

Tips for phone and internet providers



Telecommunications
Industry
Ombudsman

Tips for providers to help protect consumers against fraudsters

Ensure account security processes are strong for high risk transactions

- Providers should ensure account security processes keep up with industry codes and regulations as they develop.
- Providers should conduct additional security checks for high risk transactions, which do not solely rely on easily obtainable information about the consumer.

High risk transactions include:

- requesting a SIM Swap
 - porting a phone number to another provider
 - adding an Authorised Representative to an account
 - changing contact details
 - ordering new products or services.
- Providers should always verify the legitimacy of identity document information.

Ensure consumers can quickly and easily report a potential security breach

Providers should consider:

- reducing hold times for fraud complaints
- having a 24/7 hotline or extended phone hours to report fraud
- a direct telephone or online messaging service for consumers seeking to report fraud
- allowing consumers to block any activity on their account, unless the activity is done instore with photo ID
- allowing staff to add a 'fraud' flag to the front of a consumer's account, rather than relying on customer interaction notes (where they can be missed).

Regularly review and update account security measures

- Providers should regularly review their fraud complaints, particularly call recordings, to identify potential security gaps or areas of improvement.
- Providers should review their SMSs and emails containing one-time codes to ensure they contain clear instructions for consumers to report a fraud.
- Staff should be well-trained in responding to a consumer's report of a potential security breach, including advising consumers on how to secure their account.

Educate consumers about ways to secure their account

- Providers should regularly inform consumers about how they will normally contact them and the information they will ask a consumer to provide.
- Providers should publish information about fraud, their security measures, and links to relevant sources (ScamWatch, IDCare, the police) on their website and distribute via email, post, or social media.