



Globe

GCash

Number Verification API

Globe and GCash test silent network authentication using the Number Verification API

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

Business Problem

Across the world, banks use one-time passwords sent via SMS to authenticate customers using their mobile apps. But fraudsters can use social engineering techniques to source these one-time passwords, which they then use to gain access to customers' accounts.

Impact

In the PoC, the test application of GCash interfaces directly with Globe's Network Exposure Platform to enable real-time, network-level authentication that confirms user identity. Described as a significant step toward more secure digital transactions, the PoC validates the technical feasibility of silent network authentication and demonstrates alignment with CAMARA standards.

Technical Solution

GCash, the Philippines' leading finance super app, is running a PoC with Globe Telecom to pilot Silent Network Authentication (SNA). Powered by Globe's CAMARA-based Number Verification API, the solution verifies in real time if a mobile number matches the registered account, reducing reliance on OTPs and making authentication more seamless.

Value

The PoC demonstrates how Globe's network APIs can authenticate users instantly without relying on one-time passwords or SMS verification. By reducing vulnerabilities linked to intercepted or socially engineered codes, the solution strengthens fraud prevention while improving the user experience by removing manual steps. It also highlights how mobile operators can play a central role in enhancing digital trust through secure, programmable networks.

"Digital finance must be both secure and effortless. Through this independent proof of concept with Globe, we are testing how network-based authentication can move us beyond traditional one-time passwords toward more intelligent, invisible protection. This reflects our commitment to staying ahead of evolving threats while making financial services simpler and safer for millions of Filipinos."

Miguel Geronilla, Chief Information Security Officer of Mynt, the parent company of GCash

