



Number Verification API

LankaPay protects payment accounts from take overs

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

Business Problem

LankaPay, the interbank payment network operator in Sri Lanka, was using SMS-based one-time passwords (OTPs) to authenticate access to payment accounts. However, fraudsters were using social engineering to intercept OTPs enabling them to link the victims' accounts to devices controlled by the fraudsters. They could then take over the accounts and embezzle funds.

Impact

In the three months after the CAMARA-based Number Verification API went live in April 2025, it was adopted by seven banks and fintech apps, with monthly verification volumes growing to approximately 30,000 API calls. As the Central Bank of Sri Lanka has made it mandatory for all fintech apps to utilise this solution, the number of verifications using the API are set to reach around 150,000 per month.

Technical Solution

All 3 mobile network operators in Sri Lanka, Dialog, Hutch and SLT Mobitel have enabled LankaPay to use the CAMARA-based Number Verification API. The API enables LankaPay to verify that the device attempting to link to an account is utilising the same phone number as that registered with the bank for receiving OTPs.

Value

The integrity of Sri Lanka's digital payment ecosystem depends on protecting LankaPay, which is the country's sole payment network operator, from fraud. As well as providing additional protection, the CAMARA-based Number Verification API solution ensures reliable and automatic authentication without requiring user action, while also protecting individuals' privacy by avoiding the exposure of actual phone numbers.

"The Number Verification API introduces an important additional security layer, significantly reducing fraudulent account takeovers while maintaining the ease and accessibility of digital payment services within Sri Lanka's banking sector. The next step will be for banks to integrate the Number Verification API for other high-risk transactions, beyond initial account registrations."

LankaPay

