

Scam Signal API: A cross-industry solution for Authorised Push Payment (APP) Fraud

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Summary

- Authorised Push Payment (APP) fraud has become a significant financial crime in UK, resulting in GBP 450.7 million in losses in 2024.
- To address this growing threat, UK Finance, GSMA, UK mobile operators (Vodafone, EE, and Virgin Media O2) and the UK banks collaborated to create Scam Signal, an API that uses real-time mobile network intelligence to detect scam indicators and support banks in preventing fraudulent transactions.
- Scam Signal API is now live across major UK networks, covering 85% of mobile users. Through JT and FICO, it has been deployed with UK banks providing improved detection rates of up to 40% and false positive rate of 3:1.
- A global rollout is now underway.

Challenge

According to UK Finance, fraud is the most common crime in the UK. APP fraud is a significant issue globally and particularly within the UK, where it resulted in losses of GBP 450.7 million in 2024. UK Finance also reports that 70% of APP fraud cases originate online but make up for 29% of total APP losses. In contrast, telecommunication fraud represents 16% of cases but account for 36% of losses.

Collaborative Solution

To support the fight against scams, GSMA and UK Finance brought their members together (Mobile Network Operators (MNOs) and banks) to explore how real-time mobile network intelligence could help banks in detecting suspicious activity. This process of collaboration enabled the co-creation of the Scam Signal API. Joint workshops with MNOs and banks, supported by detailed data modelling, revealed key

behavioural indicators of fraud, forming the basis of the Scam Signal solution.

Dianne Doodnath, Principal of Economic Crime at UK Finance, said: “To address social engineering tactics used by criminals, cross-industry collaboration has once again proven critical. Working with GSMA has been invaluable in making UK mobile network operators available to support and analyse data with our financial services members. This collaboration has resulted in a strong solution that should have a real impact by identifying criminal activity and increasing fraud detection.”

Understanding Scam Signal API

Scam Signal API leverages real-time network intelligence alongside customer and payment data during live transactions and high-risk activities to detect and prevent social engineering scams targeting account holders. By identifying predictive indicators of fraudulent activity, it enables banks

Social engineering attacks are becoming increasingly sophisticated and intricate. The scam signal API is a highly effective solution, harnessing real-time network intelligence to empower banks in detecting and thwarting fraudulent activities with exceptionally low false-positive rates. We are relentlessly improving our models to become even more effective over time as we continue to learn and adapt.

Adri Loloci - Senior Global Product Manager at Vodafone UK

to better assess transaction risk and make informed decisions about whether to proceed with or block payments, ultimately protecting both consumers and financial institutions from loss.

Working with the banks allowed for a thorough understanding of their issues. Detailed analysis provided the insights needed to co-create the solution. Scam Signal API exemplifies the power of collaboration and is now available from Virgin Media O2, Vodafone, and EE.

Glyn Povah - Head of Global Product Development, Digital Identity at Telefónica Tech

Due to the successful delivery of the solution, JT (Jersey Telecom), an established network infrastructure provider, collaborated with GSMA and UK mobile operators to access the Scam Signal API. The API is integrated into the fraud detection platform of JT's strategic partner FICO, enabling timely and personalised interventions to disrupt scams through their FICO® Platform.

Henry Howe, Head of Product Development, Mobile Intelligence Solutions, at JT said: “Scam Signal API is a game-changer for banks tackling APP fraud. By integrating real-time telecoms data into transactional monitoring banks can deploy proactive measures that protect customers from fraudulent attacks, putting the trust back into our digital economies.”



Impact

The Scam Signal API solution is proving to be a significant breakthrough in reducing APP fraud. The service is now live across three of the four major UK mobile operators, giving 85% coverage.

Scott Taylor, Fraud Protection & Compliance Consultant at FICO shared his thoughts, “The API is deployed with our banking partners across account to account, credit and debit card payments through FICO’s Customer Communication Management system, an intelligent omni-channel digital platform. Depending on the use case it is delivering improved detection rates of up to 40%. Similarly, it is enabling a false positive rate of 3:1 which is groundbreaking”.

The Scam Signal API was successfully launched in the UK, thanks to a strong cross collaboration initiative between UK Finance, GSMA, and major UK mobile network operators. This partnership united the financial and telecom industries to tackle APP fraud. Together, they developed a robust fraud detection solution that uses mobile data to identify and prevent scam payments enhancing protection for consumers and banks.

Future Plans

Brian Gorman, Fintech Lead at GSMA confirmed “As a result of the successful UK launch, Scam Signal is now on schedule to launch in South Africa in summer 2025 and plans for global rollout are in development. The API is part of Open Gateway, GSMA’s global initiative on APIs designed to create a global framework of common network APIs that simplifies access to mobile operator networks.”

Spanning the globe from Brazil to China, Germany to South Africa, we are seeing the mobile industry come together to launch universal standardised network APIs to combat online fraud, protect customers and power the digital economy.

As a result of the successful UK launch, plans for global rollout for scam signal are now in development.

Brian Gorman - Fintech Lead at GSMA

Get Involved

The GSMA's Connected Fintech and Commerce community supports new initiatives, such as API development via GSMA Open Gateway, by providing a platform to explore mobile capabilities in areas such as financial inclusion, fraud solutions, payments, super apps, insurance, credit risk scoring and more.

If you would like to part of the fight against scam, join the GSMA's Connected Fintech and Commerce Community [here](#).

