

Number Verification API

SIM Swap API

Orange LiveNet and ShareID: The Smile that Stops Fraud, the Mobile that Seals Trust

Business Problem

As fraud tactics evolve, especially with the rise of generative AI, traditional defence mechanisms are no longer sufficient. It is critical to build and use innovative solutions to combat mobile fraud and account takeover attacks, emphasizing the importance of balancing strong security with a seamless user experience.

Impact

Initial data covering the first 3 months of a trial, shows that over 60% of users of a major French digital payment provider have benefited from Network APIs. User authentication duration has been reduced by 50%, and the risk of one-time password failure has been cut to 0. Meanwhile, a French bank has reduced account takeovers (ATO) by more than 70%, eliminated SIM Swapping, and saved €2M in fraud losses by implementing MFA 3.0.

Technical Solution

Network APIs run in the background to monitor user activity and detect unusual behaviour, continuously assessing account risk. If something suspicious is flagged, the system triggers authentication to verify the user's identity. By using Network APIs as a first layer of verification (e.g. SIM age or number match), businesses can confirm legitimacy with no added friction, only requiring authentication when a real risk is detected.

Value

Orange and ShareID's respective solutions helped enterprises reduce false positives and prevent account takeovers, without adding unnecessary friction for legitimate users.

"Combining Network APIs with ShareID's MFA 3.0 makes digital journeys safer and simpler for enterprises. Companies can reduce fraud, such as SIM swap, account takeover, and identity theft, by verifying SIM and network data in real time and triggering strong authentication only when needed. Over time, this can move from single checks to reusable trust, securely linking a customer's identity to their phone number. Once verified, customers can access services more quickly while maintaining the same level of protection."

Sara Sebtj, CEO & Cofounder of ShareID

