

Number Verification API

ABA Bank delivers seamless authentication and registration

Case study for banking using the CAMARA-standardised Number Verification API – [View API Descriptions](#)

Business Problem

There are more than 260 scam operations based in Cambodia. In cases where banks use SMS-based, one-time-passwords for authentication, scammers try to manipulate users into sharing these passwords and other personal information. If successful, the criminal can then access the victim's account from their own handset and authorise transactions.

Impact

Following in the footsteps of ABA Bank, Wing Bank and Acleda Bank are also now employing the Number Verification API, which enables end users to verify their phone number, register and log in within milliseconds. Collectively the banks use the API to authenticate more than 1.2 million transactions each month.

Technical Solution

Cambodian mobile operators Metfone, Smart Axiata and Cellcard collaborated with IPification to provide ABA Bank with a Number Verification API (based on the CAMARA standard) which automatically verifies whether a device's mobile number matches the one registered for mobile banking. This solution removes the need for one-time passwords, increasing the security of users' accounts.

Value

By enabling frictionless and secure user registration and authentication, the mobile operators' Number Verification API is helping to increase usage of mobile banking, thereby supporting the development of Cambodia's digital economy.

"The security and convenience of mobile banking is our top priority, and the introduction of IPification will allow us to provide ABA Mobile users with an easier authentication process, keeping the app secure at the same time. The bank will continue bringing the latest developments to the local market, further accelerating the digital transformation throughout the country."

Askhat Azhikhanov
ABA CEO

