

Open Gateway

# KYC - Match API

Preventing Identity Fraud  
for Secure Digital Journeys





Open Gateway is a global initiative, enabling telco operators to expose core network capabilities as standardized, interoperable APIs.



**Global & Multi-telco:** Backed by GSMA, adopted by Telcos Worldwide



**Standardized & Secure:** Built on CAMARA open standards, privacy-first by design.



**Trusted Network Intelligence:** Telco-grade accuracy and trust.

80

Operator Groups

291

Mobile Networks

>80%

Network Connections

# Current identity checks are slow and vulnerable to fraud



## Slow Onboarding

Manual identity checks delay account creation and frustrate customers, reducing conversion rates.

- Lengthy approval times
- Drop-offs increase

**67%**

of banks report lost clients due to slow onboarding (Fenergo)



## Identity Fraud

Stolen or fake identities bypass weak verification systems, exposing businesses to financial and reputational damage.

- Increased fraud exposure
- Higher operational costs

**\$6bn**

Annual costs of synthetic identity fraud (KPMG)



## Compliance Pressure

Complex regulations make identity checks costly and error-prone, increasing risk of penalties and audits.

- Risk of non-compliance
- Heavy penalties

**99%**

of financial institutions report rising compliance costs (LexisNexis)

A solution is needed that delivers **instant identity validation** while reducing risk and **meeting compliance requirements...**

# KYC - Match API – Real-time identity validation for secure access

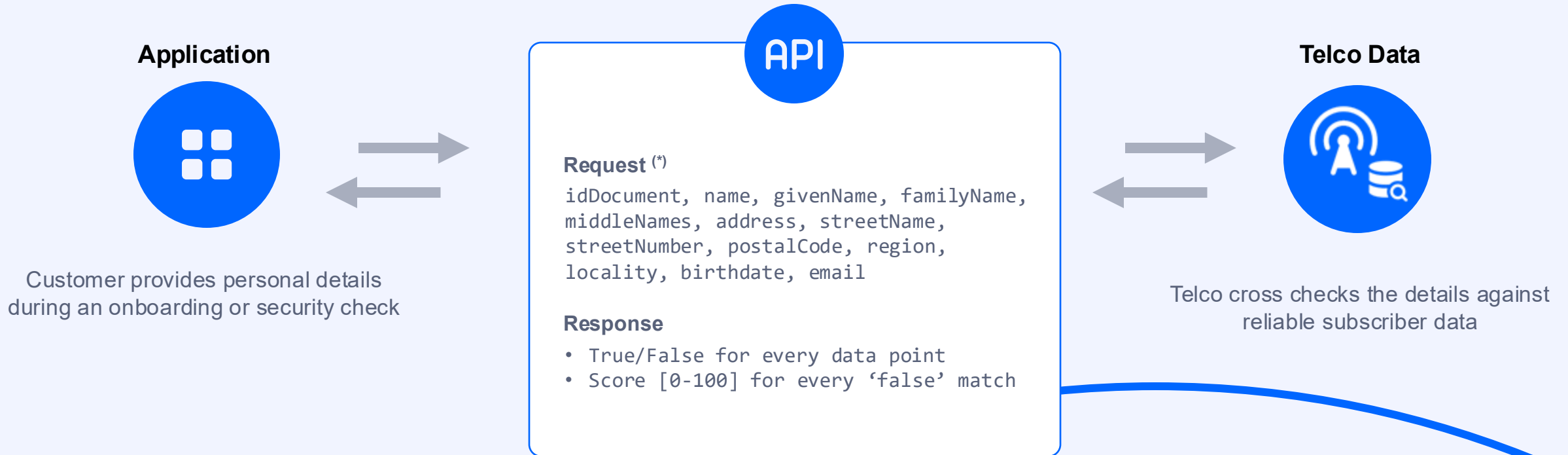
Instant identity matching against **trusted network data** prevents fraud, **accelerates onboarding**, and **ensures compliance** without adding friction for customers.



# KYC - Match enables secure identity verification



Validates identity information against trusted operator data, using a sophisticated scoring system to provide a reliable approach to rapid online identity verification, onboarding and security.



# KYC - Match is applicable to different use cases



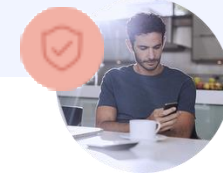
## Instant Identity Confirmation

Validate user identity in real time to prevent fraudulent account creation and unauthorized access.



## Faster Customer Onboarding

Automate identity checks during registration to reduce delays and improve user experience.



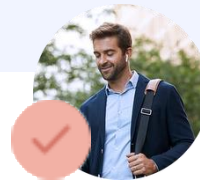
## High-Risk Transaction Screening

Confirm identity before processing sensitive or high-value transactions to minimize fraud exposure.



## Secure Account Recovery

Validate identity during password resets to prevent unauthorized account takeovers.



## Credit and Loan Verification

Confirm identity before approving financial services to reduce risk and ensure compliance.



## Regulatory Compliance Automation

Streamline KYC processes to meet AML and fraud prevention requirements efficiently.

# KYC - Match benefits



## Fraud Prevention

Block stolen or fake identities with real-time verification against trusted network data sources.



## Regulatory Assurance

Meet KYC and AML requirements globally with accurate, automated identity validation.



## Improved User Experience

Deliver instant identity checks without slowing onboarding or legitimate transactions.



## Customer Confidence

Build trust with secure and transparent identity checks that protect user accounts.



## Operational Efficiency

Reduce manual verification costs and speed up approval processes through automation.



## Future-Ready Capabilities

Enable advanced identity-based risk scoring and fraud alerts for evolving threats.

# Real world benefits and added value for business



✓ KYC – Match API



ZapSign, a leading Brazilian e-signature platform, integrated the KYC-Match API to validate a signer's personal data before contract execution.



✓ KYC – Match API



Frete.com, Latin America's largest freight platform, uses the KYC- Match API to securely onboard drivers by verifying ID and phone data, improving route safety.

# Next Steps to start using the KYC – Match API



## Sandbox Testing

- ✓ Join Partner Program
- ✓ Test use case
- ✓ PRO environment



## Try & Buy

- ✓ Proof of Concept
- ✓ Validate use case
- ✓ Business model discussion

**Related Open Gateway APIs:** to be combined with KYC-Match in particular use case for added value



### SIM Swap API

Checks if a user's SIM card has recently been changed, aiding businesses prevent fraud by alerting them to potential unauthorized account access, enhancing security during logins and transactions.



### Number Verification API

Authenticates the user of an app or online service by checking if the phone number they provide matches the one associated with the device they are currently using.



### Line Tenure API

Determines how long a phone number has been active on a network by querying operator data, supporting identity validation, credit risk assessment, and fraud prevention processes.



**Telefónica**

[opengateway.telefonica.com](https://opengateway.telefonica.com)

# KYC - Match API: Instant Identity Verification for Secure Digital Journeys



Validates identity information against trusted operator data, using a sophisticated scoring system to provide a reliable approach to rapid online identity verification, onboarding and security.



## Account Setup & Access Control

Validate identities during registration and recovery to prevent fake sign-ups and unauthorized access.



## Financial Transactions & Credit Approvals

Confirm identity before high-risk transactions, credit issuance, or loan approvals to reduce fraud exposure.



## Regulatory & Identity Management

Automate identity checks for KYC/AML compliance and streamline workflows across digital platforms.



## Verified Identity at Source

Validates user identity against telco records to stop impersonation, fake accounts and bot-driven abuse.



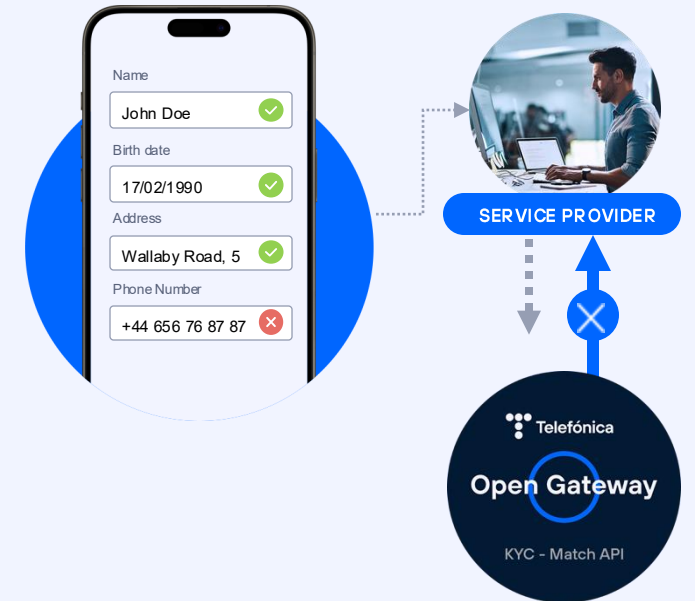
## Efficient Identity Workflows

Streamlines registration and scoring, reducing manual checks, fake sign-ups and operational overhead.



## Compliance Built on Trusted Telco Data

Supports AML and KYC obligations using verified network data, improving compliance accuracy and audit readiness.



Request(*)	idDocument, name, givenName, familyName, middleNames, address, streetName, streetNumber, postalCode, region, locality, birthdate, email
Response	<ul style="list-style-type: none"> <li>• True/False for every data point</li> <li>• Score [0-100] for every 'false' match</li> </ul>

(\*) Data points vary between countries. List not exhaustive.