GSMA
Open Gateway

SIM Swap API

MovyPay counters chargeback fraud in public transport

Case study for public transport payments using the CAMARA-standardised SIM Swap API – View API Descriptions

Business Problem

In Argentina, MovyPay's public transport fare platform saw a spike in fraudulent chargebacks. Fraudsters used SIM swap techniques to intercept SMS one-time passwords, make unauthorised transactions, and trigger chargebacks causing financial losses. Traditional fraud tools, like static risk assessments and behavioural analytics, failed to catch the fraud in real time.

Impact

Following the deployment of the SIM Swap API, MovyPay saw an 80% drop in chargeback fraud within six months, along with a sharp decline in account takeovers and unauthorised transactions. The system also cut costs by reducing the need for manual reviews and boosted regulatory compliance.

Technical Solution

MovyPay partnered with a local aggregator to integrate a CAMARA-based SIM Swap API from Argentina's mobile operators. The system checks if a SIM has been recently changed before approving a transaction. Numbers with recent swaps are flagged for review or declined, while legitimate users proceed without extra authentication steps.

Value

MovyPay's new system demonstrates how network APIs can mitigate mobile payment fraud, particularly in environments where SMS-based passwords remain a primary authentication method. By enabling smarter and more secure services, employing real-time network intelligence can support thedevelopment of Argentina's digital economy.

"In our experience, mobile network data, accessed through standardised APIs, can play a critical and highly effective role in detecting fraud and securing digital transactions. Crucially, employing network APIs can enhance security without adding friction for legitimate users of our platform."

MovyPay