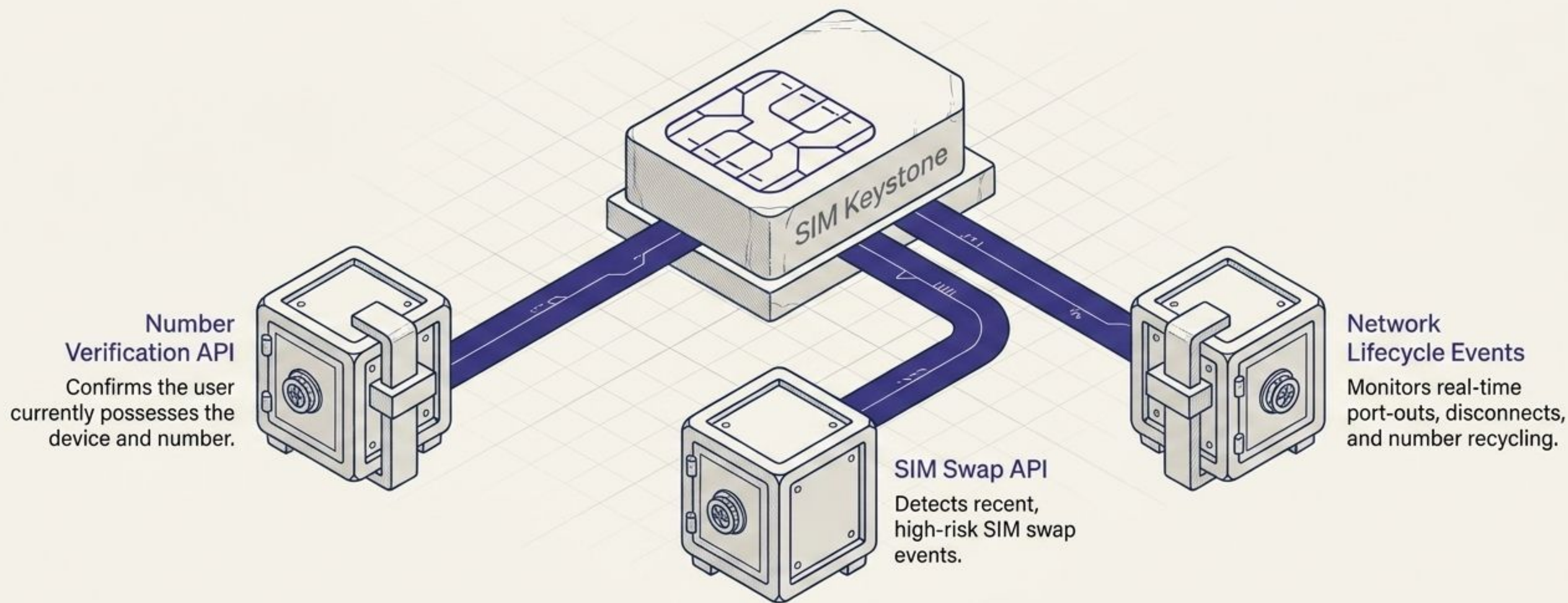
The Fault: Introduces high friction to the user experience and is increasingly vulnerable to network interception and targeted social engineering.

To secure the voice channel, the industry must transition from centralized data silos to decentralized cryptographic trust.

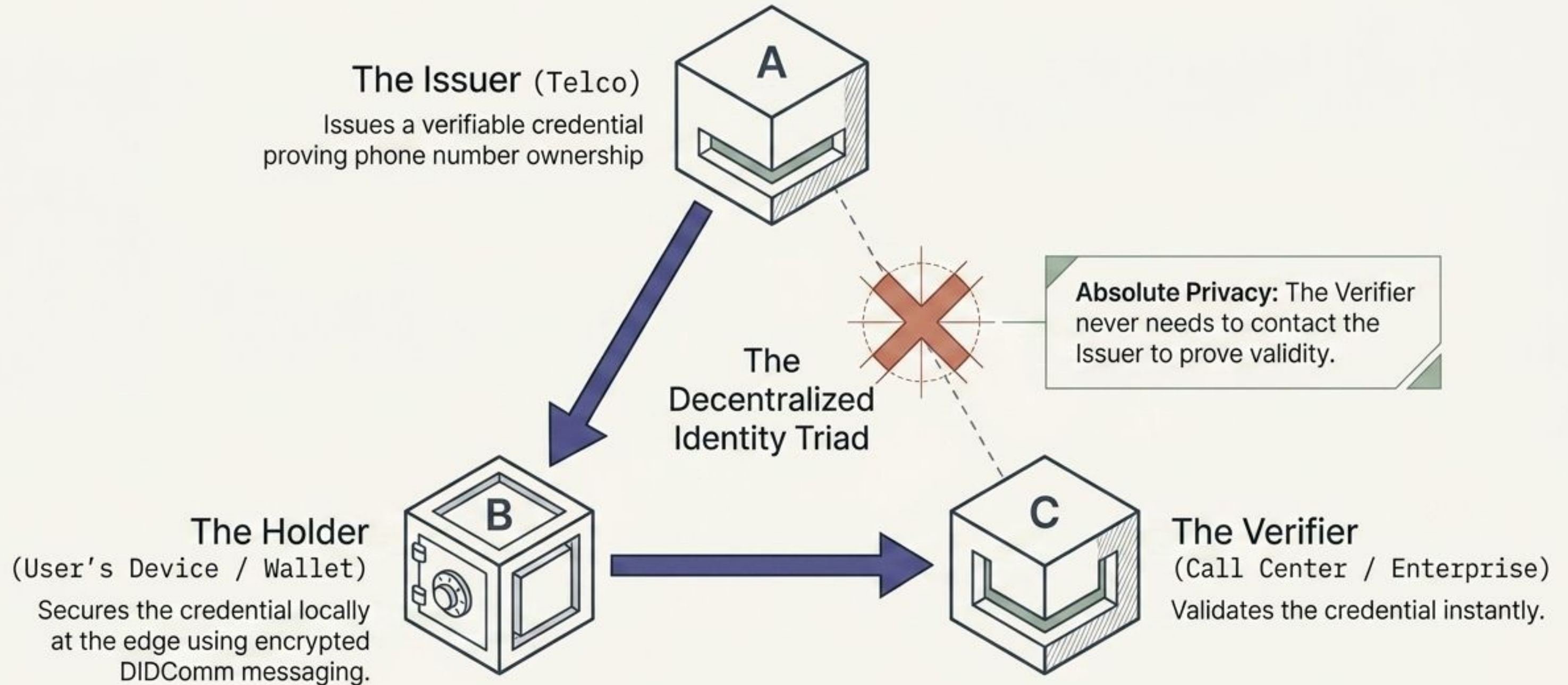


Mobile operators authenticate devices hundreds of times a day, making the SIM the definitive anchor for real-time digital identity.

Unlike static databases, Telcos process dynamic lifecycle events. If a number is recycled or ported, APIs instantly revoke the associated digital credentials, updating trust conditions in real-time.



Decentralized identity empowers users to hold their credentials locally, allowing instant verification without pinging central servers.



Under the hood, the Verifiable Voice Protocol (VVP) binds stable, cryptographic evidence directly to an ephemeral SIP INVITE.

Anatomy of a Passport

Plate 1: Cryptography

Mandates EdDSA or quantum-proof FN-DSA-512.
Replay attack window clamped to an aggressive exp expiration of 15-60 seconds.

Plate 2: kid Header

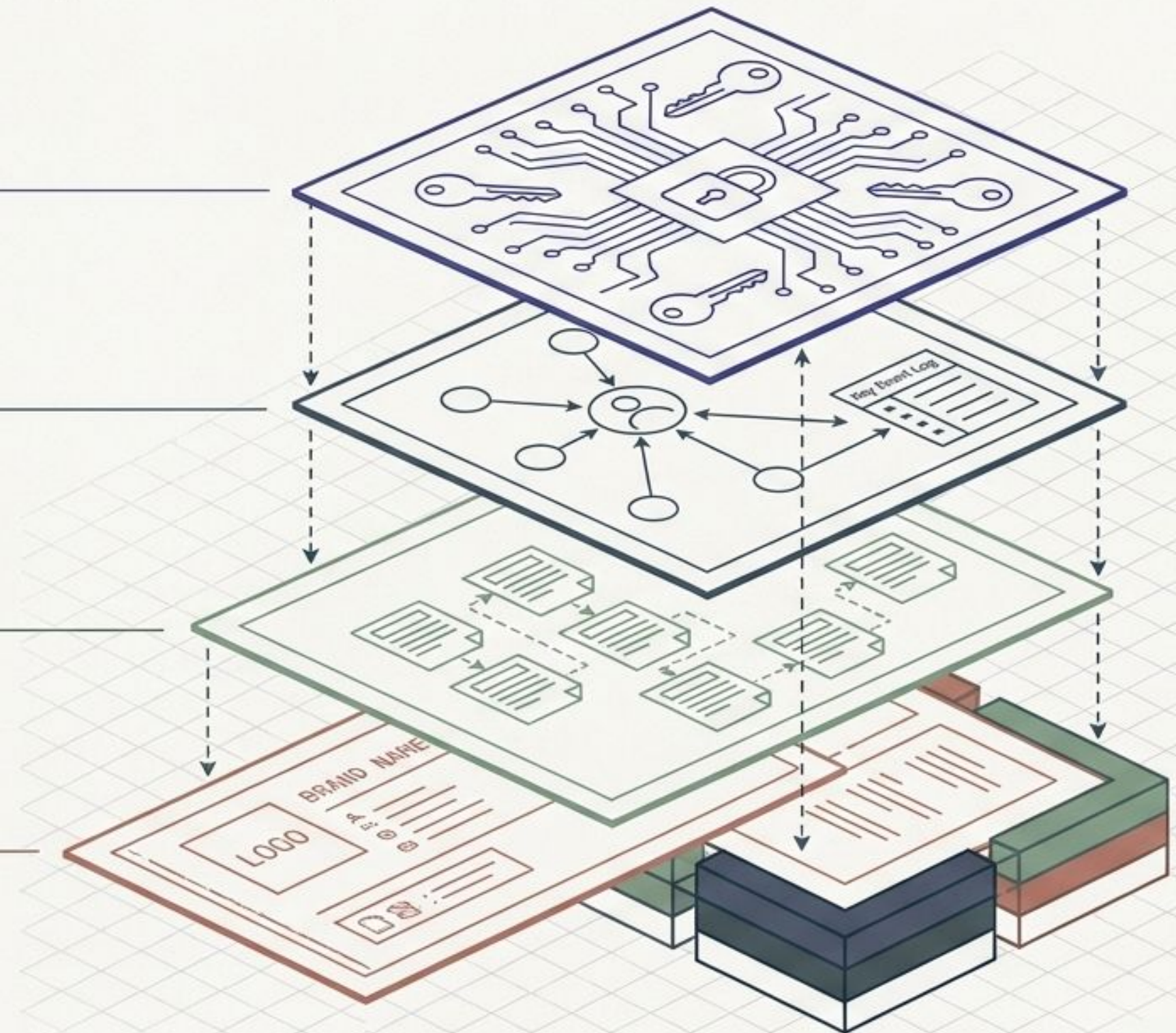
The Out-of-Band Introduction (OOBI) linking to the caller's Autonomous Identifier and Key Event Log (KEL).

Plate 3: evd Header

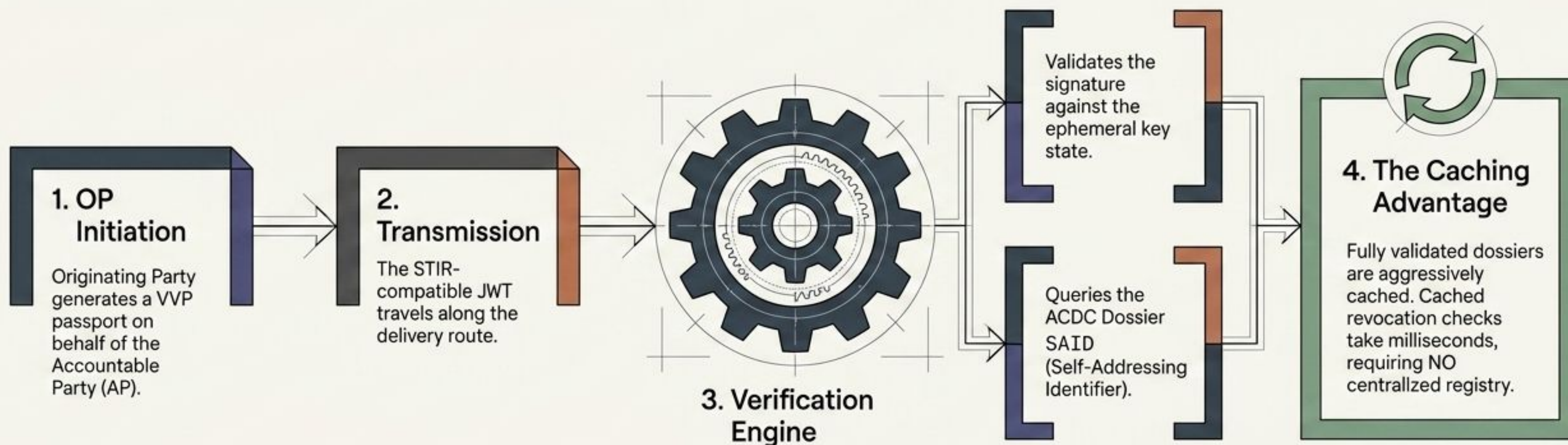
The OOBI linking directly to the Authentic Chained Data Container (ACDC) – the verifiable evidence dossier.

Plate 4: card & goal Claims

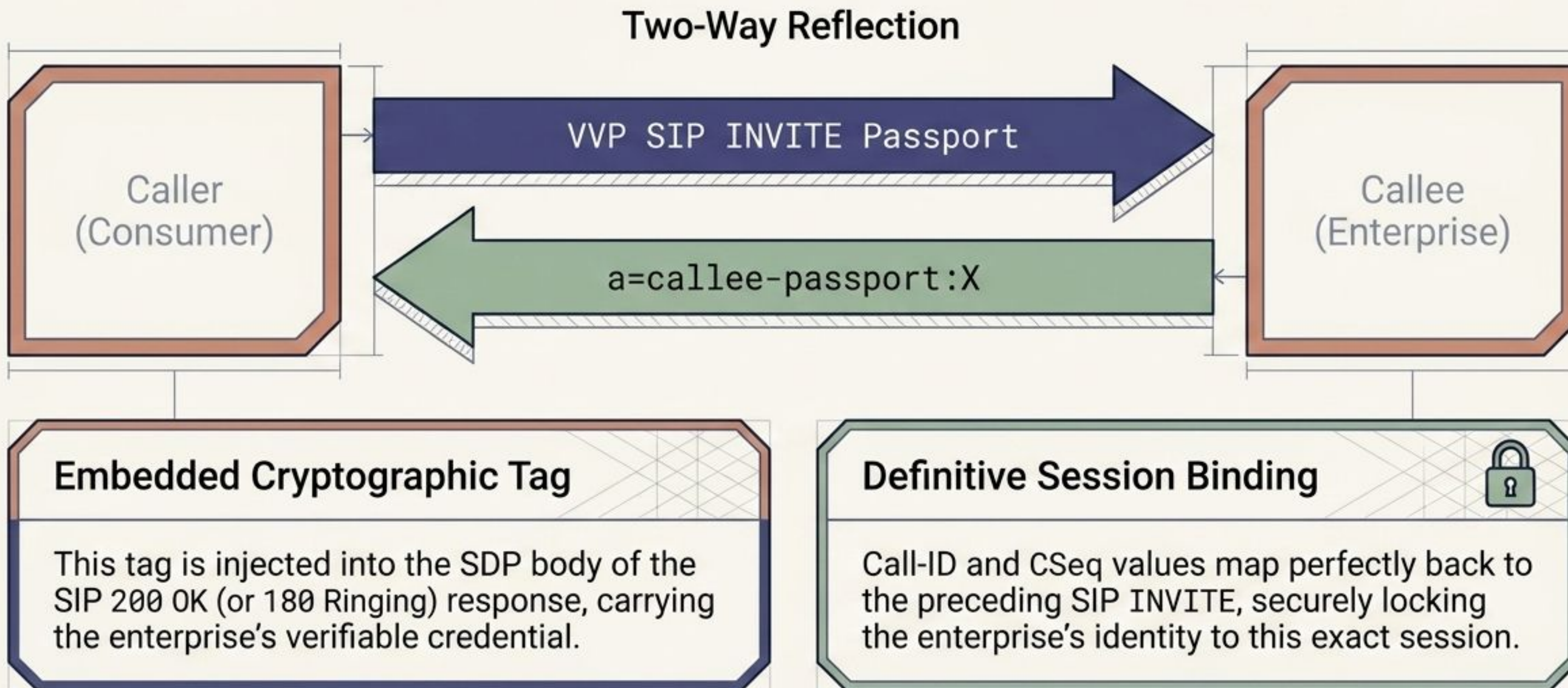
VCard-compliant brand attributes and machine-readable business intent.



The VVP engine separates ephemeral call data from long-term identity dossiers, enabling massive scalability through localized caching.

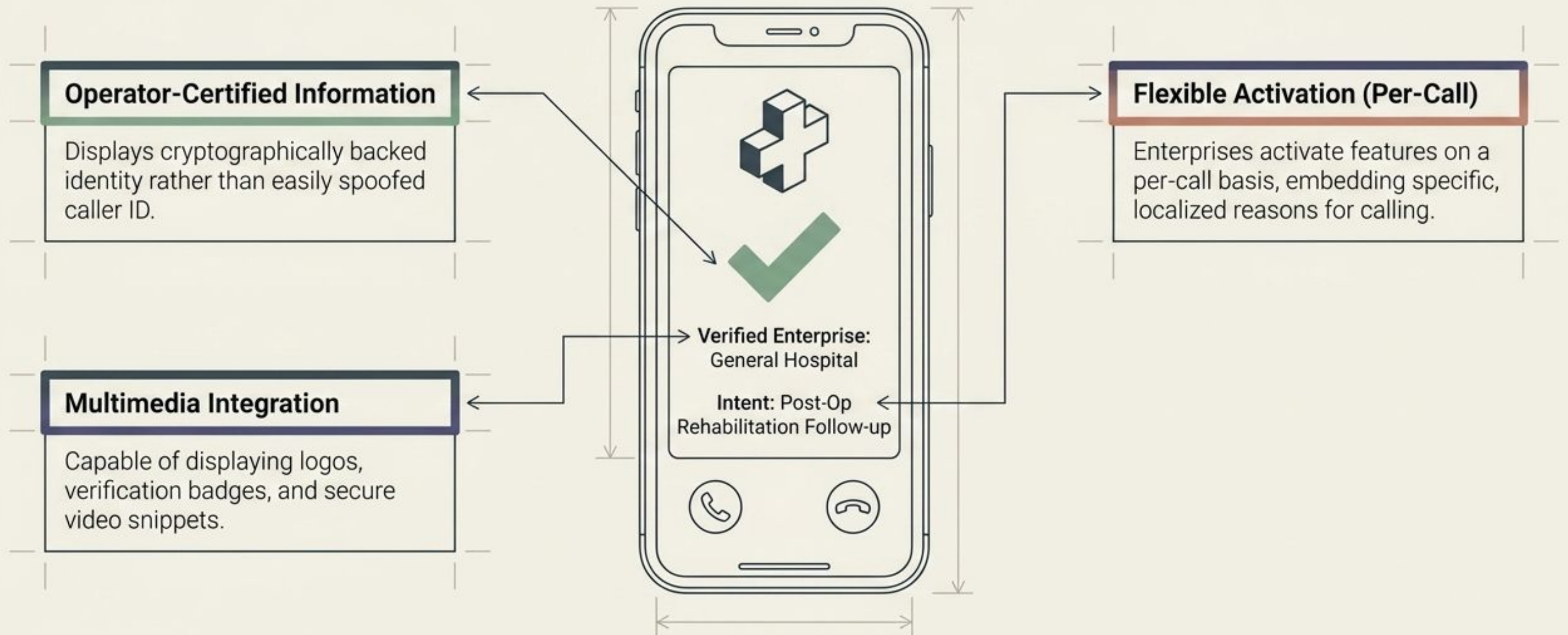


Cryptographic trust is bidirectional. VVP allows enterprises to cryptographically prove their identity to consumers, eliminating “Is this really my bank?” anxiety.

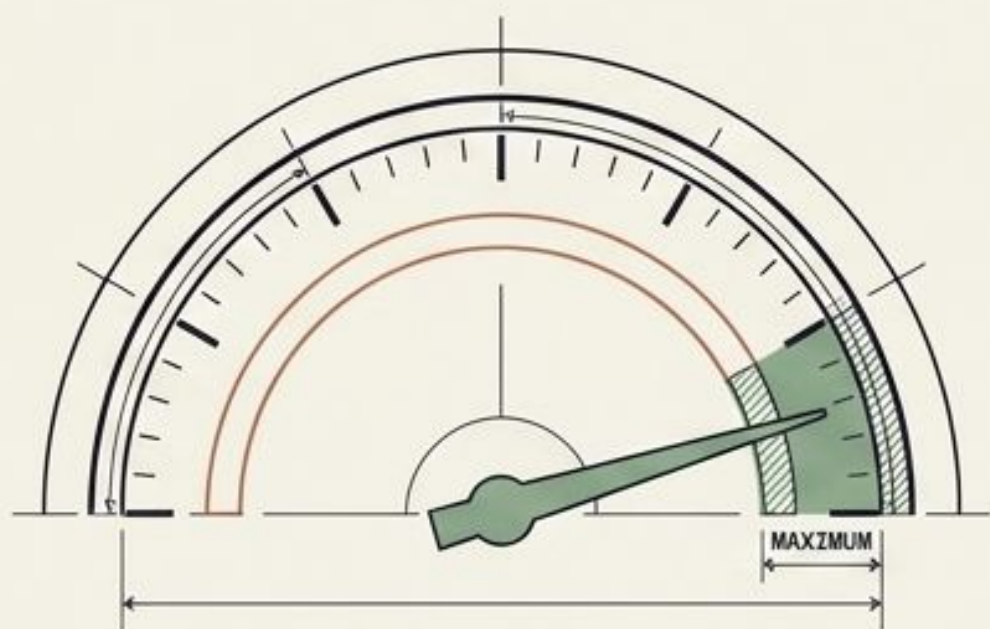


The CAMARA Verified Caller API translates protocol-level security into rich, operator-certified business cards on the consumer's screen.

By replacing anonymity with verified intent, enterprises drastically increase their effective connection rates.

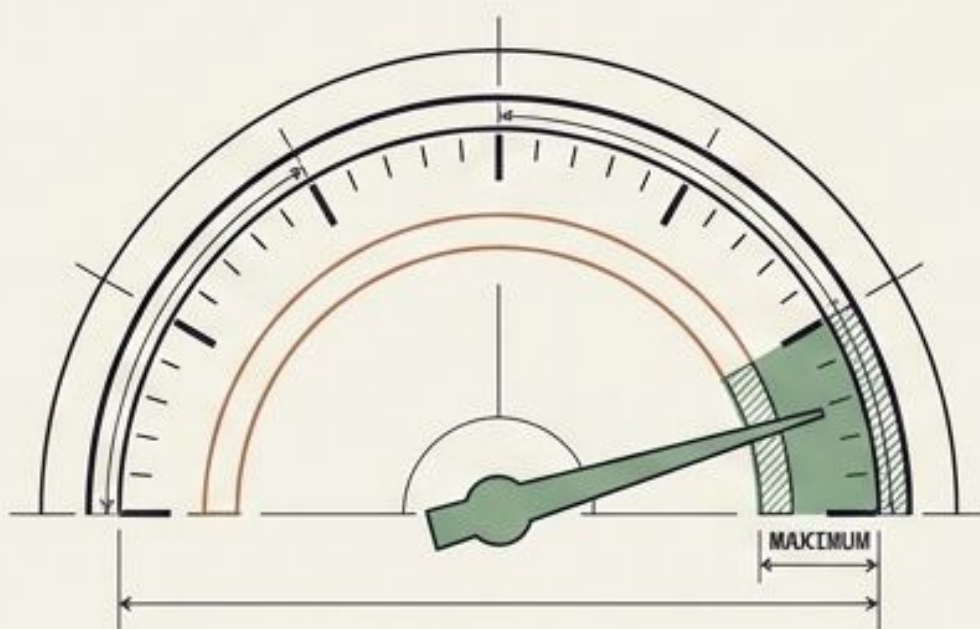


The live GSMA and Telefónica Tech pilot proved that decentralized identity can integrate seamlessly with legacy call center infrastructure.



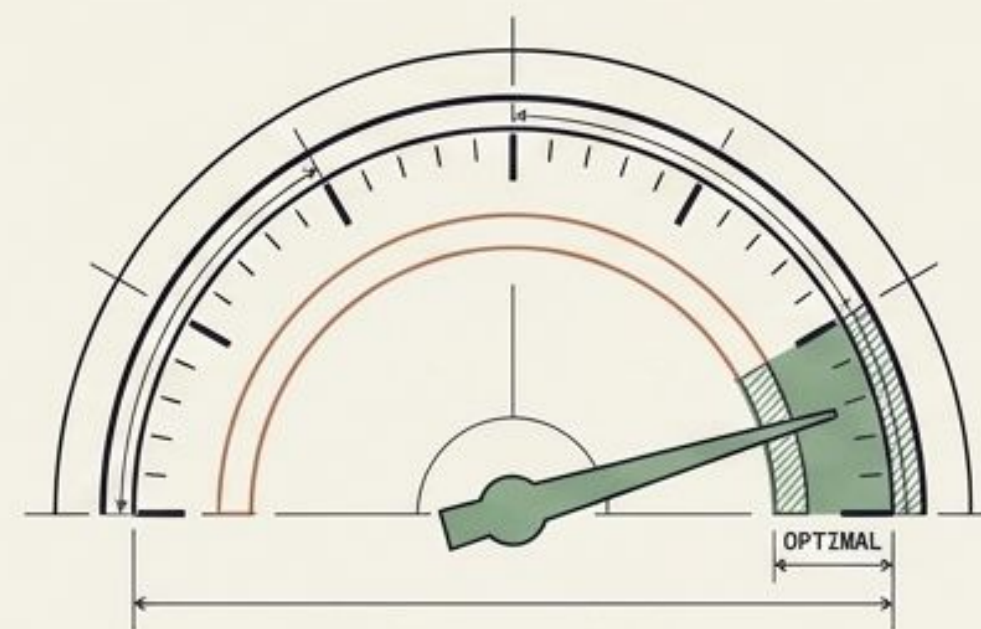
1. Seamless Integration

Successfully unified Dock Labs' decentralized ID stack, Telco Open Gateway APIs, and legacy call centers (Amazon Connect).



2. UX Acceptance

Achieved near-zero friction. Provided total privacy and control for consumers while delivering an exact operational fit for operators.

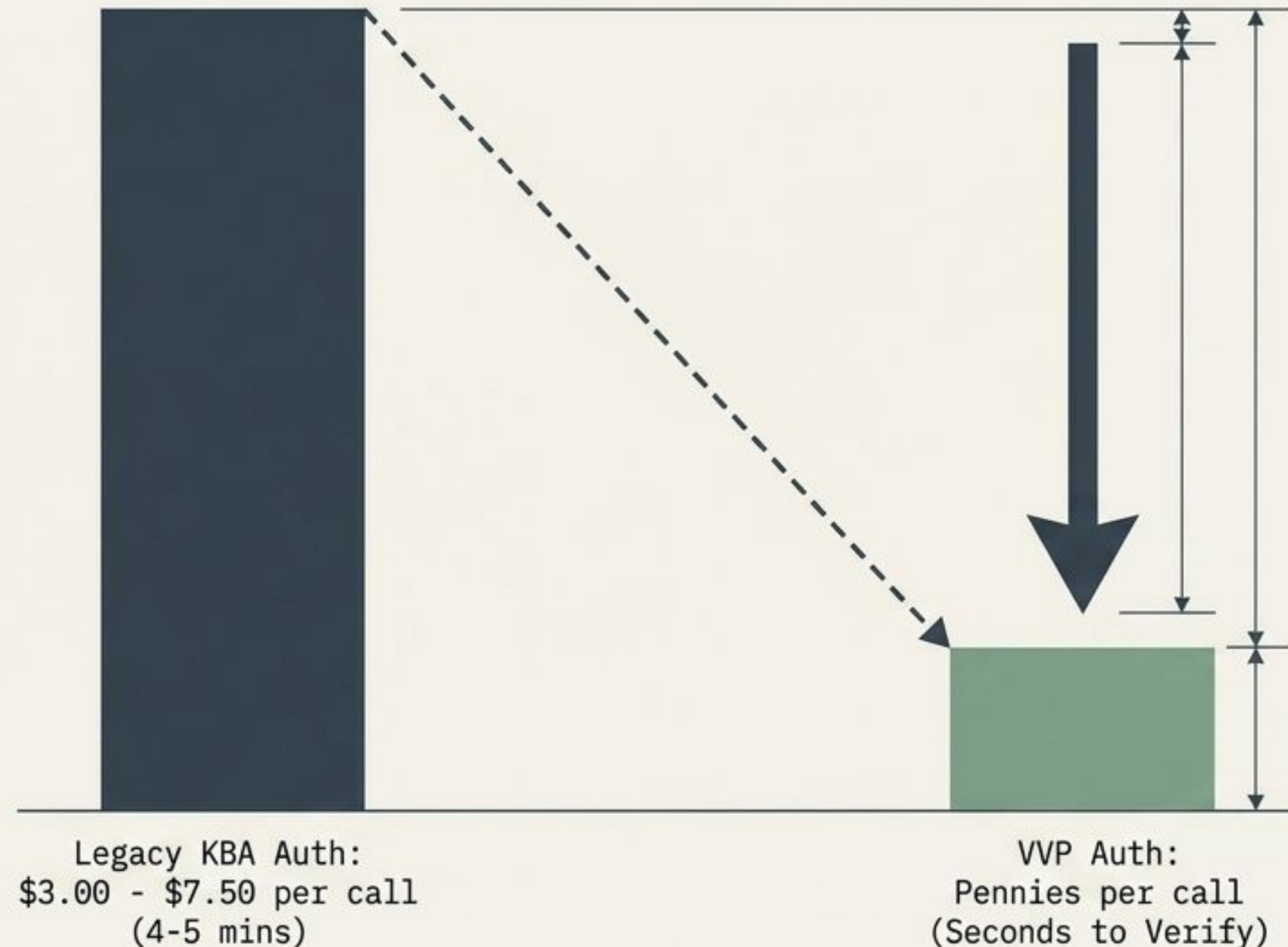


3. Connection Acceleration

Drastically slashed friction, reducing caller authentication time from minutes to seconds.

Cryptographic authentication slashes call handling times and effectively neutralizes the liability of insider data leakage.

ROI Waterfall Chart



Insider Threat Mitigation

Less Data = Less Liability

Selective disclosure (wallet-based yes/no confirmation) completely removes sensitive data from the call center agent's view. This eliminates the risk of bribed agents extracting customer data, neutralizing Coinbase-style social engineering attacks.

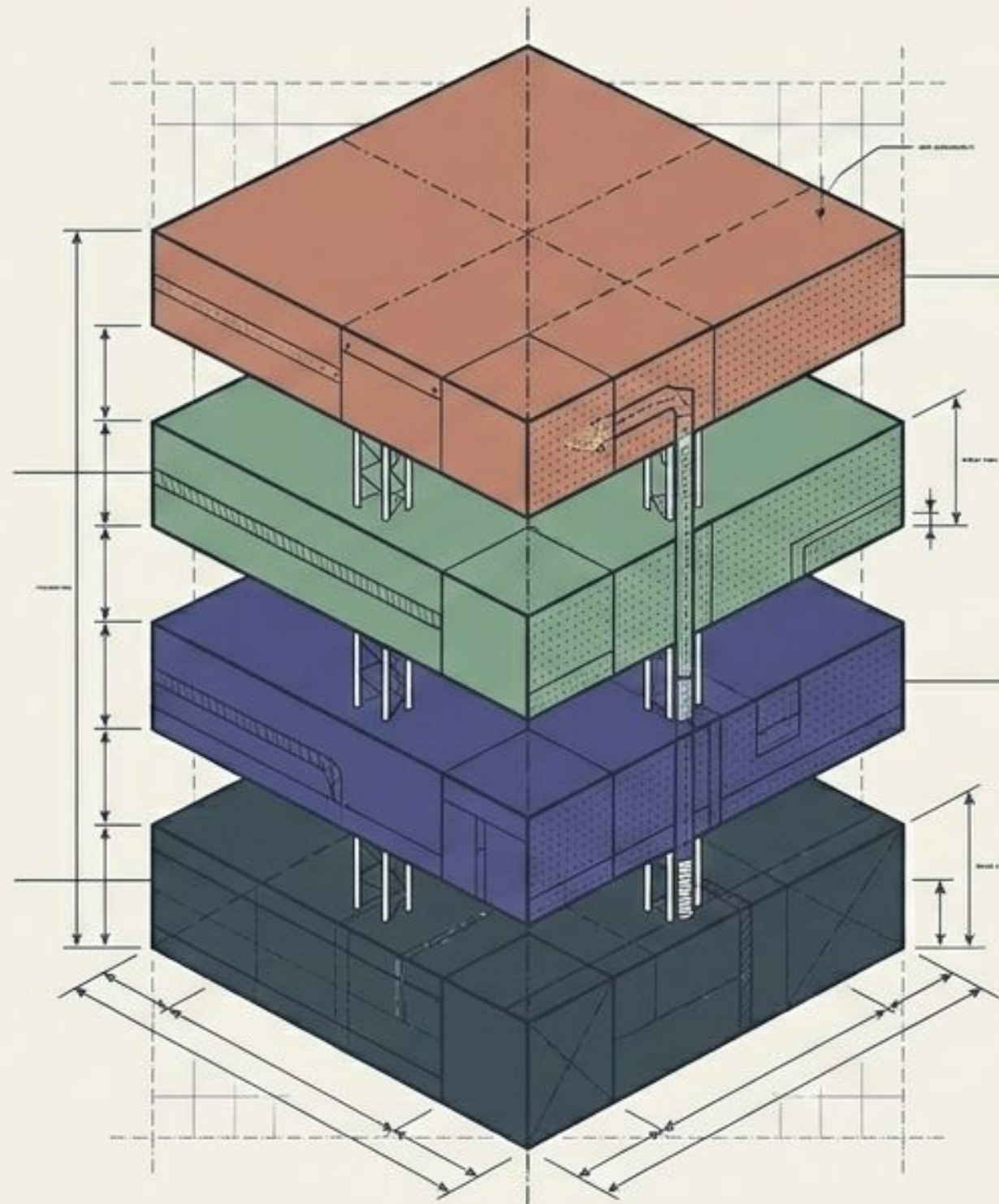
The Unified Trust Ecosystem: A coordinated stack of open standards, global telco networks, and decentralized infrastructure.

Layer 3: The Interconnect

CAMARA Open Gateway APIs ensuring standardized, cross-border enterprise access.

Layer 1: The Standard

IETF Verifiable Voice Protocol (VVP) providing the cryptographic engine.



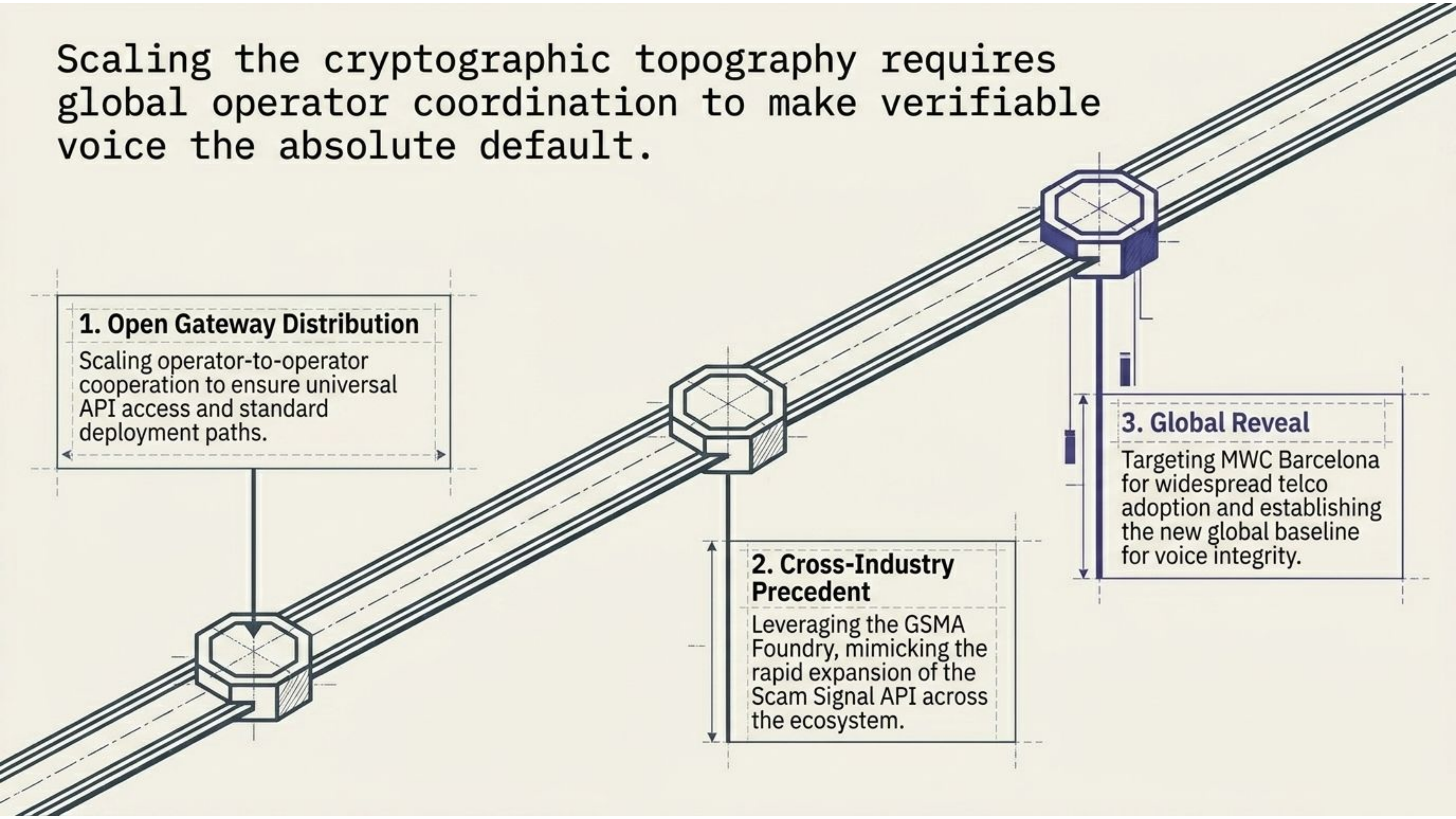
Layer 4: The Surface (Infrastructure)

Truvera & Dock Labs decentralized edge wallets managing the user's verifiable credentials.

Layer 2: The Anchor (Root of Trust)

Telco SIMs and real-time GSMA network signaling APIs.

Scaling the cryptographic topography requires global operator coordination to make verifiable voice the absolute default.



1. Open Gateway Distribution

Scaling operator-to-operator cooperation to ensure universal API access and standard deployment paths.

2. Cross-Industry Precedent

Leveraging the GSMA Foundry, mimicking the rapid expansion of the Scam Signal API across the ecosystem.

3. Global Reveal

Targeting MWC Barcelona for widespread telco adoption and establishing the new global baseline for voice integrity.