



A strategic framework for combatting scam and fraud

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General fraud trends

Fraudsters are not standing still.

They are adapting and we all must too.

KYC weaknesses in the market leading to impersonation

Free-text forms and urls

One Time Passcode (OTP) fulfillment in Artificially Inflated Traffic (AIT) cases

Randomisation of fraudulent calling behaviours

A sample of Twilio services to combat fraud and scam

Twilio Verify API

**Multichannel
authentication**

**Silent Network
Authentication**

**Line Type
Intelligence**

**SIM Swap
Detection**

Identity Match

**SMS Pumping
Risk Score**

**SMS Pumping
Protection**

**Advanced Geo-
Permissions**

Stages to protection

Prevent

Checking the identity and legitimacy of an account applicant.

Attest

Once an identity and use case have been verified, that trust needs to travel down the value chain.

Act

We need to respond quickly to intelligence and take action where required.

DNA:

The low hanging fruit that will deal a strong blow to fraud & scam

1

Harmonisation of the operational rules of communications: Numbering assignment & subassignment, tech-neutral on use cases.

2

A Single, pan European rulebook implementation for alphanumeric Sender ID (SMS & RCS), and Branded Calling framework.

3

Simplified and harmonised KYC/KYBC requirements, explicit across Member States.

Harmonising

- baseline regulatory standards

and

- the operational rules of communication,

Will.....



Eliminate “Weakest-Link”
Exploitation



Protect responsible
providers



Secure the ecosystem



Foster regulatory trust
to unlock the Single
Market

EU Digital Identity & Business Wallet



Simple



Secure



Interoperable



Digitised

The way forward

- Layered technical controls,
- Effective industry cooperation
- Harmonised, and proportionate Regulation

Doing so through a harmonised approach would also protect legitimate cross-border business and innovation, while enabling the Single Market for Communications, and more importantly, by Communications