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Open Gateway

Scam Signal API

Detecting and Stopping APP Fraud in Real Time

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

Authorized Push Payment Fraud is a **critical threat to financial institutions** and their customers

APP scams occur when victims are tricked into authorizing payments to fraudsters, often via impersonation or deceptive schemes, making fund recovery difficult

1. Fraudster obtains legitimate user information on the dark web
2. Fraudster calls victim and pretends to be an official from a bank or government agency
3. The fraudster convinces the victim that there is an urgent need to transfer funds
4. The victim logs into their bank account
5. The fraudster dictates instruction to the user on the details of the transfer (i.e., payee, amount, etc.)
6. The victim **completes the transfer**

16% of APP frauds are carried out through phone calls, but account for 43% of total value losses

Current APP Detection Is **Reactive and Leaves Customers Exposed**

Massive Global Exposure

APP fraud is growing rapidly across digital payment channels, creating a widespread financial threat.

- Losses rising fast
- Hard to control

75%

of digital banking fraud is APP fraud (GASA)

Reimbursement & Trust Risk

APP fraud puts banks in a difficult position: they often must refund victims, which can damage trust and reputation.

- Higher customer churn risk
- Regulatory pressure rising

25%

of scam victims may leave their bank after a fraud event (ACI)

High Financial Impact per Incident

Each successful APP fraud can result in significant financial loss for both banks and customers,

- Large payouts per case
- Fraud spreads quickly

£2325

Average loss per APP case in UK (UKFinance)

A solution is needed that identifies scam patterns **in real time** to prevent fraud **before it impacts customers**…

Scam Signal – Real-Time Intelligence for **Proactive Fraud Prevention**

Leverage network intelligence to **detect scam patterns** instantly, block fraudulent activity, and **protect customers** without adding friction or delays.

Scam Signal anticipates **ongoing APP fraud**

Aggregates network intelligence to flag suspicious communication patterns or numbers in real time, helping detect scams, block malicious activity, and protect end users from fraud.

Scam Signal has 3 key signals derived from telco network data that are highly indicative of APP fraud

Ongoing Call Status

Over **70% of APP scams** occur while the victim is actively on a call.

Call Duration

Fraud calls often last **more than 25 minutes**, as attackers maintain engagement until the transfer is complete

Call Direction

The scam is typically initiated by the **fraudster calling the victim**, rather than the other way around.

These indicators are requested through the API at the time of a transaction giving banks and fraud prevention platforms a powerful signal to pause, challenge, or block suspicious payments in real time.

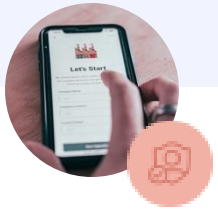
The Scam Signal API is applicable **to different use cases**

Transaction Risk Alerts

Identify scam indicators before processing high-value transactions to prevent financial losses.

Account Protection

Detect suspicious activity linked to scam patterns and block unauthorized access attempts.



Customer Notification

Alert users in real time when scam signals are detected to prevent engagement with fraudulent actors.

Fraudulent Call Detection

Flag and block calls originating from known scam sources before they reach customers.

Digital Service Security

Monitor scam signals during onboarding to prevent fraudulent account creation.

Compliance Reporting

Provide scam detection data for regulatory audits and anti-fraud compliance requirements.

Scam Signal API **benefits**

Fraud Mitigation

Stop scams before they result in financial loss or reputational damage for businesses and customers.

Regulatory Assurance

Meet anti-fraud compliance requirements with accurate, real-time scam detection data.

Customer Confidence

Build trust by proactively protecting users from scams and fraudulent interactions.

Enhanced Service Integrity

Maintain secure digital environments by blocking scam-related activities across platforms.

Operational Efficiency

Reduce manual investigations and accelerate fraud response through automated detection.

Future-Ready Protection

Adapt to evolving scam tactics with dynamic detection and predictive intelligence capabilities.

Next Steps to start using the Scam Signal 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 Scam Signal API 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.
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.
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.

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Scam Signal: Real Time Detection of APP Fraud

Aggregates network intelligence to flag suspicious communication patterns or numbers in real time, helping detect scams, block malicious activity, and protect end users from fraud.

Proactive Scam Prevention

Detect and block APP scam attempts before transactions or account access occurs to protect customers.

Real-Time Customer Alerts

Notify users instantly when scam signals are detected to reduce risk and improve trust.

Compliance and Risk Management

Automate scam detection reporting to meet global anti-fraud regulations efficiently.

Comprehensive Scam Defense

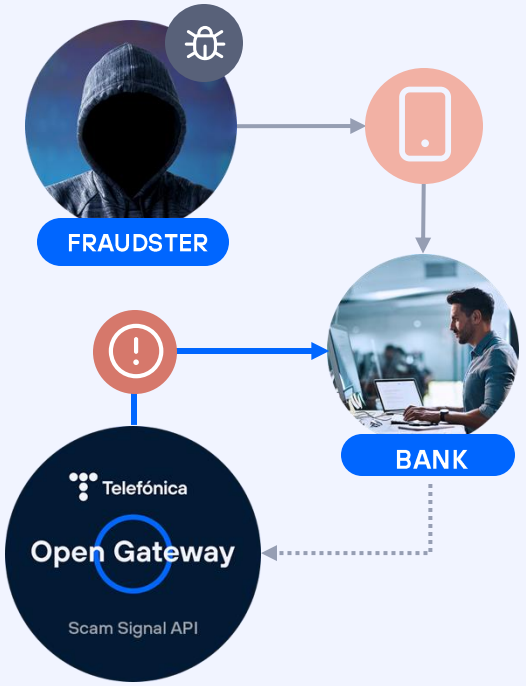
Detect and block scam attempts instantly to protect customers and reduce financial exposure.

Frictionless Security Experience

Deliver proactive protection without disrupting legitimate transactions or onboarding processes.

Compliance and Scalability

Automate scam detection to meet regulations and support future growth across markets.



Request	Response
call in progress	True / False (if the call is ongoing)
call direction	Outbound / Inbound
call duration	HH:MM:SS
call start time	HH:MM:SS