



# Strengthening Digital Banking with Real-Time Customer Verification



## Why It Matters

Digital banking moves fast, but so do fraud attempts.

Real-time verification allows banks to authenticate users and approve transactions in seconds, reducing fraud, friction, and drop-offs while maintaining regulatory compliance.

## How 8x8 Verification API Works

Reliable and effortless authentication in seconds.

01

Customer initiates a login or transaction.

02

The bank's system triggers a one-time password via 8x8's Verification API.

03

Customer enters the code.

04

The system instantly validates it.

## Benefits for Banks and Customers

### Banks



Reduced fraud-related losses



Lower operational overhead



Improved compliance



Maintained customer trust

### Customers



Instant account access



Fast payment processing



Secure identity verification



Peace of mind with data protection

## Banking Journey Secured by 8x8 Verification API



### Onboarding & Login Security

Number validation and OTP verification ensure only legitimate users can access accounts.



### Transaction Verification

Payments, transfers and high-risk actions are verified instantly to prevent fraud.



### Account Recovery & Profile Updates

Secure OTP workflows for password resets and changes to sensitive account information.



### Cross-Border Customer Access

Multi-channel verification through SMS, voice, WhatsApp, or Silent Mobile Authentication.

## Reliability, Intelligence, and Scalability in One Platform

- Multi-channel delivery with automated fallback
- Built-in fraud prevention and monitoring
- Insightful analytics on delivery and verification trends
- Rapid OTP activation without complex development
- Enterprise-grade authentication without the burden of in-house systems
- Pre-built verification templates available in 43 languages

[LEARN MORE](#)



For more information, contact us at [hello-cpaas@8x8.com](mailto:hello-cpaas@8x8.com) or visit [cpaas.8x8.com](https://cpaas.8x8.com)

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