



NEWS RELEASE

Aduna, Deutsche Telekom, mBank and Vonage Join Forces at World Banking Forum to Showcase the Future of Banking Security

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This powerful industry collaboration highlights how mobile networks, APIs, and AI can transform banking

HOLMDEL, N.J., Oct. 30, 2025 /PRNewswire/ -- **Vonage**, a part of Ericsson (NASDAQ: ERIC), today announced that, together with leaders from **Aduna**, **Deutsche Telekom**, and **mBank**, it is participating in the **World Banking Forum** in Athens. The event convenes senior banking executives and technology leaders from around the world to advance modern banking through technology innovation and digital transformation.

An increase in fraud has emerged from the rise of digital channels in financial services and continues to evolve and grow with new technologies such as AI that enable more sophisticated threats. As cyber threats continue to escalate and regulations tighten, it is more critical than ever for banks to deploy advanced fraud protection strategies. Cybercrime damages are projected to reach \$11.9 trillion annually by 2026 and technology innovation is needed to meet regulatory demands and strengthen a financial institution's overall fraud defenses.¹

At the World Banking Forum, Aduna, Deutsche Telekom, mBank, and Vonage will explore how the convergence of 5G, Network APIs, and AI can revolutionize fraud prevention and redefine customer experience across the financial services industry. The industry leaders will discuss current security challenges and how embedding mobile network capabilities directly into banking applications delivers breakthroughs in seamless and secure customer interactions.

Exposing network capabilities through APIs provides banks like mBank with access to previously untapped and verified network data in real-time, enabling frictionless customer experiences and intelligently reducing fraud. Aduna, a joint venture of leading telecommunications industry giants, including Deutsche Telekom and Ericsson,



drives the global availability of network capabilities by acting as an aggregator. Vonage, through its APIs and complementary tools, such as SDKs, makes these network capabilities accessible for developers to build innovative solutions with advanced fraud protection capabilities.

Fraud remains a persistent and increasing challenge for banks, across retail services and digital transactions. Innovation in prevention and detection technologies is crucial to stay ahead of the threat landscape and deliver a seamless customer experience.

"The collaboration between telcos, aggregators, and developer platform partners is crucial," said Peter Arbitter, Chief Commercial Officer for Aduna. "Aduna's role as an aggregator of telco network capabilities enables developer platform partners to drive the adoption of network APIs by developers, and expose digital innovation that advances secure banking services on a global scale."

David Darmon, VP of International Sales, API, at Vonage, added, "Vonage Network APIs give developers a platform to build solutions for banks to automate verification processes at scale, leveraging programmable network capabilities and verified network data for fraud protection. This elevates how banks deliver security, reduces revenue loss resulting from fraud, and transforms the customer experience."

Andrzej Ochocki, Head of Identity Management at Deutsche Telekom, commented, "From a telecom perspective, the digitization of banking has significantly increased demands on network security. Deutsche Telekom is committed to offering specific network APIs that directly address these evolving fraud and security needs."

"At mBank, we are constantly seeking innovative solutions to deliver a seamless and secure digital banking experience," stated Pawel Kowalski, Digital Security Product Owner at mBank. "Adopting network APIs in our fraud and authentication workflows has shown significant benefits, enhancing the customer experience and reinforcing trust."

1 Global Cybercrime Report 2025 - Proxyrack, December, 2024

About World Banking Forum:

The World Banking Forum brings together senior banking executives, regulators, and technology leaders for focused discussions and practical insights. The program, built on independent research and real-world experience, delivers clear perspectives on trends shaping modern banking, from digital transformation and security to payments innovation, regulation, risk, and customer experience.

About mBank

Set up in 1986, mBank is Poland's fifth largest universal banking group in terms of total assets (at the end of

H1/2025). The bank services approximately 4.7 million retail clients and 36.8 thousand corporate clients in Poland and nearly 1.2 million retail clients in the Czech Republic and Slovakia. The institution's offering includes retail, SME, corporate and investment banking as well as other financial services such as leasing, factoring, commercial real estate financing, brokerage, wealth management, distribution of insurance, corporate finance and advisory in the scope of capital markets. Commerzbank is mBank's strategic shareholder and owns 69.0% of the shares.

About Aduna

Aduna is a landmark venture between some of the world's leading telecom operators and Ericsson, dedicated to enabling developers worldwide to accelerate innovation by leveraging networks to their full potential via common network Application Programming Interfaces (APIs). Its venture partners include AT&T, Bharti Airtel, Deutsche Telekom, KDDI, Orange, Reliance Jio, Singtel, Telefonica, Telstra, T-Mobile, Verizon, and Vodafone. Aduna's developer partner platforms include Google Cloud, Infobip, Sinch, and Vonage. By combining network APIs from multiple operators globally under a unified platform based on the CAMARA open-source project, driven by the GSMA and the Linux Foundation, Aduna provides a standardized platform to foster collaboration, enhance user experiences, and drive industry growth.

About Deutsche Telekom

<https://www.telekom.com/companyprofile>

About Vonage

Vonage, a part of Ericsson, creates technology that empowers enterprises and equips developers to lead in the next era of digital transformation. Its AI-powered platforms and tools enable new value creation and innovative customer experiences across mobile networks and the cloud.

The company's technology portfolio includes Network APIs, CPaaS, CCaaS, and UCaaS solutions. Trusted by enterprises across industries and embraced by developers around the world, Vonage is committed to reimagining every digital interaction.

Vonage is a wholly-owned subsidiary of Ericsson (NASDAQ: ERIC) and operates within Ericsson Group Business Area Global Communications Platform (BGCP). For more information visit www.vonage.com and follow @Vonage.

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