

# LUCA

# ATP\_

## **Make better informed risk decisions when using mobile channels for one-time passwords**

Account Takeover Protection from LUCA, a Telefónica Data Unit, protects your customers if, for example, they are asked to validate a transaction with a one-time password sent to their mobile device.

**The service gives you real-time insight into whether the call divert function on a customer's mobile device has been activated, and the recency of any sim swaps.**

**You can then decide whether you're dealing with fraudulent behaviour and if any further step-up authentication is required.**

If a customer's mobile account has been taken over, you can act before the fraudsters can do things like withdraw funds, change passwords or set themselves up as a new beneficiary for any payments.

### **Why Telefónica?**

Telefónica is one of the largest telecommunications companies with a significant presence in 21 countries and a customer base that amounts to more than 341 million accesses around the world.

**We offer best-in-class mobile, fixed and broadband networks, and an innovative portfolio of digital solutions.**

*Telefónica* DATA UNIT

## Key benefits for you

- **Reduces account takeover fraud** where mobile channels are used for two-factor authentication
- **Protects both SMS and voice channels**, making one-time passwords more secure
- **Provides real-time data insights**, so you can make better informed risk decisions
- **Improves customer service** levels
- **Delivers a straightforward consent model** when customers provide their mobile number
- **Direct connection via API** and through accredited partners

## The technology behind it

- **High-availability** managed service
- **High capacity**, high volume, low latency
- **HTTPS REST APIs** for straightforward integration
- **Subscription-based**, to maintain fully auditable chain of consent
- Available as a **query-response service**

## Get in touch

To find out more about Account Takeover Protection **speak to your LUCA account manager.**

## Key benefits for your customers

- **Improves protection** from account takeover fraud
- Is **simple and straightforward**, with customers just needing to provide their mobile number
- Delivers peace of mind and **convenience, with additional security** for all one-time passwords sent via SMS and voice channels

