

# LUCA SMARTDIGITS

Sandbox API Overview

LUCA ATP

# Definitions

Term	Definition
Client Code	A human readable string that will identify the End Client, to a consumer brand level, in the SMARTDIGITS platform.
End Client	A business customer that procures the ATP product from (i) Telefónica (ii) Service Provider or (iii) from an Intermediary.
End User	A user of End Client's services who is also a user of Telefónica mobile telecommunications services and who has (if required under Data Protection Laws) given and not revoked consent to End Client that complies with Data Protection Laws and which allows the data held on the user by Telefónica to be used and shared with the End Client and/or that the data held on the user by End Client to be used and shared with Telefónica in order to provide the Services.
MSISDN	An End User's mobile number – in international format, for example 447700900007.
Service Provider	<p>Service Provider is a supplier of fraud management and prevention services to End Clients which use such services to manage and prevent fraud in respect of their own end-user products.</p> <p>Service Provider either supplies its services i) directly to End Clients, or ii) indirectly to intermediaries which have relationships with their own End Clients.</p>
IMSI	International Mobile Subscriber Identity. A unique and secret number in the mobile network associated to a MSISDN.

# Document history

Version	Date	Comment
1.0	19/11/18	Getting started guide.

# 1. About LUCA SMARTDIGITS

SMARTDIGITS is a B2B platform and set of secure REST based API services that allows access to unique, personal, data insights. These insights can be used by service providers to transform and enhance their customer experience and user journeys, while at the same time improving security and reducing fraud.

## 2. LUCA ATP

The LUCA ATP service allows service providers to determine the timestamp of the last MSISDN/IMSI pairing change on the network and the unconditional call divert status of a MSISDN in real-time.

A change of MSISDN/IMSI pairing in the network is commonly known as a SIM Swap and allows subscribers to move their mobile number (MSISDN) legitimately from one SIM card to another, for example in the case of loss or damage to their existing SIM card or an upgrade to a new device with a different SIM card form factor. After a SIM Swap is actioned on the network the customer MSISDN will be associated to the new IMSI of the new SIM card.

A feature of the mobile network is to allow subscribers to permanently or temporarily divert their mobile phone number (MSISDN) to another phone number. This will

be transparent to callers to the subscriber's MSISDN. In the case of unconditional call diverts (the only type supported by this service), all calls to the subscriber MSISDN will be diverted to the provisioned number. Other types of call divert (e.g. conditional) can be setup on the network for the subscriber MSISDN (e.g. when phone out of coverage) but these are not supported by this service.

## 3. Use-cases

### 3.1 Risk decisioning for mobile channels based one-time passwords (2FA)

Mobile channels, such as voice and SMS are commonly used by service providers as an out-of-band authentication channels, as part of their 2FA product feature, to offer enhanced levels of authentication and security for their customers when accessing their products and services.

The ATP service gives service providers real-time insights into whether the call divert function on a customer's mobile device has been activated and a timestamp insight for the last sim swap. These insights can be used, along with other service provider insights to make better informed risk decisions when using mobile channels for one-time passwords, helping reduce account takeover fraud and offering improved protection to end-users.

### 3.2 Outbound voice call fraud

SMARTDIGITS ATP insights can be used, along with other risk signals and insights to help service providers protect themselves and end users from outbound call centre identity fraud.

### 3.3 Additional Use-cases

Telefónica is willing to consider additional use-cases where SMARTDIGITS insights can offer value to service providers AND end users. Any additional use-cases to those highlighted above would need to be consistent with Telefónica business and data principles and compliant with data protection laws in the relevant territories.

## 4. Getting started with the ATP Sandboxes

### 4.1 Access URLs

SIM Swap

<https://sandbox.smartdigits.io/apidocs/simswap>

Call Divert

<https://sandbox.smartdigits.io/apidocs/calldivert>

### 4.2 Credentials

Access credentials, API key and secret can be obtained from your Telefónica account manager. There is no IP white listing for the sandbox environment.

### 4.3 Client codes

Client codes must be human readable and will be issued by your Telefónica account manager. They must identify the End Client brand, as recognised by End Users.

### 4.4 Using the LUCA ATP APIs

The LUCA ATP service, depending upon your contract and work orders with Telefónica, allows access to two endpoints as detailed above. The service has been designed to be secure and protect end user privacy and is offered as a low-latency high volume service, within the limits set out in your work order for the production service.

### 4.5 Whitelisted MSISDNs

Only the following MSISDNs can be used when testing the Sandbox APIs:

447700900007

447100000847

447700900006

447700900002

447700900005

447700900107

447700600287

### 4.6 Error Status Codes

All the possible error codes are detailed in the ATP Sandbox available at the following locations:

<https://sandbox.smartdigits.io/apidocs/simswap>

<https://sandbox.smartdigits.io/apidocs/calldivert>

### 4.7 Production API Access

You will need different credentials to access the production service APIs. These will be provided after you have signed a framework agreement and work order

for the relevant API services.

#### 4.8 Pro-tips

- The SIM Swap timestamp returned is the time of when the last IMSI/MSISDN pairing change was provisioned on the network
- The Call Divert status (T/F) is the live **unconditional** call divert status of the MSISDN on the network
- To enter the mandatory Client Code (X-Client-Code) in the Sandbox, click the **authorise** button with the padlock enter your access credentials and then scroll down to enter the Client Code

Please contact your Telefónica account manager to discuss access to the production service.