Telefónica

Open Gateway

Line Tenure API

Ensuring Trust Through Phone Number Tenure in Digital Services

GSMA™   **CAMARA** — THE TELCO GLOBAL API ALLIANCE

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

Telefónica

Lack of Tenure Data hinders risk and loyalty decisions

Fraud Exposure
New accounts pose higher risk without tenure-based checks during onboarding and sensitive transactions.

- Increased fraud vulnerability
- Higher financial losses

24%

Higher fraud risk for short tenure compared to long tenure (Unit21)

Age Verification Bypass
Recently activated or disposable numbers can pass age checks but still indicate risky or synthetic accounts.

- Higher fake account risk
- Short-tenure numbers

33%

of EU children (9–16) have viewed sexual content online (Veriff)

Operational Complexity
Manual tenure checks slow decision-making and increase operational complexity across services.

- Delayed approvals
- Higher costs

Up to 90%

Reduction in manual reviews with automation (Alloy)

A solution is needed that provides real-time **tenure insights** to improve trust, **reduce fraud**, and enable better engagement strategies…

Telefónica

Tenure Insights –
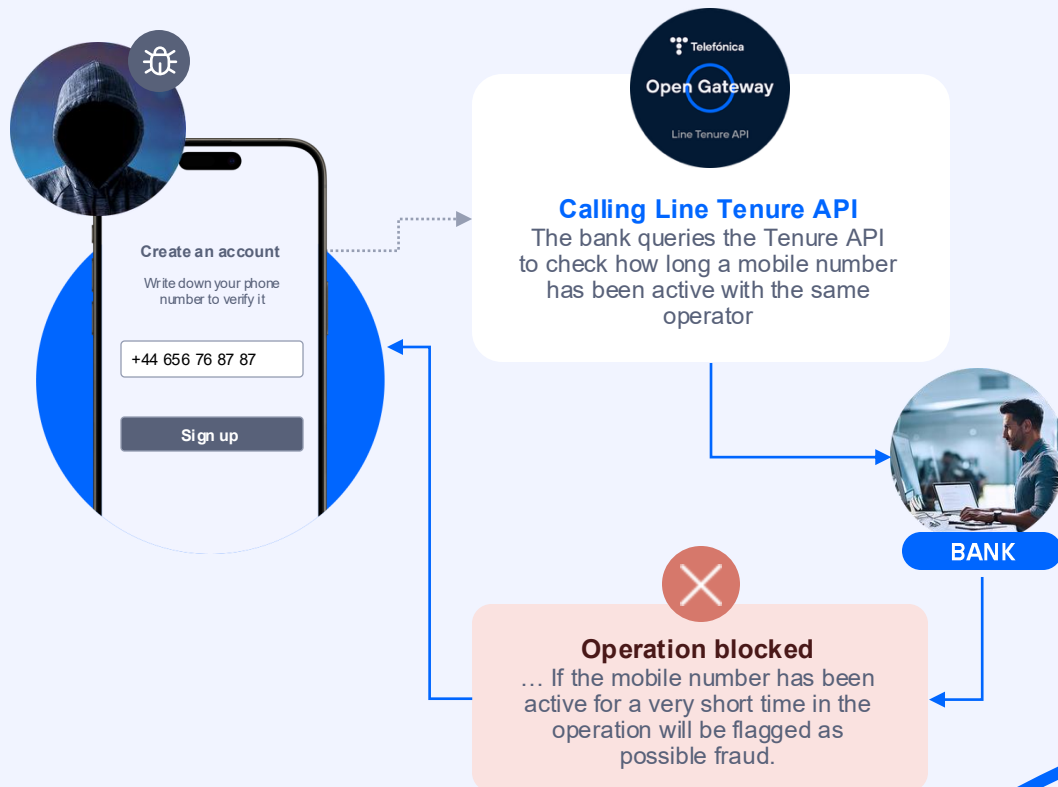# **Real-Time Data** for Smarter Risk and Engagement

Instant access to tenure data enables **better fraud prevention, risk scoring, and loyalty strategies** without adding complexity or friction.

Telefónica

Tenure confirms **phone number trustworthiness** in real time

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.

Open Gateway
Line Tenure API

Calling Line Tenure API
The bank queries the Tenure API to check how long a mobile number has been active with the same operator

Create an account
Write down your phone number to verify it

+44 656 76 87 87

Sign up

BANK

Operation blocked
… If the mobile number has been active for a very short time in the operation will be flagged as possible fraud.

Tenure is designed to provide insights into how long a phone number has been associated with its current user…

✓ **20** years — indicates a trusted, long-term user with high likelihood of being a regular consumer

✗ **2** months — indicates limited history, higher uncertainty, and increased potential risk of fraud.

Telefónica

The Line Tenure API is applicable **to different use cases**

Risk-Based Approvals

Use tenure to assess risk before granting access or approving sensitive actions, reducing fraud across platforms.

Credit Decisioning

Factor line tenure into instant loan approvals to minimize fraudulent applications and increase trust.
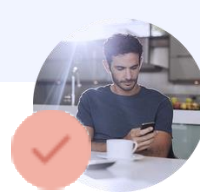
Age Verification Support

Combine tenure with age checks to flag recently activated numbers that may bypass age restrictions.

Onboarding Fraud Screening

Flag short-tenure numbers during sign-up and high-value transactions to prevent scams and account takeovers.

Account Recovery Security

Validate tenure during password resets or account changes to block unauthorized access.

Regulatory & Compliance Reporting

Provide tenure data to support audits, AML/KYC checks, and global compliance requirements.

Telefónica

Line Tenure API **benefits**

Fraud Reduction

Detect high-risk accounts early using tenure insights to minimize scams, unauthorized access, and financial losses.

Enhanced Trust

Provide reliable tenure data to support audits, KYC/AML compliance, and global reporting standards.

Smarter Decisioning

Strengthen credit approvals and onboarding decisions with tenure-based intelligence for more confident, accurate outcomes.

Regulatory Confidence

Build customer and stakeholder confidence by ensuring accounts are linked to verified, long-standing phone lines.

Operational Efficiency

Reduce manual verification and investigation efforts with automated tenure checks, saving time and costs.

Future-Proof Analytics

Embed tenure into predictive risk models and advanced analytics to adapt to evolving fraud and business challenges.

Telefónica

Next Steps to start using the Line Tenure 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 Tenure API in particular use case for added value

Age Verification API
Validates user age by securely matching personal data against telco subscriber records to enable compliant access to age-sensitive services

KYC - Match API
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.

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.

Telefónica

Telefónica

Line Tenure API: Instant Insight into Account Reliability

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.

Fraud & Risk Mitigation
Use tenure to flag short-tenure accounts and prevent scams, account takeovers, and unauthorized actions.

Credit & Age Verification
Factor tenure into loan approvals and complement age checks to catch risky new numbers.

Account Security & Compliance
Validate tenure during account changes and password resets and support AML/KYC audits.

✓ **Risk & Fraud Reduction**
Flag high-risk accounts, prevent scams, and strengthen credit and age-verification decisions.
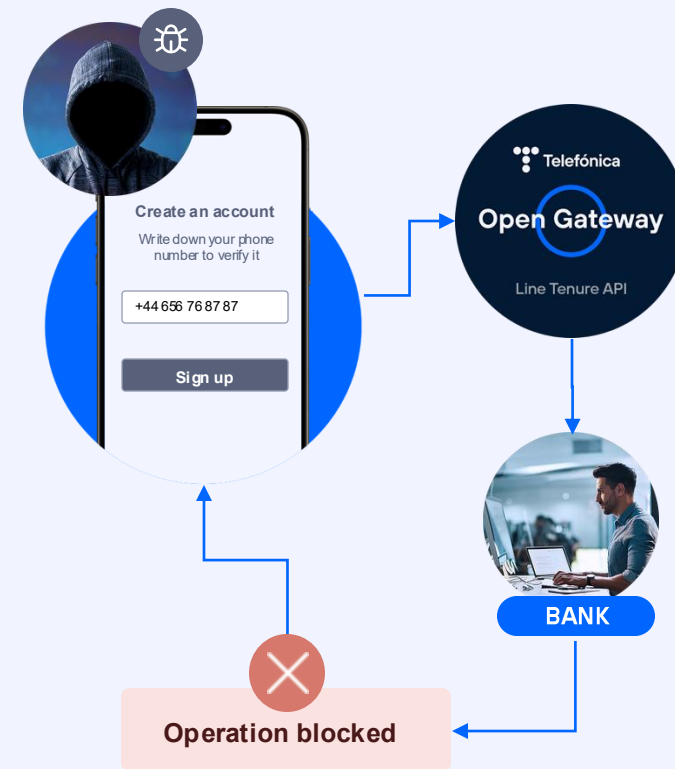
✓ **Operational & Regulatory Efficiency**
Cut manual checks, streamline workflows, and support audits and compliance reporting.

✓ **Trust & Strategic Insight**
Build confidence with verified accounts and enable predictive, future-ready analytics.

Create an account
Write down your phone number to verify it

+44 656 76 87 87

Sign up

Telefónica
Open Gateway
Line Tenure API

BANK

Operation blocked

Request	tenure date (min tenure length e.g 90 days) phone number
Response	True/False (depending if threshold met) contract type (B2B, Contract, Prepaid)

Telefónica