**Know Your Customer Match API**

**SIM Swap API**

# French operators team up to fight fraud

Case study for online commerce using the CAMARA standardised Know Your Customer Match API and SIM Swap API - **View API Descriptions**

## Business Problem

Four in five French companies have experienced online fraud attempts, with 45% stating that online fraud has increased over the past 12 months. The number of digital identity theft cases has risen by 40% over the past four years, according to the French Ministry of Interior.

## Impact

The mobile operators developed and tested the APIs in the French market with financial institutions, such as BforBank and Fortuneo, which use Know Your Customer Match to screen new customers in partnership with DQE Software. Over 20 companies in France, mostly from the financial sector, are now using the APIs and usage is accelerating month on month.

## Technical Solution

Bouygues Telecom, Free, Orange and SFR have launched two CAMARA APIs for the French market, Know Your Customer Match and SIM Swap. Know Your Customer Match enables businesses to cross-check customer-provided information with the verified records maintained by their mobile operator, while SIM Swap is used to check whether a given phone number has recently changed SIM cards to help mitigate account takeover attacks.

## Value

The APIs provide an additional layer of defence against fraudsters: they help prevent account take over fraud and check customer identities during transaction and onboarding processes.

*"We believe that joining forces to develop APIs to a common standard, CAMARA, will revolutionise the way that developers use networks capabilities and services by making them quicker and easier to access. Our identity APIs have already been deployed by numerous banks and financial service providers in France to help fight fraud. We are convinced that Open Gateway and CAMARA will allow us to scale our existing business and build new use-cases around network-based APIs."*

**Laetitia Orsini
EVP Consumer Business, Orange France.**