



Call Forwarding Signal API

Call forward detection lowers fraud for Currencies Direct

Case study for money transfers using the CAMARA-standardised Call Forwarding Signal API - [View API Descriptions](#)

Business Problem

When onboarding new customers, Currencies Direct faces the risk of fraudsters using unconditional call forwarding to silently redirect mobile numbers. This tactic enables interception of verification calls, voice-delivered one-time passwords, or customer service callbacks—bypassing otherwise strong security measures.

Impact

In a proof-of-concept, Sekura.id processed 3,662 mobile numbers using its KYC Match, SIM Swap, and Call Forward Detection APIs. In one case, two applications submitted seconds apart used the same call-forwarded number, with matching details suggesting collusion. The fraud team blocked activity, preventing £25,000 in potential losses. The account was later confirmed to involve forged ID and a suspected stolen debit card.

Technical Solution

Currencies Direct uses Sekura.id's CAMARA-based API to check if a mobile number is set to forward calls to another number. The solution applies a traffic-light risk score—green for no forwarding, amber for possible risk, and red for active unconditional forwarding. Combined with CAMARA-based SIM Swap and KYC Match APIs, it delivers layered fraud protection in a single response.

Value

Integrating the Call Forward Detection API has added a new security layer for Currencies Direct, allowing them to detect potential phone number compromises without customer input. It helps prevent costly remediation, chargebacks, and reputational risk—while also supporting compliance requirements.

“While SMS one-time passwords and document checks remain common, they are increasingly vulnerable to redirection and manipulation. Real-time insight into whether a number is being silently forwarded adds a critical, often overlooked layer of assurance. As fraud techniques evolve, mobile-derived signals are proving essential in protecting high-risk moments like onboarding, card issuance, and account recovery, without adding friction to the customer experience.”

Currencies Direct

