

# **Regulatory Measures by the CRC to Prevent Fraud in Voice and SMS Services**

**Shift in Approach:** From  
Reaction to Prevention

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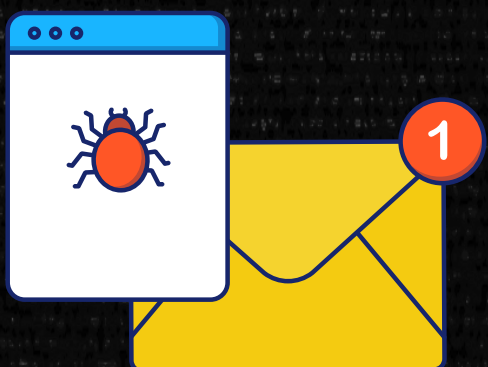
## Vishing

Fraud through voice calls impersonating legitimate entities.



## Smishing

Fraudulent SMS messages that deceive users into providing sensitive information.



## Spoofing

Spoofing of the originating number to create the appearance of legitimacy.



## Restoring Trust in Voice and SMS

- Fraud schemes have reached levels of sophistication that make it difficult to distinguish legitimate communications from fraudulent ones.
- The impact on the digital ecosystem requires urgent and structural regulatory intervention to restore trust.
- It is necessary to move from reactive approaches based on enforcement to preventive frameworks that stop fraud before it occurs.



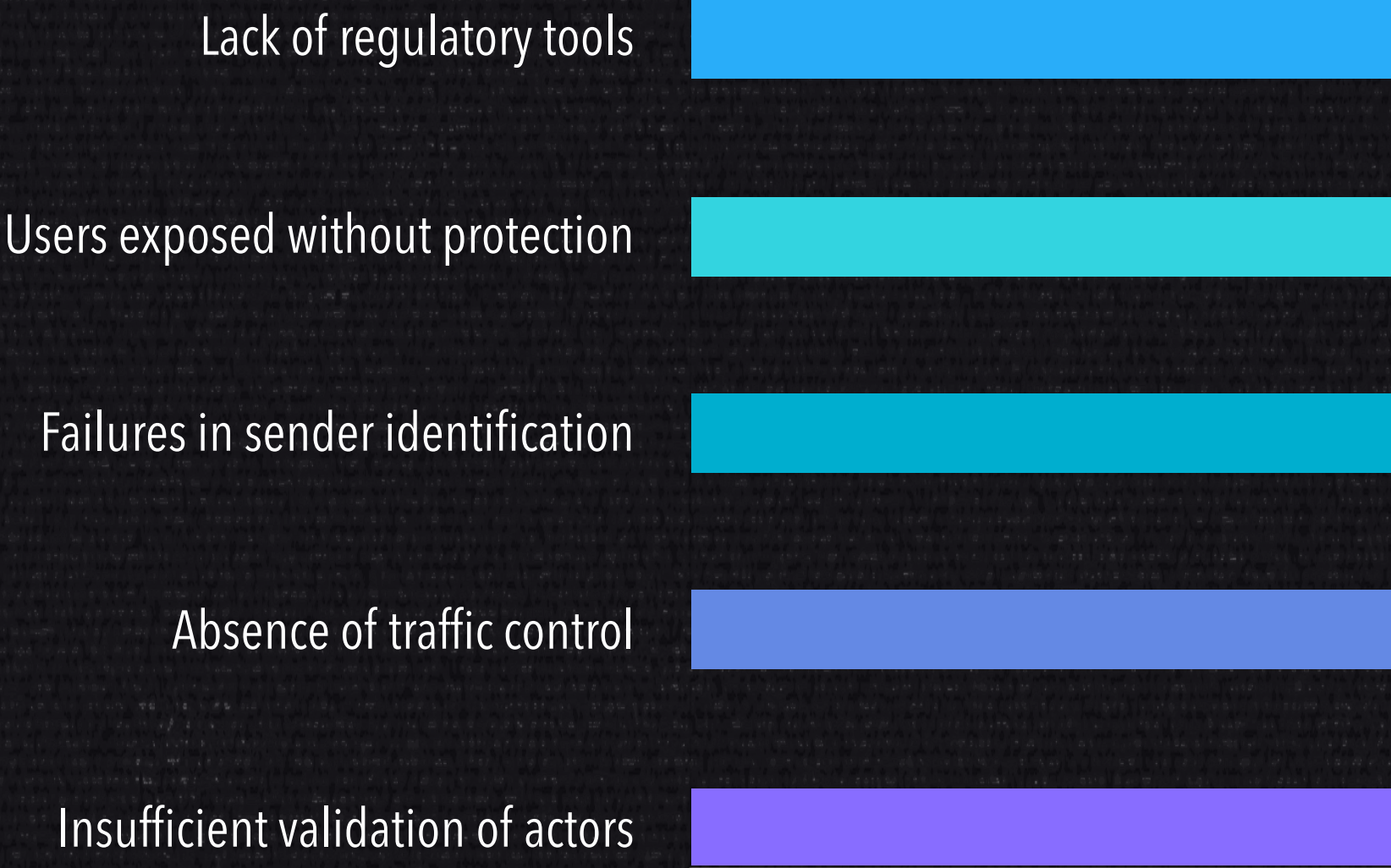


# REGULATORY PROBLEM IDENTIFIED BY THE CRC

- The CRC identified a structural problem that explains the proliferation of fraud.
- Users are exposed without robust mechanisms to validate the sender's identity.
- The lack of traffic control and market informality has enabled the exponential growth of fraud.



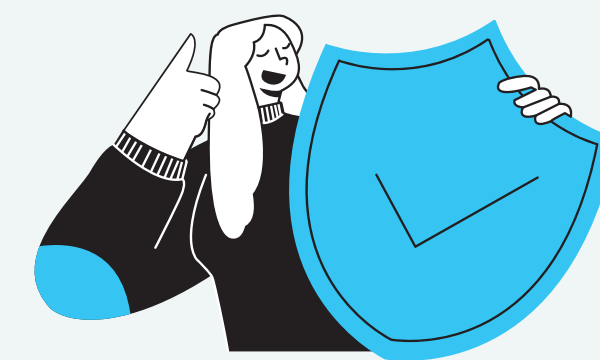
## Dimensions of the Structural Problem





# ***SHIFT IN REGULATORY APPROACH***

- The preventive approach structures regulatory intervention around three complementary dimensions that address the root causes of the problem.
- The framework moves from a model focused on reacting after fraud occurs to one centered on early prevention.
- The ultimate objective is to rebuild users' trust in voice and messaging services as secure communication channels.



## **Identity**

Strict control of the identity of the sender of communications.

## **Traffic**

Monitoring and control of traffic and the use of communication channels.

## **Information**

Strengthening the information available for user protection.





# ***SPECIFIC MEASURES FOR VOICE SERVICES***

## **Authentication and Spoofing Control**

- Implementation of the STIR/SHAKEN protocol for cryptographic authentication of the origin of telephone calls.
- Strict control of identity spoofing through validation of the originating number before completing calls.
- Automatic detection and blocking of spoofing attempts that seek to appear legitimate by using falsified numbers.

## **Traffic Control and Exclusion Lists**

- Detection and blocking systems for irregular traffic based on behavioral patterns and anomalous call-volume levels.
- Implementation of exclusion lists that allow users to reject calls from unwanted numbers or numbers reported as fraudulent.
- Continuous monitoring of traffic routes to identify actors that facilitate the termination of fraudulent calls.





# ***SPECIFIC MEASURES FOR SMS***

## **Sender Validation and Registration**

- Mandatory KYC validation for all commercial senders of bulk SMS messages.
- Centralized registration of campaigns and sender IDs in DLT-type databases to ensure full traceability.
- Prior verification of companies' legitimacy before authorizing the delivery of messages to end users.



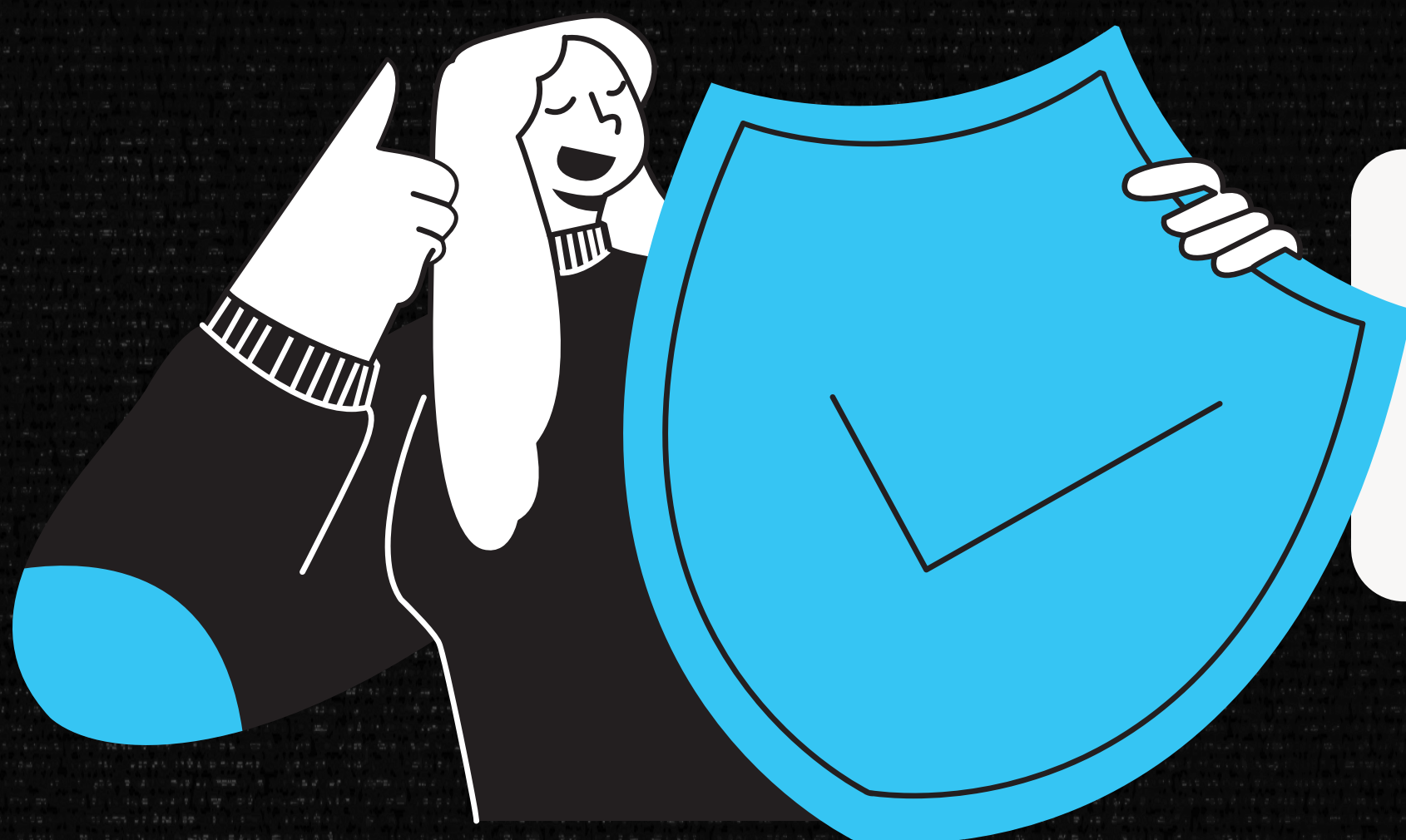
## **P2P Traffic Control**

- Specific control of person-to-person (P2P) traffic, which is the main vector for smishing and SMS fraud.
- Monitoring of sending volumes and patterns to detect anomalous behavior indicative of fraudulent campaigns.
- Restrictions on bulk messaging from individual numbers that are not associated with registered commercial campaigns.





# ***PREVENTION AND INSTITUTIONAL COORDINATION***



## **24/7 Monitoring**

Real-time traffic supervision.

- Implementation of real-time monitoring systems to detect and block fraud.
- Reporting channels available for immediate complaints and coordinated response.

## **Interinstitutional Coordination**

Joint work with the financial sector and relevant entities.

- User education programs to help identify fraudulent communications.
- Joint work with the financial sector across the prevention and enforcement cycle.



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