

8x8

Building Safer Digital Journeys with Verification API

Strengthening Customer Trust
Through Instant Verification





Every login, transaction, and checkout is a moment of trust. Customers expect seamless experiences, but behind the scenes, businesses face a constant battle against fraud, account takeovers, and security breaches.

The challenge isn't just stopping threats — it's doing so without creating friction.

When Banking Goes Digital, Security Can't Lag Behind

The rise of digital banking has brought unmatched convenience, but the security stakes have never been higher.

By 2025, [global digital adoption](#) is projected to reach 3.8 billion mobile banking users and over 470 million open banking users, driving the digital banking market to \$1.61 trillion.

Yet many financial institutions still struggle with onboarding flows that are too slow or complex, inconsistent OTP delivery, and the burden of maintaining expensive in-house verification systems.

Banks need authentication that works in seconds, all without adding friction that erodes customers' trust.



The Growing Threat to Online Retail

Online shopping has never been more popular, or more vulnerable. With global payment fraud expected to [surpass US\\$343 billion](#) between 2023 and 2027, security is now the deciding factor in whether customers trust a brand.

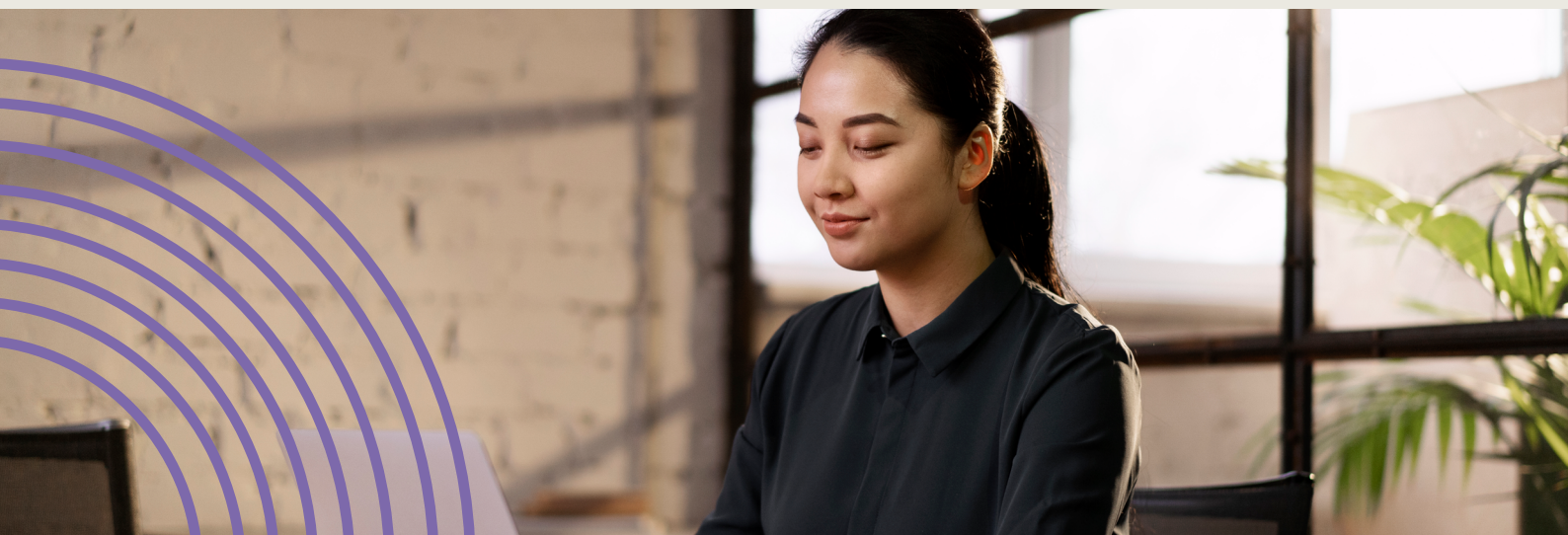
Every login and checkout involves sensitive data, making account takeovers, phishing scams, and fake merchant sites constant threats.

Retailers need verification that confirms the person behind each transaction is legitimate, running quietly in the background without slowing down purchases or causing cart abandonment.

How 8x8 Verification API Delivers

8x8 Verification API bridges the gap between security and seamless experience across both banking and e-commerce. Here's what sets it apart:

- **Multi-Channel Verification:** Delivers OTPs through [SMS](#), voice, [WhatsApp](#), and [Silent Mobile Authentication](#) with automatic fallback for reliable delivery.
- **Smart Routing & Localization:** Premium routing keeps delivery reliable while supporting 43 languages with pre-built templates.
- **Real-Time Fraud Detection:** AI-powered monitoring flags unusual activity, mismatched device data, and suspicious patterns before damage occurs.
- **Instant Integration:** Simple API implementation adds enterprise-grade authentication in minutes without technical complexity or lengthy development work.
- **Compliance Made Easy:** Meets KYC, AML, GDPR, and global data protection standards, helping businesses operate confidently across borders.
- **Performance Insights:** Real-time dashboards track delivery rates, verification trends, and customer behavior to fine-tune security and user experience.





Secure Every Transaction with 8x8 Verification API

In the digital economy, security and speed must move together. 8x8 Verification API gives businesses the power to verify users, secure transactions, and block fraud instantly—without disrupting the customer experience.

When verification is instant and invisible, customers transact with confidence. 8x8 delivers real-time authentication to keep every interaction safe.

If you want a deeper look into how verification transforms security in banking and e-commerce, continue reading the full articles here:

[Real-Time Verification for Secure Banking Experience](#)

[Secure Online Shopping with Verification API](#)

