

*Telefónica*

## Account Takeover Protection from Telefónica\_

### **Make better informed risk decisions when using mobile channels for one-time passwords**

Account Takeover Protection from Telefónica protects your customers if, for example, they are asked to validate a transaction with a one-time password sent to their mobile device. The solution gives you real-time insight into whether the call divert function on a customer's mobile device has been activated, and the recency of any sim swaps.

You can then decide whether you're dealing with fraudulent behaviour and if any further authentication is required. If a customer's mobile account has been taken over, you can act before the fraudsters can do things like withdraw funds, change passwords or set themselves up as a new beneficiary for any payments.



## Key benefits for you

- Reduces account takeover fraud where mobile channels are used for two-factor authentication
- Protects both SMS and voice channels, making one-time passwords more secure
- Provides real-time data insights, so you can make better informed risk decisions
- Improves customer service levels
- Delivers a straightforward consent model when customers provide their mobile number
- Direct connection via API and through accredited partners

## Key benefits for your customers

- Improves protection from account takeover fraud
- Is simple and straightforward, with customers just needing to provide their mobile number
- Delivers peace of mind and convenience, with additional security for all one-time passwords sent via SMS and voice channels

## The technology behind it

- High-availability managed service
- High capacity, high volume, low latency
- HTTPS REST APIs for straightforward integration
- Subscription-based, to maintain fully auditable chain of consent
- Available as a query-response service



## Get in touch

To find out more about Account Takeover Protection from Telefónica, speak to your Telefónica account manager.

## Why Telefónica?

Telefónica is one of the largest telecommunications companies in the world. We offer best-in-class mobile, fixed and broadband networks, and an innovative portfolio of digital solutions. We have a significant presence in 21 countries and a customer base that amounts to more than 341 million accesses around the world.