Telefónica

API OVERVIEW

Overview, use cases and case studies on the Line Tenure API (part of KYC portfolio)

Telefónica Open Gateway

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Description

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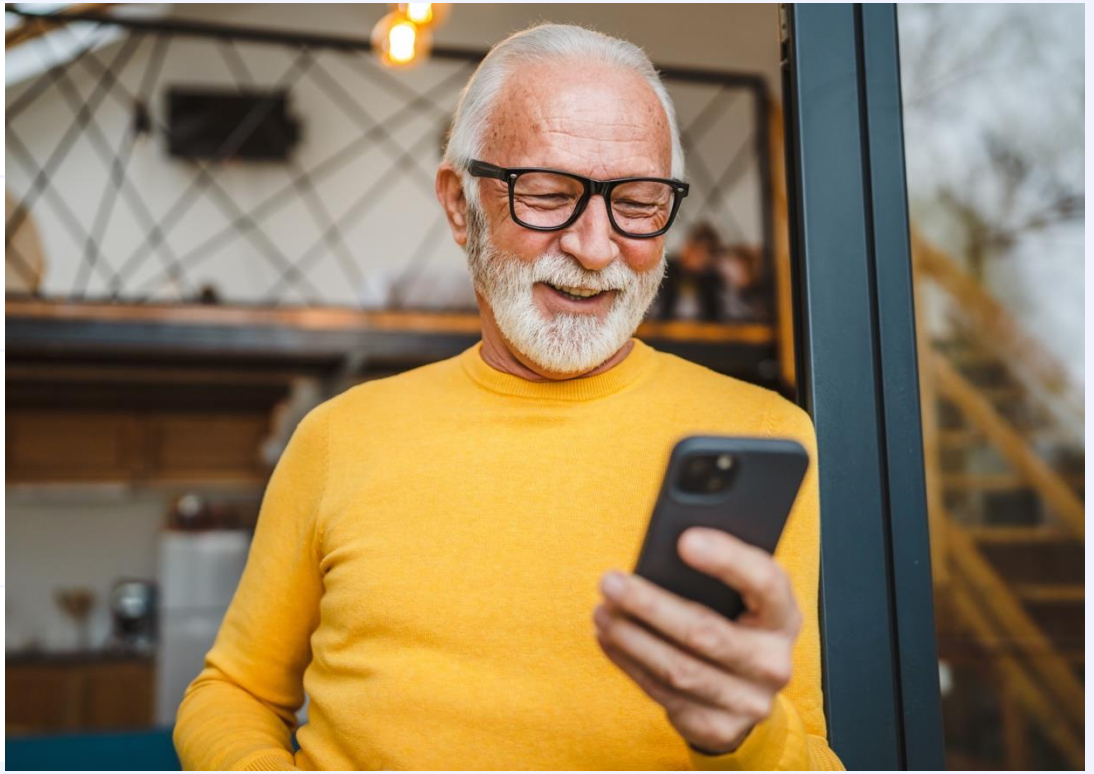
“When time becomes trust, the Tenure API is the signal—helping organizations assess mobile identity stability and mitigate fraud through verified line longevity.”

This API is designed to provide insights into **how long a phone number has been associated with its current user**. In scenarios where identity verification is critical—such as onboarding, credit origination, or fraud detection—knowing the line’s age becomes a **key signal of legitimacy**. By leveraging operator-verified tenure data, organizations can strengthen risk assessments, detect suspicious account creations, and protect against identity fraud in real time.

Features and Categorization

CAMARA	✓
COUNTRIES	
SECTORS	FINANCIAL SERVICES & INSURANCES DRIVEN DATA MARKETING SOCIAL & CUSTOMER ENGAGEMENT
SERVICES	AUTHENTICATION AND FRAUD PREVENTION

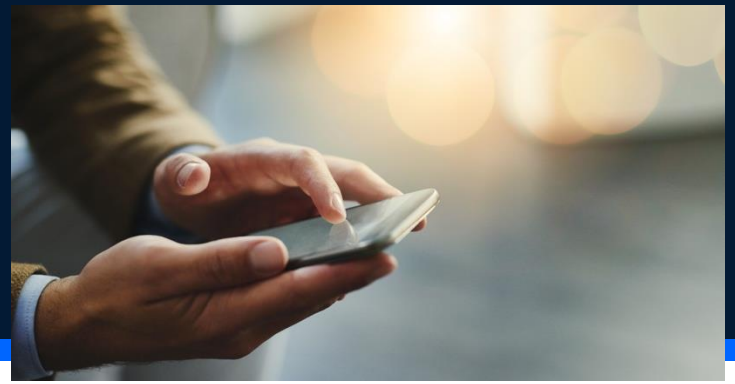


Characteristics of Line Tenure API

02

Overview

Characteristics of Line Tenure API



Verified Line Longevity

The Tenure API delivers trusted information on how long a mobile number has been active with its current subscriber. This operator-sourced insight serves as a reliable proxy for mobile identity stability—essential when assessing user legitimacy in financial transactions.

Contract Type Classification

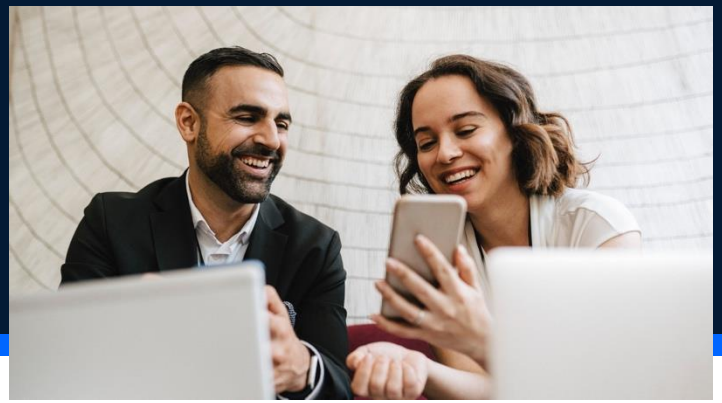
Alongside tenure, the API can return the line's contract type (prepaid, postpaid, or enterprise), providing valuable risk context—since postpaid and long-standing lines often indicate more trustworthy users than newly activated prepaid numbers.

Real-Time Identity Risk Enrichment

Tenure integrates seamlessly into **fraud scoring models**, enriching decision engines with temporal context. Combined with SIM Swap and Device Swap, or behavioral data, it enhances the precision of identity risk evaluations in real time.

Overview

Characteristics of one standard Line Tenure API



Business Logic Flexibility

The API allows financial service providers to define business-specific rules (e.g., “flag mobile numbers younger than 30 days for manual review”). This supports adaptive policies that respond to evolving fraud patterns while reducing false positives.

Standardized Access Across Operators

Built on the CAMARA standard and available through GSMA Open Gateway, the API offers a consistent, operator-agnostic interface across markets. Financial institutions can integrate once and use globally, without negotiating custom solutions per telco.

Binary Risk Assessment with Privacy by Design

The API provides a binary response (yes/no) to custom tenure thresholds (e.g., “Has this number existed for more than 90 days?”), without disclosing personal data. This allows for scalable identity checks that are both privacy-preserving and compliant with data protection frameworks.

Use cases

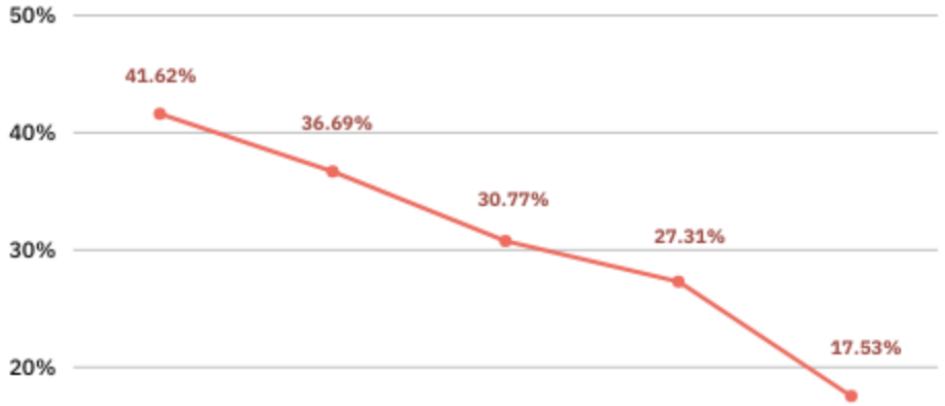
03

Overview / Use Cases

Preventing Synthetic Identity Fraud & Strengthening KYC During Account Opening

Financial institutions are increasingly targeted by synthetic identity fraud—fake identities composed of real and fabricated information, often paired with newly activated phone numbers. By integrating the Line Tenure API into the onboarding and KYC flow, banks gain an additional, network-derived signal that indicates how long a number has been active. **Longer tenure increases confidence in identity verification**, helping teams differentiate legitimate applicants from higher-risk profiles and dynamically adjust risk controls (step-up verification or rejection) based on tenure thresholds.

True Positive Rates by Tenure Groups
(all customers)



OTHER RELATED APIs

SIM Swap
Number Verification
Device Swap
Customer Insights

SECTOR	BANKING & FINANCIAL SERVICES
SERVICE	AUTHENTICATION AND FRAUD PREVENTION

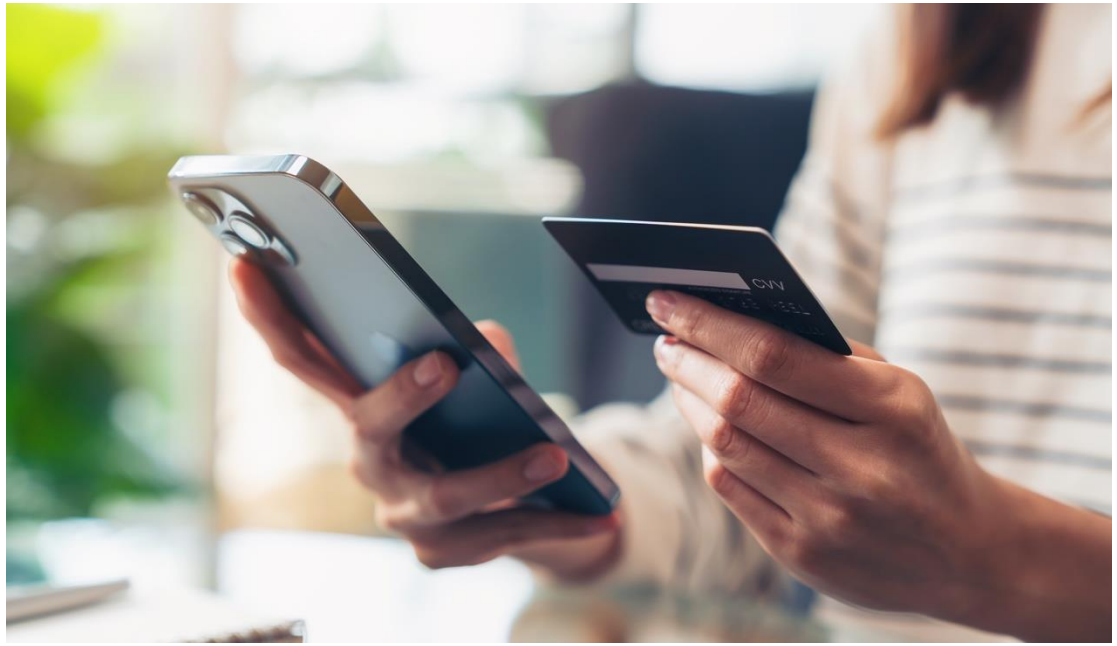
DEVELOPER / BUSINESS NEED ADDRESSED

- **Early detection of synthetic identities** during digital onboarding.
- **Support KYC processes:** complements the KYC Match API by increasing confidence in identity verification when a user's number shows a longer tenure.
- By integrating the Tenure API, institutions can distinguish legitimate users from fraudsters more accurately.Unit21 data shows that: **Accounts <7 days old → 41.6% true fraud rate Accounts >90 days old → 17.5% true fraud rate**

Overview / Use Cases

Detection of Money Mule Accounts in Peer-to-Peer Transfers

Fraudsters often create or recruit “money mule” accounts—temporary bank accounts used to move illicit funds. These accounts typically use recently activated phone numbers and minimal digital footprint. By leveraging the Tenure API, financial institutions can evaluate the receiver’s mobile line age in real time during peer-to-peer (P2P) transactions. If the recipient’s number was assigned very recently, the transaction can be flagged or temporarily held for review, preventing fraud propagation across the payment network.



OTHER RELATED APIs

SIM Swap
Number Verification
Device Location

SECTOR	BANKING & FINANCIAL SERVICES
SERVICE	AUTHENTICATION AND FRAUD PREVENTION

DEVELOPER / BUSINESS NEEDS

- Early detection of suspicious recipients in P2P payments.
- Identification of mule accounts using short-tenure lines
- Reduced risk of internal compliance breaches
- Protection against indirect involvement in laundering schemes
- Strengthening of transaction trust signals

Overview / Use Cases

Real-Time Risk Scoring for High-Value Transactions

When users initiate high-value transactions—such as large wire transfers or adding new beneficiaries—fraud teams must assess risk instantly. The Tenure API enables banks to check how long the sender's phone number has been active, flagging transactions initiated from recently activated lines as high risk. This provides an extra layer of protection without disrupting the user experience.

OTHER RELATED APIs

Device Location
Carrier Billing
Number Verification

SECTOR	BANKING & FINANCIAL SERVICES
SERVICE	AUTHENTICATION AND FRAUD PREVENTION

DEVELOPER / BUSINESS NEEDS

- Real-time risk signal during sensitive operations
- Enhanced decisioning for high-value transactions
- **Reduced reliance on user-declared data**
- **Support for behavioral anomaly detection models**
- **Frictionless fraud prevention logic integrated into backend**

Overview / Use Cases

Securing Account Recovery with Mobile Line Tenure

Account recovery is a common attack vector for fraudsters, especially when phone numbers are hijacked or newly registered to impersonate legitimate users. By using the Tenure API, companies can validate whether the phone number used in a recovery request has been associated with the user long enough to be trusted. If the number is of recent origin, the recovery process can be blocked, escalated, or re-routed to alternate identity verification methods.

In addition to protecting recovery flows, the Line Tenure API also enhances **authentication across digital journeys**. It works alongside Number Verification (NV) or SMS OTP, adding a telco-based trust factor tied to the phone number's longevity — longer tenure = higher reliability. This allows companies to strengthen risk scoring and apply adaptive authentication based on the recency of the number.

OTHER RELATED APIs

SIM SWAP
Number Verification
Number Recycling
Device Swap

SECTOR	ENTERPRISE, B2B, SECURITY & COMPLIANCE
SERVICE	AUTHENTICATION AND FRAUD PREVENTION

DEVELOPER / BUSINESS NEEDS

- Secure fallback channel validation during account recovery
- Defense against social engineering and SIM-jacking
- Improved decision logic in self-service recovery flows
- **Enhance authentication:** complements NV or OTP by adding a trust factor based on the phone number's tenure

Overview / Use Cases

Micro-Segmentation in Banking

The Tenure API can provide banks and financial institutions with an additional signal to enrich their customer data and targeting models. By leveraging the age of a mobile subscription associated with a phone number, organizations can gain further insights into a customer's digital maturity or stability.

This information can be used to:

- Refine credit or loan offerings
- Personalize financing options based on inferred trust levels.
- Support risk assessment and eligibility checks in onboarding or product processes.

OTHER RELATED APIs

SIM SWAP
Number Verification
Number Recycling
Device Swap

SECTOR	ENTERPRISE, B2B, SECURITY & COMPLIANCE
SERVICE	IDENTITY

DEVELOPER / BUSINESS NEEDS

- Need for more granular customer segmentation to tailor credit and financing offers beyond traditional financial data.
- Desire to infer customer trustworthiness or digital maturity using alternative, low-friction signals.
- Need to optimize onboarding and eligibility flows with additional, real-time data sources that require no user input.

Overview / Use Cases

Age Estimation for Safer Digital Experiences

Age-restricted digital services must verify user age with minimal friction while meeting tightening regulatory standards. Document-based verification is accurate but leaves many users unverified due to lack of documents or onboarding drop-off.

Combined with the Age Verification API, Tenure expands coverage by:

- Providing age plausibility when no ID is available
- Reducing false negatives from legitimate adult users
- Flagging likely-minor patterns
- Increasing overall verification rates without adding friction

OTHER RELATED APIs

Age Verification KYK

SECTOR	MEDIA, ENTERTAINMENT & XR
SERVICE	IDENTITY

DEVELOPER / BUSINESS NEEDS

- Expand age-verification coverage beyond document-based methods
- Reduce friction and drop-off by enabling frictionless pre-screening
- Identify likely minors through mobile line recency and stability

Start using Line Tenure API!

04

Getting Started with Line Tenure API

Harness the power of Open Gateway and seamlessly integrate our API services into your app

Follow these initial steps for seamless API services to Developers within Channel Partners' environments, including Operators API Services integration for a cohesive product experience and efficient collaboration among stakeholders.

1

CHOOSE A CHANNEL PARTNER

Select a suitable channel partner or payment aggregator that offers integration with the Open Gateway API to meet your needs and business goals. Contact an expert to get more information about the channel partners availability or to become a new Open Gateway Partner

2

PRODUCT DISCOVERY

You can access the Open Device SWAP through the Channel Partner's developer portal.

3

DEVELOPER REGISTRATION

To use Open Gateway Products, you must undergo a registration process that includes signing up on both the Channel Partner and Operator platforms.

4

LINE TENURE API CONSUMPTION

After subscribing and sharing credentials, You can access the Open Gateway Product on registered Operators, making API calls through the Channel Partner's gateway.

5

PRIVACY MANAGEMENT

Some Open Gateway Products require end user consent for Developers to access Operator's network capabilities on their behalf.

Documentation

05

Official Line Tenure API Documentation

Over CAMARA

CAMARA is an open-source project within Linux Foundation to define, develop and test the APIs. CAMARA works in close collaboration with the GSMA Operator Platform Group to align API requirements and publish API definitions and APIs. Harmonization of APIs is achieved through fast and agile created working code with developer-friendly documentation. API definitions and reference implementations are free to use (Apache2.0 license).

Camara is supported by:

Meetings

- Regular Virtual Meetings
- Bi-weekly on Tuesdays
- 10:00 to 11:00 CET

Contributor ship & Mailing List

✓ Subscribe

CCB (Subproject)

✓ CAMARA KYC Tenure GitHub

FAQs

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Line Tenure API / FAQs

What is the CAMARA Line Tenure API?

The Line Tenure API allows service providers to check how long a mobile phone number has been associated with its current user. It returns a binary result confirming whether the line was active before a given reference date—providing a simple but powerful signal of identity stability.

In addition to tenure status, the API may also include the type of line—such as prepaid, postpaid, or enterprise—which adds context to the risk assessment. For example, a long-standing postpaid line typically indicates a higher trust level than a newly activated prepaid line.

How does the API work?

A service (e.g., a bank) submits a phone number and a reference date. The Line Tenure API returns a binary response—true or false—depending on whether the mobile line was active before that date.

What type of data does the API return?

Primarily, the Line Tenure API provides a boolean value indicating if the number is older than a specified threshold. Optionally, it may include the type of contract (e.g., prepaid, postpaid, enterprise) if supported by the operator.

What use cases does the Line Tenure API support?

The Line Tenure API supports a wide range of fraud prevention and identity risk assessment scenarios, particularly where verifying the stability of a user's mobile identity is critical. Key use cases include:

- Fraud prevention during onboarding – Flagging accounts using recently activated phone numbers, often linked to synthetic identities or money mules.

- Credit risk scoring – Using line tenure as a proxy for user stability and trustworthiness in loan or credit approval processes.

How does Line Tenure API help reduce fraud?

Fraudsters often use recently activated phone numbers to evade detection. The Line Tenure API identifies these "fresh" lines in real time, enabling institutions to block or review high-risk users early.

Can Line Tenure API reduce false positives in risk scores?

Yes. By verifying that a user's mobile number has long-standing tenure, companies can approve low-risk users faster, reducing false fraud alerts and manual reviews.

Line Tenure API / FAQs

Is personal user data exposed through Line Tenure API?

No. The Line Tenure API is designed with privacy by design principles. It does not return PII (personally identifiable information), only anonymized tenure verification results.

Is the Line Tenure API standardized across telcos?

Yes. It follows the CAMARA standard, supported by the GSMA and Linux Foundation, and is accessible through the Open Gateway initiative across multiple operators.

How is Line Tenure API different from SIM Swap?

SIM Swap detects recent changes in the SIM card or IMSI, while Line Tenure focuses on the total age of the phone number assigned to the user. They are complementary signals for fraud detection.

What industries can benefit from Line Tenure API?

While designed primarily for financial services, Line Tenure is also valuable in insurance, government services, e-commerce, and any domain where mobile identity is part of user verification.

Can the Line Tenure API be used in combination with other fraud prevention APIs?

Yes. The Line Tenure API is designed to complement other network-based fraud signals such as SIM Swap, Number Verification, or Device Status. Combining these APIs provides a more complete view of user trustworthiness, enabling stronger, layered fraud prevention strategies—especially in high-risk scenarios like onboarding, payment authentication, and account recovery.

How configurable is the Tenure threshold in the API?

The Line Tenure API allows clients to define a custom reference date against which the mobile line's age is evaluated. This means institutions can tailor the logic to their specific risk appetite—for example, flagging numbers newer than 7, 30, or 90 days depending on the sensitivity of the transaction or use case. This flexibility enables dynamic fraud strategies aligned with evolving threats and regulatory needs.

Other relevant information

07

Discover more

Join our Developer Hub

Join the **Telefónica Open Gateway Developer Hub** to test our APIs, develop use cases with the power of the network and improve user experiences.

https://opengateway.telefonica.com/en/developer-hub

Enroll our Partner Program

If you are interested in the potential of Telefónica Open Gateway and you are willing to collaborate with us, you can **enroll our exclusive Partner Program.**

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Subscribe our newsletter

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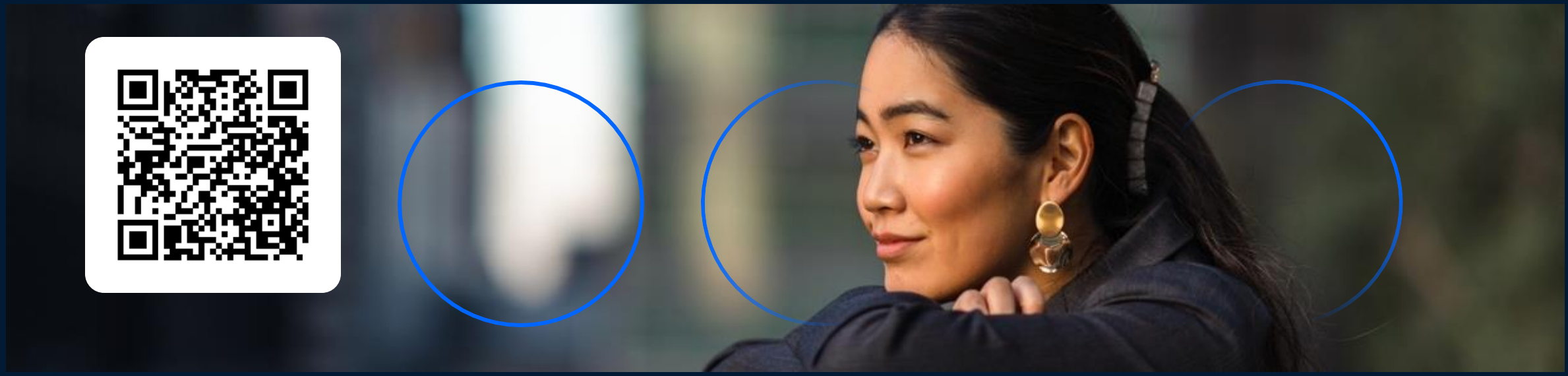
Contact our experts

If you have any questions about the initiative, don't hesitate to **contact our experts.**

https://opengateway.telefonica.com/en/talk-to-expert



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