

LUCA

AI Powered Decisions

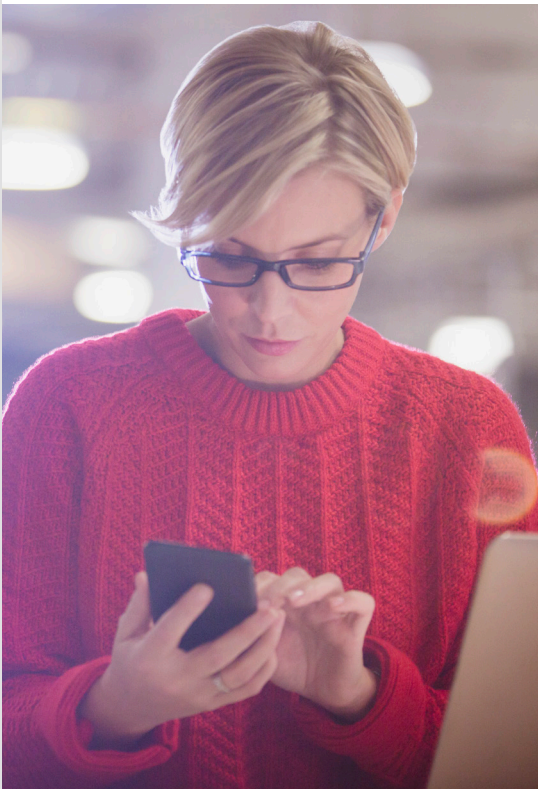
ATP

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 and LUCA?

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.**

LUCA is the data unit of Telefónica and its mission is to help corporations increase their results through a global offer of Big Data and Artificial Intelligence products and services.

Telefónica DATA UNIT

ATP

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
- Improves customer service levels
- Delivers a straightforward consent model when customers provide their mobile number
- Direct connection via API and through accredited partners

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

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.

LUCA

luca-d3.com

Telefonica DATA UNIT