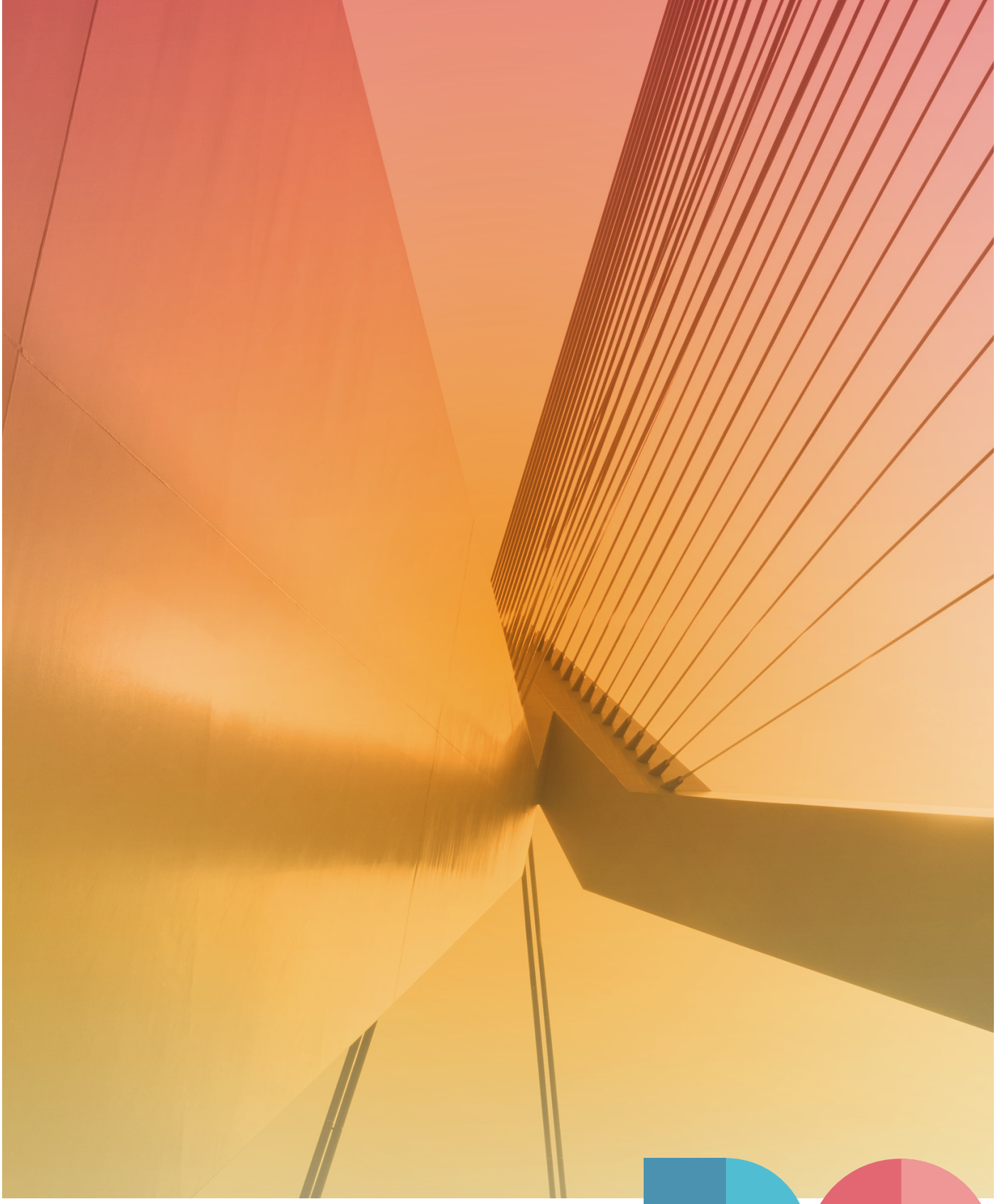


P.o.P (POWER OF PRINT) SUMMIT ‘24

SHARE THE KNOWLEDGE

CLASS NOTES

Cybersecurity

Cybersecurity

Practices to help protect

Fiona Homan

Director, National Anti-Scam Centre

Fiona has more than seven years' experience designing and delivering cyber and scam awareness strategies. Fiona joined the ACCC as the Director of Scam Prevention and Outreach ahead of the launch of the National Anti-Scam Centre in July 2023. Prior to this she was the Director of Human Based Cyber Defence at the Australian Taxation Office. Fiona's public service career spans 20 years of leadership in frontline, project and strategy delivery, delivering to both internal and external audiences.

“Over $3 billion was lost by Australian consumers to scams in 2022.”

Scams are becoming more widespread, but how do you know one when you see it, and how do you avoid them?

It is timelier than ever that industry is equipped with tools, resources and knowledge to stay vigilante in their business practises and move through the digital space in an informed manner. Digital and print are both valuable, effective and relevant channels in Australia and a balance of both is the best pathway for us all.

NATIONAL ANTI-SCAM CENTRE

The National Anti-Scam Centre works across government and the private sector to protect Australians from scams. Scamwatch is run by the National Anti-Scam Centre to collect reports about scams to help warn others and to take action to stop scams. Scamwatch also provide up-to-date information to help consumers and businesses spot and avoid scams. Scam reports help the National Anti-Scam Centre make Australia a harder target for scammers and protect people from becoming victims in the future.

THE NATIONAL-ANTIL SCAM CENTRE:

- helping people spot and avoid scams.
- makes it easier to report scams.
- improves information sharing to disrupt scammers.
- works across government and with industry.
- supports law enforcement.

NATIONAL ANTI-SCAM CENTRE - PRINCIPALS

1 INTEGRATING, NOT DUPLICATING

Approaches will build on and integrate learnings and capabilities that already exist.

2 PLACING CONSUMERS AT THE CENTRE

Our priority is protecting the community and designing solutions that work for people.

3 ENSURING A NO WRONG DOOR APPROACH

Helping consumers find the answers and support they need wherever they report.

NATIONAL ANTI-SCAM CENTRE - CAPABILITIES

The National Anti-Scam Centre is a virtual centre that sits within the ACCC.

It is guided by an advisory board with representatives drawn from peak bodies representing the finance, digital platforms and telecommunications sectors as well as consumer advocates, victim support services and others with relevant expertise.

The National Anti-Scam Centre is establishing partnerships and fusion cells to draw on expertise from the private sector, consumer groups and other regulators to disrupt scams before they reach consumers.

A Regulator Steering Group comprising the ACCC, ASIC and the Australian Communications and Media Authority has also been established to support the work of the Anti-Scam Centre. A broader operational regulatory group will also be established shortly.

The ACCC has final responsibility for decisions relating to the work of the Anti-Scam Centre.

Whole of ecosystem collaboration and disruption.

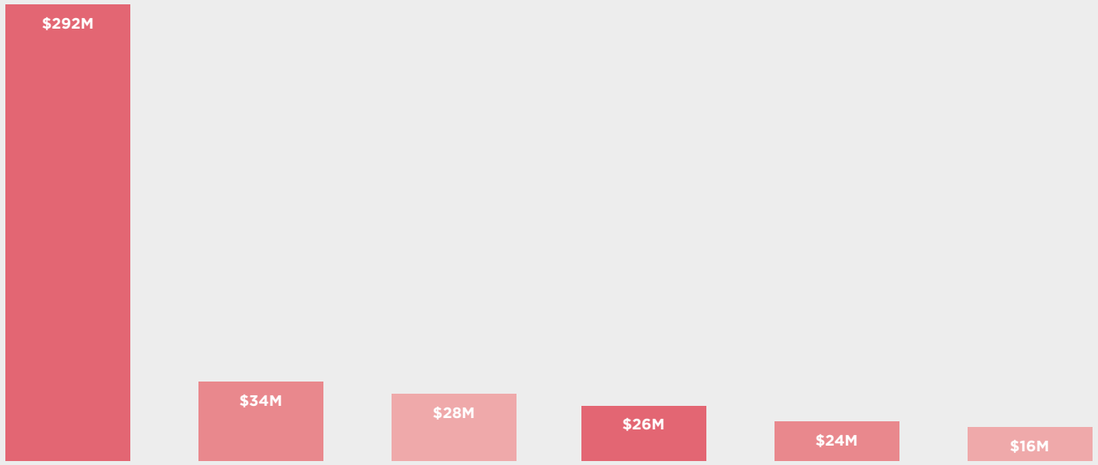
Data and intelligence gathering, sharing and reporting.

Awareness, education and improved customer experience.

SCAMWATCH REPORTING

Top 6 scam categories by total financial loss

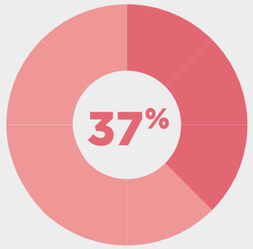
(2023)



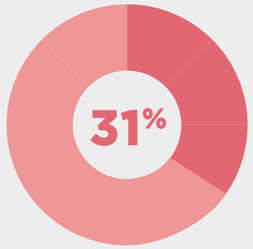
Snapshot of Scamwatch reports by contact method

(1 Jan to 29 Feb 2024)

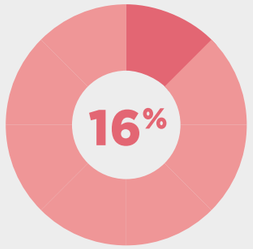
TEXT MESSAGE SCAMS



EMAIL SCAMS



PHONE CALL SCAMS



Digital Scams

False billing scams typically involve scammers using a fake bill or invoice to trick consumers into paying funds to their account. Phishing scams are a commonly used technique, and businesses can also be the targets of these scams. A common example of this might involve a scammer claiming to offer a service that would assist a business in obtaining an ABN, which ultimately results in the scammer stealing money and sensitive information. Remote access scams, and particularly tech support scams can be used by scammers to target consumers and businesses.

NATIONAL ANTI-SCAM CENTRE - ADVICE

PROTECTING YOURSELF

- Use unique and complex passwords or passphrases.
- Help others , report scams to Scamwatch.gov.au.
- Familiarise yourself with current scams.
- Train staff on scams prevention.
- Remember to “stop, think, and protect” when you receive unexpected contact.

PROTECTING CUSTOMERS

- Check and secure your email system.
- Advise customers to contact you by phone or in person if they receive correspondence from you that they suspect might be a scam.
- Ensure your phone number is displayed on your website.
- Consider adopting eInvoicing, such as the Peppol system supported by the Australian Taxation Office.

INDUSTRY ADVICE

Scammers are defrauding consumers and businesses with scam websites that impersonate well-known brands. Businesses impersonated by scammers may suffer brand damage and loss of consumer trust and confidence. Your customers may lose money and personal information if they engage with these fraudulent websites.

How to protect your business from scams:

MONITOR USE OF YOUR BRAND AND BUSINESS NAME

- Just like you might monitor your market, you should also monitor the use of your business and brand name. You can do this yourself or use a monitoring and removal service. This helps you detect and remove fraudulent websites before any harm is done to your business or customers.

TAKE ACTION IF YOUR BRAND OR WEBSITE IS BEING IMPERSONATED

- Find out who hosts the fraudulent website. You can do this using a free public verification website. Search online for ‘who hosts this website’ to find these services.
- Find out how to make a report through the hosting provider’s website: this might be an online form or email. Include details of the impact on your intellectual property rights.
- Report the impersonation to the website hosting provider and ask them to remove it. As you own the intellectual property in your business and brand, you’re best placed to make the report
- If your brand is being used in scam ads on social media, also report this activity directly to the platform.
- Report scam websites to Scamwatch. This helps the National Anti-Scam Centre raise consumer awareness about recognising and avoiding scams.

How to protect your customers from scams:

BE SCAM-SMART WITH CUSTOMER COMMUNICATIONS

- Let your customers know how your business communicates with them so they can identify when a message is fake.
- Don’t use links. Hyperlinks in messages and emails are often associated with scams. If you state that you don’t use them when contacting your customers, it makes scams easier to spot.

TELL CUSTOMER SERVICE STAFF ABOUT SCAMS

- Make sure customer service staff know how to tell customers about scams impersonating your business.
- Train your staff to help affected customers find support services and report suspicious activity to Scamwatch.
- Share information and resources to help affected customers further protect themselves.

Q: How does the National Anti-Scam Centre collaborate and engage with industry?

A: National Anti-Scam Centre team members visited the scam and fraud centres of major banks to learn more about prevention and detection activities being undertaken and progress data sharing and collaboration opportunities. We have engaged with fintechs, telcos, digital platforms, banks and other financial institutions to discuss initiatives to support scam disruption and prevention. These initiatives include call and SMS blocking in the telco sector and working with fintechs to address the increasing prevalence of cryptocurrency and identity theft.

Are there other regulators that are working on scams beyond the National Anti-Scam Centre?

A: The government has also funded other regulators to target scams. The centre supports their work.

The Australian Securities and Investment Commission was given funding over 4 years to deal with investment scams. They will identify and take down websites which promote investment scams. This work will be cost recovered through levies under their industry funding model.

The Australian Communications and Media Authority currently has responsibility for oversight of the Reducing Scam Calls and Scam SMS Code. It sets out processes for identifying, tracing, blocking and otherwise disrupting scam calls and scam text messages.

The Australian Communications and Media Authority and the Department of Infrastructure Transport, Regional Development, Communications and the Arts was given funding over 4 years to tackle SMS scams. They will set up and enforce an SMS sender ID registry. The registry will stop scammers from being able to imitate brand names in text messages.

Q: How does the National Anti-Scam Centre work with consumer and the community?

A: We conducted nine outreach engagements to promote scams awareness, share key consumer protection messages, and gather valuable intelligence on scams impacting particular communities that may not be flagged in standard data analysis. Community engagement provides a unique opportunity to hear from people impacted by scams.

For example, at a community forum for older Australians, participants shared concerns about technology and fear of scams. Many avoid online shopping services and are overwhelmed with the number of scam text messages they receive. They shared that it would help to have more information about how to tell a real communication from a fake one and more assistance using technology safely. As a result, the Scamwatch website was updated to include information about impersonation scams and the Office of the eSafety Commissioner’s Be Connected program that provides resources and services to support older Australians to build their digital confidence, has introduced scams prevention messages.

The National Anti-Scam Centre is committed to leading consistent messaging to help consumers identify and avoid scams. We are collaborating with partners to amplify messaging and provide better education resources to help consumers.

Q&A

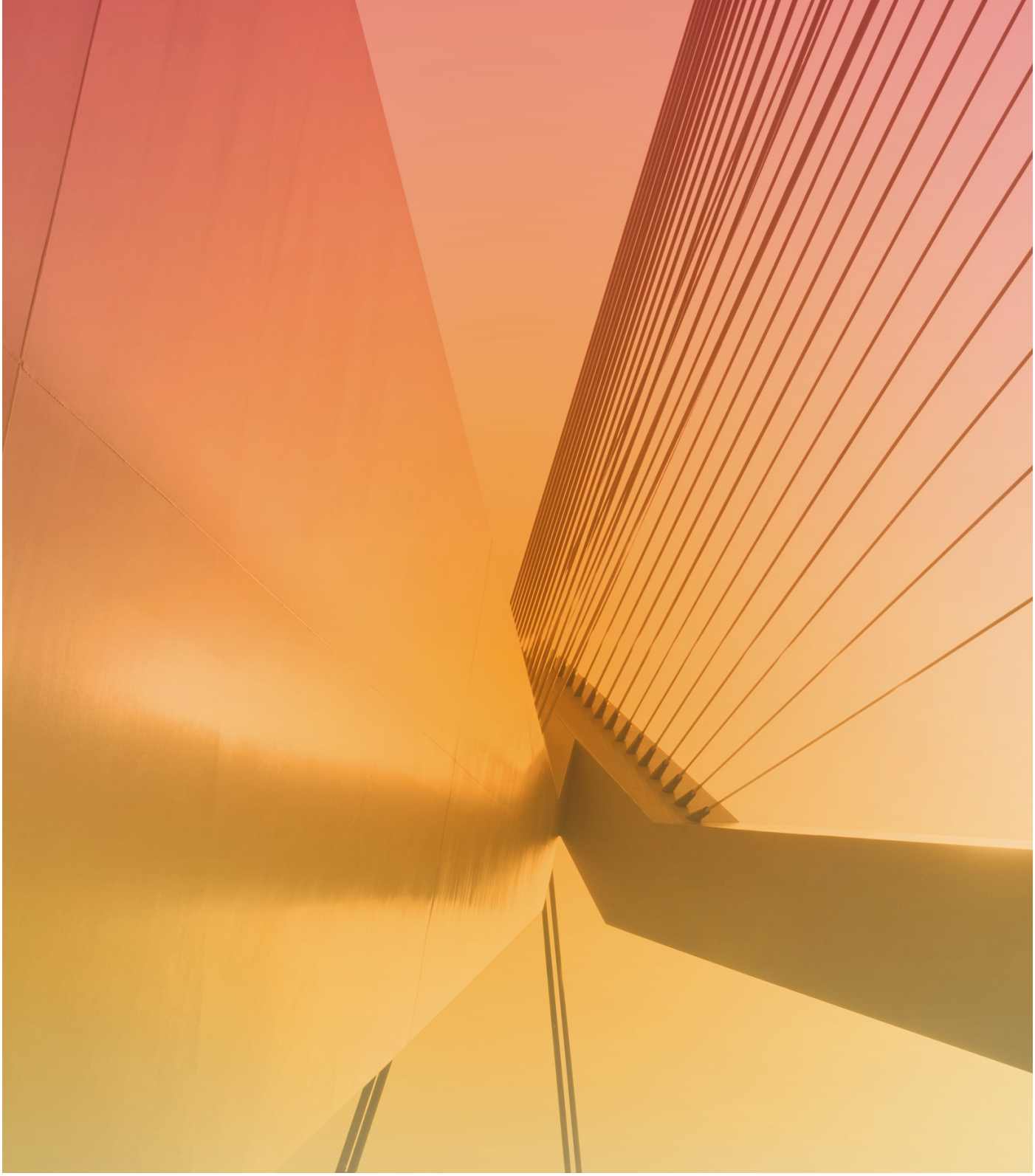
NOTES

Learn more about Scamwatch

National Anti-Scam Centre
scamwatch.gov.au

Report a scam:

scamwatch.gov.au/report-a-scam



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