



Number Verification API

# Lydia Solutions cuts fraud and increases conversion

Case study for mobile financial services using the CAMARA standardised Number Verification API - [View API Descriptions](#)

## Business Problem

The financial services sector makes extensive use of one-time passwords to authenticate users, but this manual process is prone to frustrating mistakes and can be vulnerable to social engineering techniques, in which a user inadvertently facilitates access to a fraudulent third party.

## Impact

The API-based solution has reduced latency by up to 50% when compared to Lydia Solutions' previous authentication mechanisms, while social engineering attacks based on one-time password sharing have been virtually eliminated.

## Technical Solution

Mobile financial services platform Lydia Solutions is employing Vonage Verify's Silent Authentication channel, leveraging CAMARA Number Verification API, to automatically verify users through their handset using mobile operators' data. The solution authenticates tens of thousands of users daily.

## Value

As well as reducing fraud, Lydia Solutions is seeing other business benefits, including increased conversion rates thanks to a better user experience, and a lower total cost of ownership through greater efficiency.

*"Vonage Verify with silent authentication has been a real innovation for us. The solution has elevated our ability to deliver a simpler, seamless and more secure user experience while protecting against increasingly sophisticated threats and fraud patterns. With Vonage, we're safeguarding tens of thousands of users every day while improving conversions and reducing costs—a true win for both our customers and our business."*

**William Brulin,**  
Senior VP at Lydia Solutions

