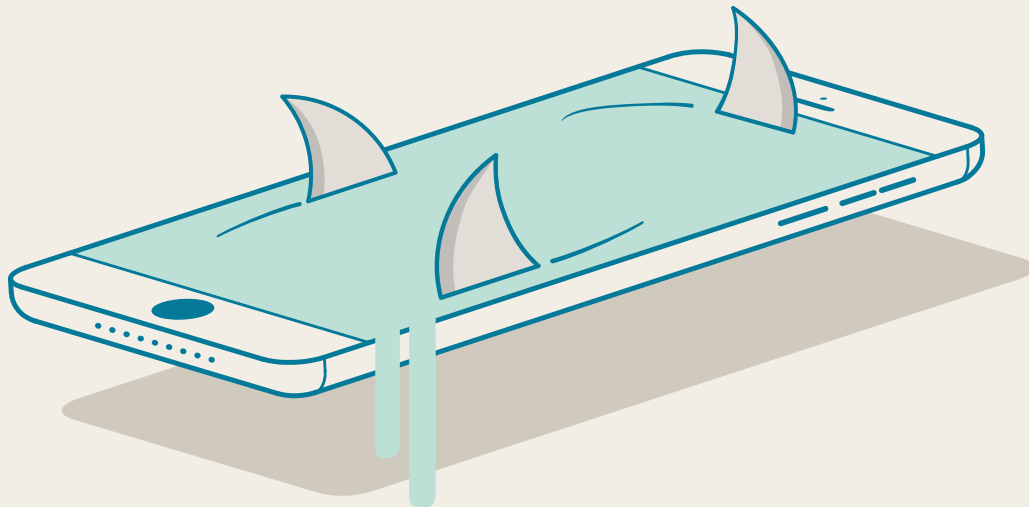


THIS EDITION:

CYBER SECURITY AND SCAM TECHNOLOGY IN THE AUSTRALIAN TELCO LANDSCAPE



**2020 Cyber Security Strategy
– ACCAN’s Thoughts**

**Testing and Reviewing Safety,
Security and Privacy Apps**

ACCAN is the peak organisation representing all consumers on communications issues including telecommunications, broadband and emergency services. Our mission is to ensure that communications are trusted, inclusive and available for all Australians.

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CEO MESSAGE

Welcome to the summer edition of the ACCAN magazine. In this edition, we explore the theme of safety and security through a variety of lenses such as e-safety, cyber security and scams, and product safety.

Our Feature Article this quarter examines what is happening with cyber security and scam technology in the Australian landscape. Following the announcement of the ACMA's Scam Technology Project in December 2018, find out how the telecommunications industry has been tackling this evolving problem.

In Policy news, we break down ACCAN's submission to the Department of Home Affairs' 2020 Cyber Security Strategy. Here, we outline some of the consumer concerns about cyber security including the concerns of small businesses - cyber security incidents can result in substantial costs to these companies.

Our featured Grants project this quarter is Women's Services Network (WESNET) who are undertaking an analysis of apps targeted at women at risk of domestic violence, and which are marketed as assisting women to stay safe.

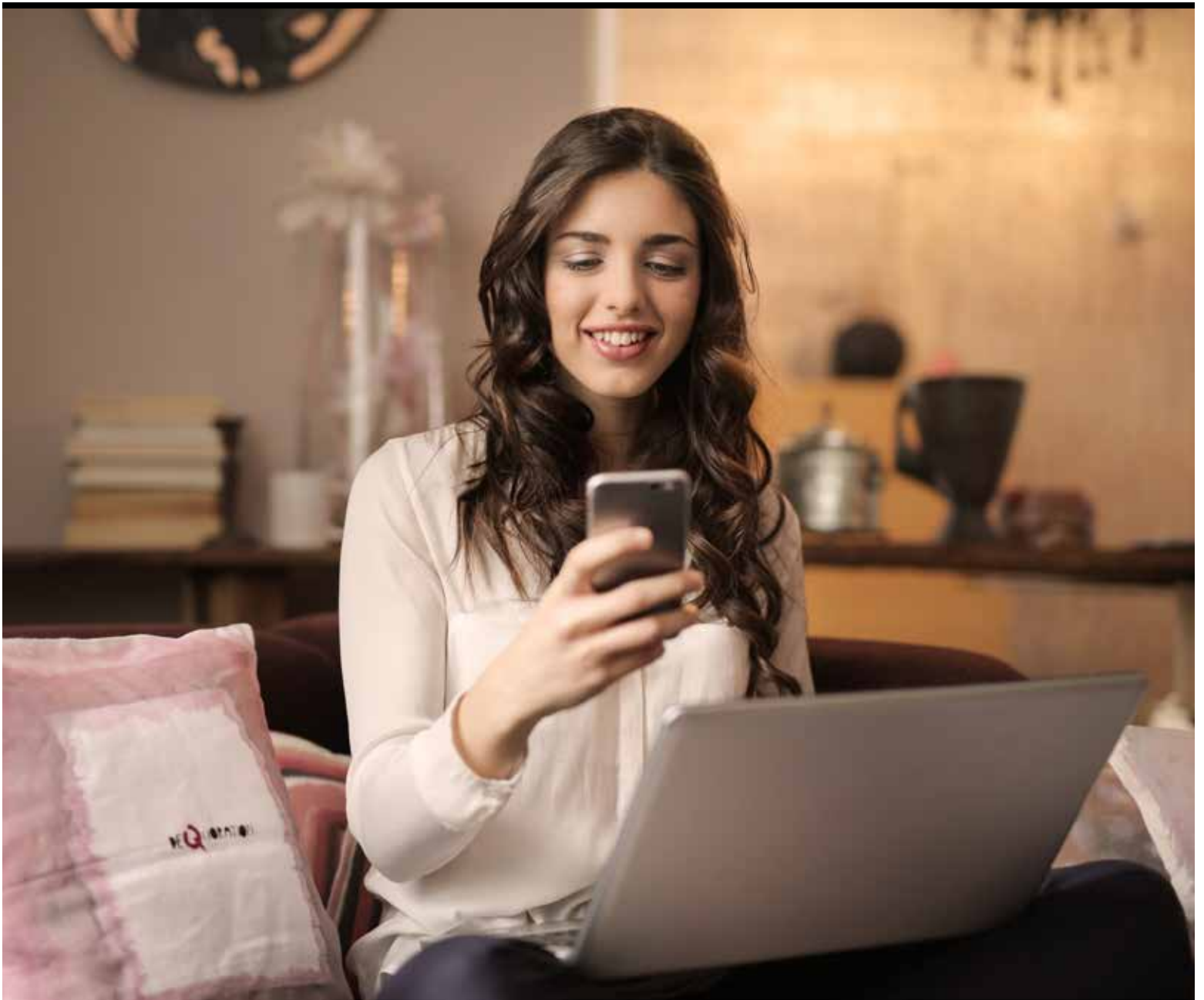
Finally with Christmas just around the corner, we also explore the issue of product safety and button batteries. Small batteries can be found in everything from remote controls to fairy lights and are extremely harmful if swallowed – a particular risk for children. Find out more in our Spotlight article.

On behalf of ACCAN, I would like to wish you all a very happy holidays and a safe New Year. We look forward to sharing an exciting 2020 with you as we continue to work for trusted, inclusive, and available communications for all Australians.

For all the latest ACCAN updates, follow us on Facebook (facebook.com/accanau) or Twitter (twitter.com/ACCAN_AU). The ACCAN website has lots of useful information, tip sheets and guides for communications consumers. As always, if you have any comments, suggestions or feedback, please email ceo@accan.org.au or call me on **02 9288 4000**

Warm regards

Teresa Corbin
ACCAN CEO



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POLICY PRIORITIES 2019-20

Following close consultation with members, ACCAN has published our 2019-2020 policy priorities. These priorities were also informed by our knowledge and analysis of the communications market.

While we will be responsive to emerging issues, and will continue to engage with government and industry consultations in areas of significance for telecommunications consumers, ACCAN's efforts will be focused on these consumer issues.

Increased Reliability

ACCAN will advocate for the introduction of arrangements for fast connection times, prompt fault repair, punctual appointment keeping and consumer and small business compensation if timeframes are not met, as well as network reliability measures for all networks to minimise disruptive outages. We will seek robust, accelerated arrangements for priority assistance customers, to assist those with serious health conditions stay connected while at home.

No Australian Left Offline - Affordable Telecommunications For All

We will continue to advocate for the delivery of an affordable, concessional, home broadband service for households on limited incomes. We will also work to ensure that programs to deliver direct relief to low income individuals are available across a choice of providers, and that consumers have the information they need about services suited to their budget where choice is available.

A Fairer Telco Market

We will work for reforms to deliver stronger consumer protections to underpin a fair and competitive communications market that delivers for all consumers and small businesses. We will provide a strong evidence base to support measures to lift performance, increase transparency and accountability, and rectify systemic issues. We will also prioritise underlying reforms to support positive consumer outcomes and a fairer market.

Growing Consumer Confidence

ACCAN will work for improved privacy protections for Australian consumers that are comparable to international best practice, and for measures to tighten protections for consumers at times of vulnerability and abuse. We will support the introduction of the consumer data right in telecommunications, but only if consumer privacy is not compromised and consumer information protected from exploitation. We will support initiatives to assist consumers to get online, particularly for remote communities that could benefit the most.

Better infrastructure

We will advocate for place-based solutions to better match infrastructure to the needs of consumers, whether over NBN, smaller fixed line networks, local fixed wireless or mobile. We will engage with Federal, state and territory governments to deliver funding for infrastructure improvement programs, and support the creation of a statutory infrastructure provider regime as a legislative priority. We will focus on future service delivery arrangements that support the best outcomes for regional and remote consumers and small businesses.

Improved Accessibility

ACCAN will work with our members in our advocacy for stability and improvements in the NRS as it transitions to a new provider, including advocating for all NRS call options to be available 24/7 and better information about how to use the NRS. We will engage with emergency services agencies, telcos and government to support the introduction of 000 real-time text. We will advocate for consumer rights to be central to an Australian Artificial Intelligence framework, with a particular focus on the rights of people with disability. We will continue calling for a whole of government procurement policy for accessible ICT. We will ensure that people with disability have access to the most up-to-date and accurate information about devices that are best suited to their needs, and that help them stay connected.

Growth Of Internet Issues Reinforces Need For Reliability Safeguards

The increase in complaints about internet services to the Telecommunications Industry Ombudsman (TIO) highlights the need for

greater reliability safeguards, according to ACCAN.

The TIO's quarterly report shows that of the 32,801 complaints they received from 1 July– 30 September 2019, the majority (33 per cent) were related to internet issues. This is a 4 per cent increase from the same period last year.

"Australians are receiving unreliable internet services and it is time for change," said ACCAN CEO, Teresa Corbin. "With so much of our daily lives now heavily reliant on the internet, Australians deserve 21st century safeguards that include broadband protections."

The current Customer Service Guarantee only protects standard telephone services. ACCAN would like to see these reliability consumer protections to be extended to include fixed-line broadband services from all telcos.

ACCAN has also proposed that connection and repair times for fixed-line services should be at least the same as the existing Customer Service Guarantee and should be defined in terms of days, rather than working days.

As Australia's voice for phone and internet consumers, ACCAN was frustrated to see that "no or delayed action" was again the top complaint issue to the TIO. This is fourth consecutive report from the TIO that has highlighted a lack of timely action by Australia's telco providers.

"When you have an issue with your phone or internet service, you expect your telco to respond in a reasonable timeframe. Report after report from the TIO shows that this just isn't happening," said Ms Corbin. "If the telco industry is not willing or able to step up their customer service standards, consumers should be able to rely on an expanded Customer Service Guarantee to give them the reliability that they deserve."

Telco Complaints Falling, But Serious Issues Remain

The Australian Communication and Media Authority's reported drop in telco complaints shows that consumers are starting to benefit from increased industry regulation and new complaint handling rules, according to ACCAN.

The ACMA's report revealed that complaint levels over the year have fallen to 97 per 10,000 services in operation. Complaints escalated to the Telecommunications Industry Ombudsman (TIO) also fell over this period, suggesting that telcos are getting better at solving consumer complaints.

"We're pleased to see that introduction of the ACMA's new complaint handling rules seem to be making a tangible difference to the experience of Australian telco consumers," said ACCAN CEO, Teresa Corbin. "However, this is not a comprehensive solution to the issue of telco industry and there is still further work needed."

Despite the positive downward trend of complaints as reported by the ACMA, it is still worrisome that Australians made 1.4 million complaints to their telco over the year.

"We're particularly concerned about the high level of complaints about NBN voice-only services," said Ms Corbin. "We know that there is still a considerable proportion of the population who rely upon these services, especially older Australians and those without adequate mobile coverage. We'll be engaging further with the industry and NBN Co to find out what is causing these complaints and what action may be needed to fix them."

SPOTLIGHT ON BUTTON BATTERIES

WRITTEN BY MELYSSA TROY

With Christmas just around the corner, many children across the country will be eagerly looking forward to finding the latest toy beneath their Christmas tree. However, consumer advocates are warning parents to be aware of the deadly danger that battery-powered toys can carry.

Small toys, as well as other popular Christmas products like flameless candles and string lights, are commonly powered by button batteries. These small, shiny batteries can cause serious harm if they are swallowed. The chemicals inside the batteries react with saliva from the oesophagus and can cause lethal burns to internal organs. This reaction occurs rapidly and can occur even if the battery that has been swallowed is no longer charged.

According to the Australian Competition and Consumer Commission (ACCC), burning can continue to spread even after the battery has been removed.

Under Australia's current product safety laws, there are no mandatory safety standards for most products. Shockingly, this means that businesses are not required to proactively ensure that the products that they sell are safe.

The main safeguard protecting consumers against the danger of button batteries is the voluntary Industry Code for Consumer Goods that Contain Button Batteries, introduced by the ACCC in July 2016. The effectiveness of this opt-in Code is questionable, especially as the ACCC has subsequently launched an investigation into the safety of button batteries. As part of this

inquiry, the consumer watchdog explored the option of implementing a safety and information standard for button batteries and products containing button batteries under the Australian Consumer Law (ACL).

In their submission to the ACCC's Button Battery Safety Issues Paper, consumer advocates CHOICE said that "the voluntary code has had minimal uptake, with suppliers either being resistant to adopting the voluntary code's prescribed measures or adopting a piecemeal approach." They recommended that this code be made into mandatory safety standards – a world-first should it eventuate.

While there is work underway to implement stronger safety regulations to keep children safe, there are some simple steps that parents can take today to try and protect their family from the dangers of button batteries.

Tips for Protecting Children From Button Batteries

- Never leave devices that use button batteries in easy reach of children
- Check the compartment with the battery cannot be easily opened. Ideally, it should require a screw driver to remove the opening.
- If you must store batteries in the house, make sure they are in a high cabinet that can be locked.
- Check new presents and toys for batteries when unwrapping.
- If you think your child may have swallowed a battery button, call **000** or the Poisons Information Centre (**13 11 26**) immediately.

COMBATTING TELCO SCAMS

WRITTEN BY MELYSSA TROY

According to the ACCC's Scamwatch, Australians have lost over \$120M to scams in 2019. A large number of these scams are carried out through telecommunications networks, whether over the phone, by email, or using SMS.

While the financial impact of scams can obviously be devastating to those who fall victim, there is also a strong emotional and psychological effect. After being targeted by scammers, people may experience a range of emotions from grief and shame to anxiety. These negative feelings can have a long-lasting impact and can make it difficult to operate day-to-day. People who are victims of impersonation scams over the phone may find it difficult to trust that callers say who they are. This can be particularly troublesome when it involves spoof calls that pretend to be from Government services, such as the Australian Taxation Office (ATO) – a popular target for scammers.

Disturbingly, scams that take place over the phone are still very common in Australia. Research by the Australian Media and Communications Authority (ACMA) found that more than half of Australian adults have received scam calls daily or weekly. This same research found that seven in 10 Australians don't believe enough is being done to protect individuals from scam calls.

Positively, this year has seen the telco industry recognise the seriousness of these scams and take proactive steps to combat them. In March, the Australian Communications and Media Authority released the terms of reference for its Scam Technology Project – an investigation which aims to uncover how to disrupt scam activity on telco networks. With scammers constantly evolving and adopting new technology to carry out their tricks, the ACMA's investigation aimed to explore solutions to address scam calls on Australian networks and examine what could be done to disrupt scam activity.

The first tangible outcome from this investigation came in October, when the Minister for Communications, Cyber Safety and the Arts Paul Fletcher, announced new telco regulations designed to stop fraudulent mobile number porting - a practice where scammers hijack mobile numbers to access personal and financial information. These regulations will mean that telcos must introduce two-factor authentication, such as inputting a code on a website or responding to a text message, before mobile numbers can be transferred from one provider to another.

While large telco companies such as Telstra, Optus and Vodafone have already adopted two-factor authentication measures, the ACMA has been given a deadline of April next year to ensure that all telcos meet the industry standard.

ACCAN has heard countless stories of the harm that can occur as a result of fraudulent number porting, from losing money to having their identity stolen. As this is an issue that we have been highlighting to the telco industry for quite some time, we welcomed the Ministers' announced changes as a step towards safeguarding consumers.

In November, the ACMA released a summary of their report from the Scams Technology Project (known as the Combatting Scams report). This report detailed a three-step plan to tackle scams committing using telco services, including an immediate trial of industry-wide scam reduction initiatives such as the introduction of a 'Do Not Originate' list which collects a list of trusted numbers from organisations like banks and the tax office and prevents them being used for spoofing scams.



Other trials to be rolled-out will include attempts to identify and block 'Wangiri' call-back scam calls where scammers trick people into calling back expensive premium phone numbers.

Stopping scams carried out over telco networks will be an ongoing process, and there is no silver bullet. However, the ACMA and the telco industry should be commended for their strong work to protect Australians against scammers in an increasingly connected world.

Be Scam Aware

- It can be difficult to tell some scams apart from legitimate calls, messages, emails or websites. If in doubt, it is safest to end the call or delete the message. If it is important, you can always try calling back your friend, the bank, or the phone company to check that a message was genuine. Some signs that it might be a scam include:

- A phone call or email from someone asking you for money or personal information.
- An offer in an email that sounds 'too good to be true.'
- An email or call from someone you do not know, about a product you have never heard of or from a company you have never dealt with.
- An email or text message that asks you to click a link or download software.
- An email or text message from someone or a company that is unlikely to make personal contact. Eg: A company like Microsoft is unlikely to call everyone who uses Windows to tell them about a problem.
- An email that contains a suspicious attachment.
- Some companies take action to help you avoid scams. Eg: Australian banks will never send an email with a link in it, so if you get an email with a link claiming to be from a bank, it is probably a scam.

AUSTRALIA'S 2020 CYBER SECURITY STRATEGY

WRITTEN BY MEREDITH LEA

In September and October, the Department of Home Affairs undertook consultation around the development of Australia's 2020 Cyber Security Strategy. ACCAN made a submission to the discussion paper, in which we outlined some consumer concerns about cyber security. These included the concerns of small businesses, as cyber security incidents can result in substantial costs to small businesses. >>

“If there were incentives for manufacturers and software developers to increase the in-built security features of connected devices and services, this could lead to more secure devices for consumers.”



With more and more services moving online, it is so important that consumers are protected in their online activities. This must include people who aren't confident internet users, and who might not know how to manage cyber risks. One of ACCAN's recommendations was that the 2020 Cyber Security Strategy must focus on consumer protection.

Privacy and Data Security

Cyber security incidents such as scams and data breaches can have a huge impact on individual consumers. This can include financial impacts. ACCAN believes that there is too much onus on consumers to manage their own cyber risks and bear the costs of cyberattacks or data breaches. We believe that networks and industry are better placed to identify and minimise the risk of cyber threats, including scams.

If there were incentives for manufacturers and software developers to increase the in-built security features of connected devices and services, this could lead to more secure devices for consumers.

Secure-by-Design Standards

One way that consumers could be better protected online is through

the development of industry-wide 'security-by-design' standards. This would increase the base-level security of all connected devices, which would better protect consumers. These standards would also help to improve the information available to consumers about the security of goods and services, as there would be a clear standard against which the security of consumer products could be measured. This could involve a 'trust' label to support consumers to make more informed purchases. ACCAN believes that this standard or trust label could be supported by the government developing and implementing a whole of government procurement policy which details minimum security features for connected devices.

Consumer Education

In addition to incentives and standards, ACCAN believes that accessible and inclusive cyber safety education could support members of the community to safely navigate online spaces. This education could inform the general public about how to recognise a cyber threat, what to do if one occurs, and where to go for help. Consumers may be able to use this information to better protect themselves from cyber risks and scams.

STAYING SAFE:

EMPOWERING WOMEN TO NAVIGATE PRIVACY, SAFETY AND SECURITY MOBILE APPS IN THE AUSTRALIAN MARKETPLACE

WRITTEN BY SARAH BIORDI AND WILLA WHITEWOLF

Mobile phone technology has become an increasingly powerful tool to connect survivors of domestic and sexual violence with support networks, and to enhance their personal safety. Frontline workers in specialist women's domestic violence services are reporting a dramatic rise in their clients experiencing abuse via technology. At the same time, perpetrators are increasingly using mobile phones and apps as tools to monitor, harass and stalk women, and in some cases, their tactics are increasing in sophistication.

The rise of tech-based tactics of violence against women creates new challenges for frontline workers. One of the most common questions asked by workers is "Which safety app can I recommend to my clients?". With the plethora of apps flooding the Australian market developed specifically to protect and empower women-at-risk of violence, it is difficult to know which to use. When a woman's safety is at risk, it is essential that she understands the apps that she is relying on.

Despite best intentions, some of these apps have significant design limitations, barriers to effective use, or safety implications for women-at-risk. Some apps make incorrect or misleading claims in their marketing which may unwittingly put women at greater risk. There are

no existing independent expert reviews of the apps available on the Australian market targeted towards women-at-risk.

In July 2019, ACCAN awarded a grant to WESNET (The Women's Services Network), the national peak body for specialist women's family and domestic violence services, to impartially test and review some popular safety, security and privacy apps. WESNET represents around 320 frontline domestic, family and sexual violence services across Australia, and are experts in tech-facilitated abuse. WESNET partnered with Dr Robert Merkel from Monash University and Drs Jenna Condie and Garth Neal from Western Sydney University to design the research methodology to test the apps.

A new resource – App Safety Centre reviews – will be developed from the findings and published on techsafety.org.au. This will help women confidently choose the right app for their circumstances. It will also provide a resource for frontline workers supporting survivors of abuse, to assist clients to choose apps to enhance their safety plans.

Throughout the project, the team will work with app developers to address issues raised by the review, endeavouring to improve the safety of the apps. The project's goals include increasing awareness amongst frontline workers, women-at-risk from all community sectors, and allied professionals from technology, education, justice and law enforcement.



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