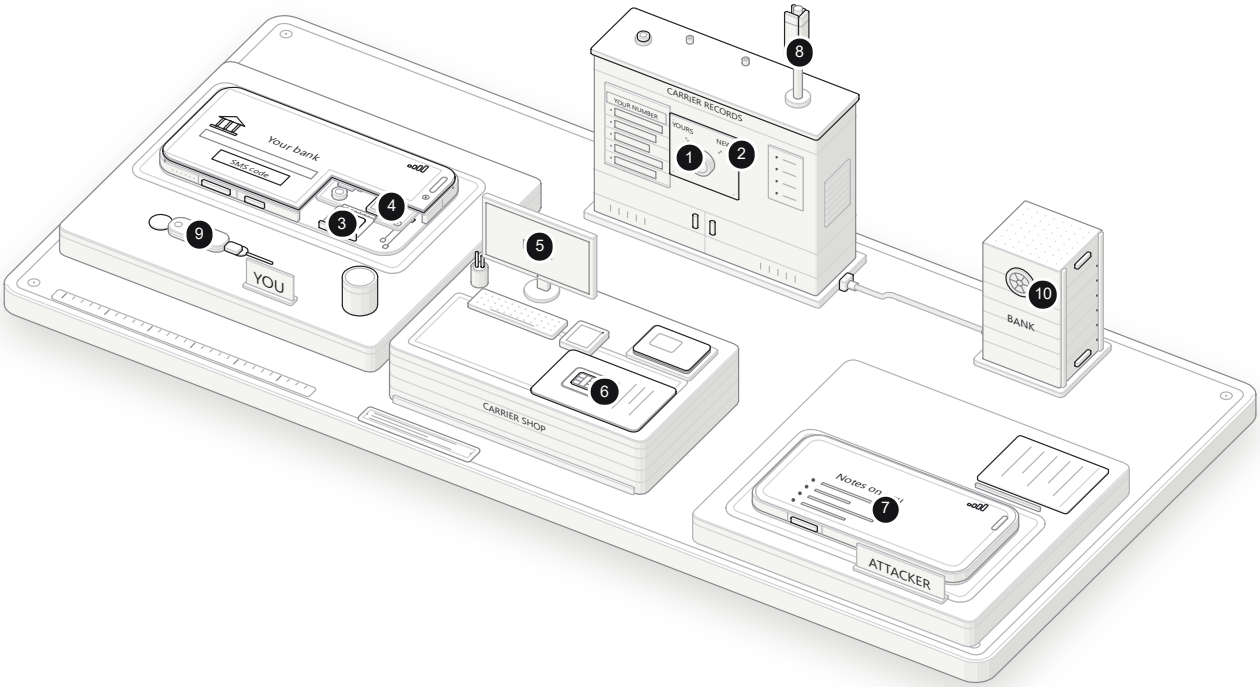
SIM swap

TX-S5
HOW IT WORKS
YOUR NUMBER, THE CARRIER'S RECORDS, A NEW SIM



How can someone get my SMS codes without touching my phone?

Your number is a line in the carrier's records that points to one SIM. Pretending to be you, an attacker convinces the carrier to point it at a new SIM. Your phone loses service, and texts and calls for your number, codes included, reach their phone. A PIN or lock at the carrier, sign-in without SMS, and a SIM-change check before sending a code all stand in the way.

1 SIM
YOUR NUMBER POINTS TO AT A TIME

0
CONTACT WITH YOUR PHONE NEEDED

1 check
A FIRM CAN ASK: DID THIS NUMBER JUST GET A NEW SIM?

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COST OF A CARRIER SIM LOCK UNDER US RULES (FROM DEC 2026)

01 **Number selector**
Points your number at one SIM; a swap turns it to the new SIM.

02 **Carrier records**
Your number is a line here, pointing to one SIM.

03 **Your SIM**
Holds the identity and secret key the network checks.

04 **Modem**
Reads the SIM and talks to the network.

05 **Clerk's screen**
Where a new SIM is linked to a number.

06 **New SIM**
Once linked, it receives your number's texts.

07 **Attacker's phone**
Receives your codes after the swap.

08 **Cell mast**
Delivers texts to whichever SIM the records point to.

09 **Security key**
Sign-in without an SMS code.

10 **Bank or wallet server**
Can ask the carrier about a recent SIM change.