Number Verification API

BRI Bank reduces fraud by verifying phone numbers

Case study for banking using the CAMARA standardised Number Verification API - View API Descriptions

Business Problem

To authenticate customers, banks in Indonesia had been relying on SMS-based, one-time-passwords, which are vulnerable to social engineering. If a scammer successfully manipulates a user into sharing these passwords, they may be able to access the victim's account from their own handset and authorise transactions.

Technical Solution

Mobile operators Telkomsel, XLSmart and IOH provided BRI Bank with the CAMARA-based Number Verification API, which automatically verifies whether a device's mobile number matches the one registered for mobile banking. Working in the background, this automated solution removes the need for one-time passwords, increasing the security of users' accounts.

Impact

BRI Bank reports a 70% reduction in social engineering incidents across its mobile apps. It has also seen a 20% improvement in the rate of successful authentications versus SMS-based one-time passwords, while the average time it takes for users to log into the app has halved.

Value

The Number Verification API provides enterprises with a trusted authentication method, strengthening Indonesian mobile operators' position in the fast-growing digital identity market.

"Number Verification is not just an alternative to SMS one-time-passwords, it's a better model: invisible to users, resistant to social engineering and tampering, and trusted by security-conscious industries. For mobile operators, consistent network APIs can support strategic collaboration with hyperscalers and fintech, helping them reclaim relevance and revenue in the authentication ecosystem."

Telkomsel

Telkomsel