

**Open Gateway**

# Location Verification API

Location Insights That Strengthen  
Every Digital Interaction





**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

# Location Verification - Real-Time Defense Against Fraud and Compliance Risk

Instantly confirm user location via **network intelligence** to **prevent fraud**, meet compliance standards, and **deliver seamless digital experiences**.



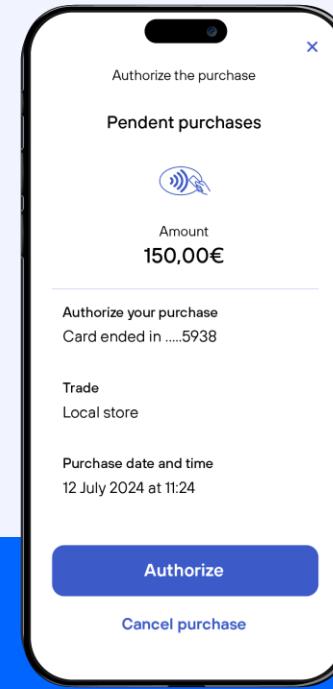
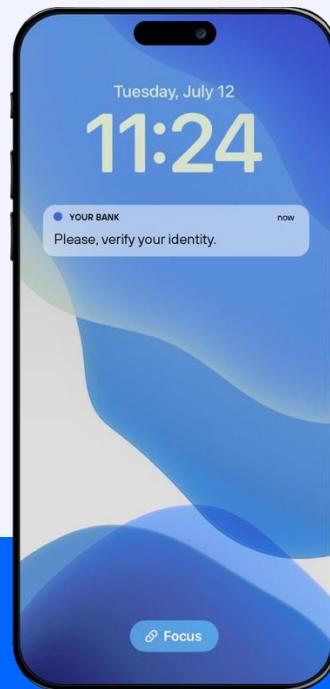
# Location Verification validates true device location



Confirms a user's real-time geographic location via secure network data, supporting fraud detection, regional compliance, and location-based access control without relying on GPS or user input.



A bank queries the Device Location API upon detecting an attempted card payment from an unexpected location.



The bank use the response with their risk decision engine and can deny the payment or request further customer authentication.

# Location Verification API is applicable to different use cases



## Digital Banking Onboarding

Verify customer location during account opening to prevent synthetic identity fraud and meet regulatory requirements.



## Card Payment Fraud Prevention

Validate the user's real-time location against the card transaction location to detect anomalies and block fraudulent payments.



## E-Commerce Checkout Security

Confirm buyer location before approving high-value purchases to reduce chargebacks and fraud.



## Ride-Hailing & Delivery Authentication

Validate driver and rider locations to prevent fake bookings and ensure service reliability.



## Gaming & Gambling Compliance

Enforce geo-restrictions for online gaming and betting platforms to comply with local laws.



## Insurance Claim Validation

Confirm claimant's location during incident reporting to detect fraudulent claims.

# Location Verification API benefits



## Fraud Reduction

Real-time SIM swap detection prevents identity theft and unauthorized transactions across multiple digital and financial services.



## Regulatory Assurance

Reduce manual fraud investigations and financial losses through automated SIM swap detection and prevention.



## Frictionless Experience

Enable seamless checks without disrupting legitimate user experience or slowing down onboarding processes.



## Customer Confidence

Meet anti-fraud and KYC requirements for financial institutions and digital service providers globally.



## Operational Efficiency

Protect sensitive accounts and transactions across banking, retail, and digital platforms with robust SIM integrity checks.



## Future-Ready Capabilities

Enable proactive fraud alerts and advanced risk scoring for evolving threats and new business models.

# Next Steps to start using the Location Verification 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 Location Verification API in particular use case for added value



### Device Swap API

Queries network data to detect recent changes in a user's device IMEI, enabling real-time risk assessment and enhanced fraud prevention.



### 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

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

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

# Location Verification API: Deliver real-time location assurance



Confirms a user's real-time geographic location via secure network data, supporting fraud detection, regional compliance, and location-based access control without relying on GPS or user input.



## Secure Digital Transactions

Validate location for banking, card payments, and high-risk activities to prevent fraud.



## Geo-Compliance Enforcement

Automate location checks for gaming, gambling, and regulated industries globally.



## Operational Trust

Ensure real-time location integrity for mobility, delivery, and travel services.



### Industry-Wide Fraud Protection

Secure banking, commerce, and mobility with real-time location checks.



### Compliance Without Complexity

Automate geo-verification to meet global regulatory standards.



### Customer-Centric Security

Protect users while keeping experiences smooth and convenient.



Request	phone number latitude longitude accuracy (km)
Response	True/False (depending on if the device is located within the defined area)