



Open Gateway

# Overview, use cases and case studies on the Know Your Customer API

Telefónica Open Gateway

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**Description**

01

**With the Know Your Customer - Match API, you can get the validation of user's contact information against the data available at the MNO as a ground truth. This improves the conversion rate and quality of the onboarding of users to new services.**

This API gives you an easy and fast way to validate contact information of customers. This helps you to be compliance with the AML/KYC regulation, preventing different ways of identity fraud such as synthetic identity or identity theft. By using this standardized API, you will also be able to enlarge the footprint of users you can reach through multiple MNOs.

# Features and Categorization

CAMARA	
COUNTRIES	
SECTORS	<p>FINANCIAL SERVICES &amp; INSURANCES</p> <p>E-COMMERCE &amp; RETAIL</p> <p>SOCIAL &amp; CUSTOMER ENGAGEMENT</p> <p>MEDIA, ENTERTAINMENT &amp; XR</p>
SERVICES	IDENTITY



**Characteristics  
of Know Your  
Customer - Match**

02

# Overview

## Characteristics of Know Your Customer - Match API



### Fraud prevention

By using the KYC-Match API, you can reduce your risks related to the identity of your customers, such as synthetic identity fraud or fraudulent transactions based on identity theft.

### Legal compliance

This API helps you to guarantee your compliance with Anti Money Laundering (AML) and Know Your Customer (KYC) regulation. This makes you a more reliable player in your business.

### Conversion rate and high-quality users

Know Your Customer improves the quality of the conversion rate when onboarding customers. The API compares contact information given by users against their corresponding MNO's data, which is a highly reliable source of information. At the same time, privacy regulation is carefully respected.

# Overview

## Characteristics of one standard Know Your Customer-Match API



### Simplified Integration

With a standardized API, you can seamlessly integrate KYC-Match procedure into your onboarding procedures without the need for custom implementations for each telco operator. This simplifies the development process and reduces the time-to-market.

### Footprint for your Identify Service

The standardized API provides you a uniform access to different telco companies. This enhances the footprint of your business and ensures consistency and versatility across different operators.



**Use Cases**

03

# Overview / Use Cases

## Conversation rate and quality of user database

When onboarding new customers, it is important to ensure that the contact information they provide is accurate. Fake accounts lower the quality of your user database and gives you a false feeling of good conversion rate. A low-quality user database prevents you from directing efforts towards genuine users and from really knowing your own customers. A high-quality user database lets you guide strategic decisions and carry out meaningful actions.



<p><b>OTHER RELATED APIs</b></p> <p><b>Number Verification</b></p> <p><b>Location Verification</b></p> <p><b>SIM Swap</b></p>	<p><b>SECTOR</b></p>	<p>FINANCIAL SERVICES &amp; INSURANCES</p> <p>E-COMMERCE AND RETAIL</p> <p>SOCIAL &amp; CUSTOMER ENGAGEMENT</p> <p>MEDIA, ENTERTAINMENT &amp; XR</p>
	<p><b>SERVICE</b></p>	<p>IDENTITY</p>

### DEVELOPER NEEDS

- Mitigate risks based on different ways of identity fraud.
- Avoid registration of fake accounts.
- Ensure the quality of the user database to optimize efforts to reliable customers.

# Overview / Use Cases

## Prevention of identify fraud risks

As we engage more frequently in online activities, from shopping to banking and social interactions, our personal information becomes scattered across different digital platforms and databases. Underestimating the need for robust cybersecurity measures fuels the growth of synthetic identity fraud or identity theft.

KYC-Match API lets you validate the contact information provided by customers with reliable data available in MNOs records. Thus, you make the most of the convenience of digital onboarding and, at the same time, reduce the risks of identity fraud.



<p><b>OTHER RELATED APIs</b></p> <ul style="list-style-type: none"> <li><a href="#">Number Verification</a></li> <li><a href="#">Location Verification</a></li> <li><a href="#">SIM Swap</a></li> </ul>	<p><b>SECTOR</b></p>	<p>FINANCIAL SERVICES &amp; INSURANCES</p>	<p><b>DEVELOPER NEEDS</b></p> <ul style="list-style-type: none"> <li>• Mitigate risks based on different ways of identity fraud.</li> <li>• Assure compliance with AML and KYC regulation.</li> <li>• Maximize the quality of the information related to their customers.</li> <li>• Maximize the conversion rate of the onboarding procedures.</li> </ul>
<p><b>SERVICE</b></p>	<p>IDENTITY</p>		

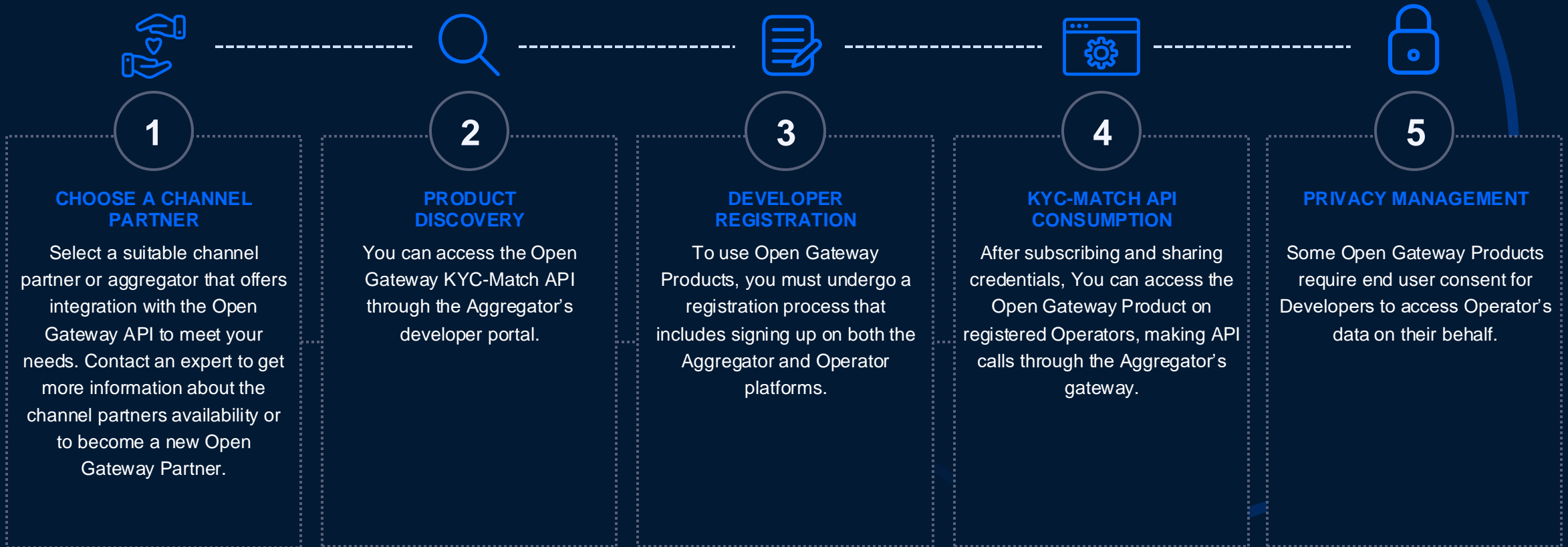
**Start Using Know  
Your Customer -  
Match API!**

04

# Getting Started with Know Your Customer – Match 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.



**FAQs**

05

## FAQs de la API Know Your Customer - Match

### What is the CAMARA KYC-Match API?

The CAMARA KYC-Match API is a standardized API that enables developers to validate contact information provided by customers with data available on the MNO records.

### What is the Unified API Access feature of the CAMARA KYC-Match API?

Unified API Access provides a single, standardized API for accessing telco capabilities across different network operators, simplifying integration for developers.

### How can businesses benefit from using KYC-Match API?

By using KYC-Match API, companies can demonstrate to be trustable and reliable business players, being regulation compliance and adopting best-in-class standards to validate the identity of their customers.

### What types of services can benefit from KYC-Match integration?

A wide range of industries are interested in adopting reliable and efficient ways of preventing digital identity fraud and having high-quality user databases: Fintech, Insurances, Credit, E-commerce and retail, Customer engagement, Media or entertainment.

## FAQs de la API Know Your Customer - Match

### **What security measures does KYC-Match employ to protect user data?**

When using KYC-Match, safe and reliable authentication and authorization procedures are followed to control the access to the API and to retrieve the consent of the end user.

### **What is the role of the GSMA in standardizing the KYC-Match process?**

The GSMA plays a key role in setting standards and guidelines for KYC-Match, ensuring consistency and interoperability across the industry.

### **How does KYC-Match help in identity fraud prevention and regulation compliance?**

KYC-Match API lets you validate contact information of customers against a high-quality source of information which is the information that has been previously curated at the Information Systems of the MNO.

### **Do users need to sign up for KYC-Match?**

KYC-Match API is usually available to be used for all customers of MNOs. But consent from them must be retrieved. This is done following the authorization flow when the developer sends the first API request.



**Other relevant  
information**

06

# 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.

## 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](#).

## Subscribe our newsletter

Find out all about the latest of Telefónica Open Gateway in our [newsletter](#).

## Contact our experts

If you have any questions about the initiative, don't hesitate to [contact our experts](#).





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