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SYDNEY

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a((an magazine

THIS EDITION:

We take a look back at
Grants projects
from 2012-17

Bush Coalition outlines
NBN concerns

Domestic mobile
roaming

PLUS: Tips to avoid fraudulent number porting **|** Consumers and smart cities

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Our CEO: **Teresa Corbin**

Welcome to the Winter edition of the ACCAN Magazine. In June, ACCAN signed a new funding agreement with the Department of Communications and the Arts. The new agreement ensures that ACCAN will remain the voice of consumers in the telecommunications industry for the next five years. Thank you to our supporters, members and stakeholders for their support during the Department's review of consumer representation earlier this year.

With ACCAN embarking on a new funding contract and a new round of the ACCAN Grants Scheme now open for applications, this is a good time to take a look back at the projects which continue to have ongoing impacts. The Feature for this edition looks at the ACCAN Grants Scheme projects from 2012-17.

Further articles in the Winter edition of the magazine cover domestic mobile roaming, recent activities of the Regional, Rural and Remote Communications Coalition and tips on how to avoid mobile number porting scams.

Recently, we've responded to a number of important industry announcements that affect consumers. Firstly, in April we welcomed the ACCC's announcement that it would run an independent broadband monitoring program with funding secured from the Federal Government. This is a great initiative that will benefit consumers.

The launch of the TIO's six monthly complaints update in May appeared to show a trend of complaints going up across the board. This was very disappointing given that in recent years we've seen a downward trend in complaints. ACCAN called on the industry to improve its complaint handling processes before the gains made in the last four years are lost.

For all the latest ACCAN updates, follow us on Facebook (facebook.com/accanau) or Twitter (twitter.com/ACCAN_AU). Our smartphone app, *My Phone Rights,* is full of useful information for communications consumers and is available on Android and Apple smartphones. 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

Contents

ACCAN calls for more accessibility on free-to-air TV

On Global Accessibility Awareness Day in May, ACCAN called on the Federal Government to increase access services for people of all abilities across free-to-air television.

Specifically, ACCAN wants to see increased captioning across free-to-air multi-channels (like Go and 7Mate) and the introduction of 14 hours of audio description on ABC and SBS.

ACCAN Disability Policy Advisor, Wayne Hawkins, said that the $90m per year windfall broadcasters will get from the elimination of licence fees, announced in the 2017 Budget,

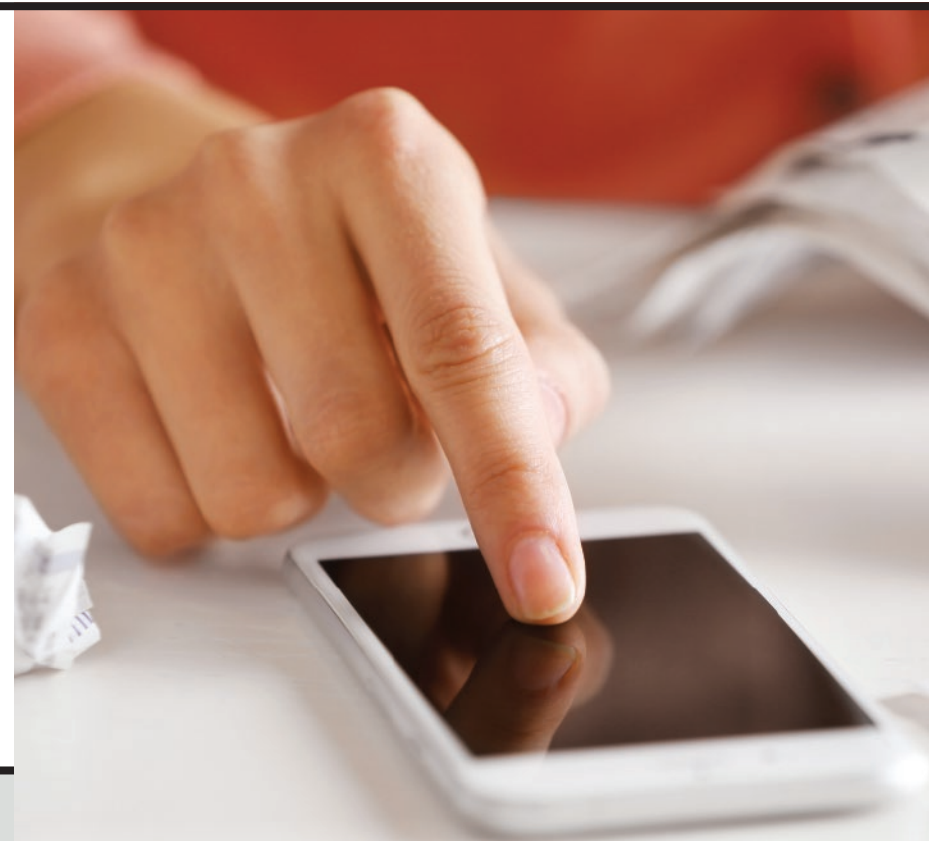should be contingent on providing greater access services for viewers with disability.

"We have been told for many years that these access services are just not sustainable from both the industry and government. However, this huge windfall should allow broadcasters to finally make television more accessible," added Mr Hawkins.

Disability Discrimination Commissioner, Alastair McEwin, also supported the call for increased access services.

"Access to communication is a fundamental human right for all

people. The government's recent announcement to eliminate television broadcast licence fees provides an excellent opportunity for savings from this to be re-invested in access solutions for people with disability," said Mr McEwin.

In April, the Federal Government announced the formation of a working group to investigate how audio-described programs can be delivered on television. ACCAN will engage with the government on these issues with the goal of increasing access services on free-to-air television.

Big consumer wins in Telco Reform Package legislation

ACCAN welcomed the Telecommunications Reform Package legislation as a big win for consumers when it was introduced into Parliament in June.

The legislation contains improved consumer protections, including:

- Provisions to ensure all premises can access a network capable of delivering peak retail plans of 25Mbps download speed and 5Mbps upload speeds.
- That no areas will be exempt from the provision.
- Voice capability will be ensured over fixed line and fixed wireless areas.

"The legislation includes big wins for all consumers, especially for regional, rural and remote consumers," said ACCAN CEO, Teresa Corbin.

"Currently, there is no requirement on nbn to connect and provide ongoing services to all premises. We are pleased that consumers can now be assured that under the proposed legislation all premises must be able to access a broadband network capable of a minimum peak download speed of 25Mbps."

The measures introduced in the legislation are the first step toward ensuring adequate consumer protections are put in place for future broadband and phone services.

"We're looking forward to further discussions with Government and industry on the upcoming Consumer Safeguards Review and the Government response to the Productivity Commission report on the Universal Service Obligation," added Ms Corbin.

Telco hardship practices ranked

The *Rank the Telco Report* found that telcos are doing badly in implementing appropriate support for their customers in financial hardship.

The Financial and Consumer Rights Council (FCRC), the peak body for financial counsellors in Victoria, surveyed Victorian financial counsellors on their experiences dealing with telco hardship teams.

Less than 10 per cent of financial counsellors across the state reported that they were 'often or always' able to negotiate fair and reasonable outcomes for those in financial hardship.

The report findings show that telcos are a long way behind banks and energy retailers which have improved their hardship practices

since FCRC ranked them in previous reports.

"Financial hardship performance in the telecommunications sector is poorer than the banking, energy and debt collection sectors," said FCRC Executive Officer, Peter Gartlan. "Telcos need to ensure people in financial hardship find the right support, get sustainable payment plans and get back on top of their bills."

Consumers experiencing hardship can visit ACCAN's Hardship Portal for tips and advice: www.accan.org.au/hardship

Rank the Telco was funded through the ACCAN Grants Scheme. To download the report, go to: www.accan.org.au/grants

Consumers cautioned over mental health apps

The findings of an ACCAN Grants project showed that consumers should be cautious when it comes to mental health apps which are easily accessible on their smartphones.

The *Finding peace of mind* project examined the booming mental health app market which at the moment is completely unregulated.

The researchers from University of Sydney found that they could not recommend any of the apps examined due to fears they'd do harm to consumers or expose them to privacy risks.

"It is difficult for consumers to identify safe and quality mental health apps, yet governments are doing little to regulate this market," said Dr Quinn Grundy, who led the project.

"There is a great deal of optimism surrounding mental health apps and their potential to deliver tailored, accessible, cost-effective mental health services. However, less attention has been given to possible harms to consumers that could be related to health, privacy, finances and society as a whole."

The research found that developers often claimed that consumers could easily improve their mental health with apps, but also frequently made disclaimers that the app's advice should not be followed.

Visit the ACCAN website to download the report: www.accan.org.au/grants

In the field 2012–17
ACCAN GRANTS SCHEME

In the past five years, a total of $1,256,055.86 has been awarded to universities, research organisations, community groups and not for profit organisations to help consumers navigate the telecommunications and technology landscape.

The ACCAN Grants Scheme has funded 31 different projects since 2012, examining emerging technologies like 3D printing, through to more serious consumer issues, such as technology facilitated stalking and abuse.

With a huge number of resources produced in this time – reports, tip sheets, apps and more – this article looks at the Grants Scheme projects that have achieved significant and ongoing impacts.

Know Your Gizmo

Since the initial project in 2012, Know Your Gizmo has expanded exponentially across New South Wales and Victoria thanks to collaboration with state government and its original leaders – the Albury Wodonga Volunteer Resource Bureau.

From its humble beginnings with ACCAN funding, the project has grown from just 14 high school students assisting older community members to improve their skills with a "gizmo" (such as a mobile phone or laptop). It has now seen more than 600 students volunteer their time with nearly 500 seniors, helping them to understand and use their gadgets more easily.

The Know Your Gizmo training pack is available for free online. It is a six-week program inviting older people in the community to bring along a gizmo, and spend time with young volunteers who help them learn to use the device.

Death and the Internet

Death and the Internet looked at what happens to your online materials, profiles and digital assets after you die. The project identified a range of ownership and access issues, and found that many online 'assets' are left exposed or stranded after someone dies. The project produced a brochure with tips and advice for consumers.

Following the ACCAN Grant, the researchers secured a grant from the Australian Research Council worth $256,000 to continue researching this issue. The research has informed over 20 publications since. ACCAN's Deputy CEO has presented on this research at several events and conferences around the world, including in Brazil and New Zealand. ACCAN recently proposed a new global standards based approach to this issue.

What Standards?

What Standards? produced the first set of guidelines for Auslan (Australian Sign Language) video production to ensure that translations are clear, accessible and readily understood by those consumers who communicate in Auslan. This project examined the current standards of online Auslan translations by undertaking an audit of available material and focus groups with Auslan speakers and interpreters. They have formed the basis of interpreter training and been used in Victorian emergency services video production for the web.

Technology-facilitated stalking and abuse

Digital abuse is a worrying and pervasive new aspect of domestic violence, with 98 per cent of domestic violence workers reporting their clients were affected. An Australia-wide online educational resource for women and their support workers was developed, assisting them to identify and address technology-facilitated harassment and to seek protection.

The project produced online fact sheets and training programs. The results of the academic research resulted in law reform of the Criminal Code Amendment (Private Sexual Material) Bill 2015, NSW Legislative Council Inquiry into Remedies for the Serious Invasion of Privacy and a Senate Inquiry into the phenomenon known as 'revenge porn.'

Homeless and Connected

Research on mobile phone and mobile internet access, ownership and use amongst 95 families and young people experiencing homelessness was conducted to gather evidence on the specific needs and circumstances of this group. The study found that 95 per cent of participants had a mobile phone, with higher smartphone use than that recorded at the time for the general population, and that mobile phones are essential for survival and safety, for gaining new skills and for moving out of homelessness.

The work in this project formed the basis of evidence for Infoxchange's Ask Izzy app, which assists in the delivery of services to homeless people. Telstra customers can get unmetered access to the Ask Izzy app. The research also resulted in the development of a 'Hardship Portal', a central web-based resource hosted by ACCAN which has information on what consumers can do if they are facing hardship.

Document Accessibility Toolbar

Whilst there are global standards for accessibility of online content in HTML and PDF, no such framework exists for documents produced in Microsoft Word. The Digital Access team at Vision Australia developed the world-first Document Accessibility Toolbar (DAT) as a standard add-in for Word. This means every person who creates a Word document can access a range of automated tools to ensure their documents can be used by people who are blind or vision impaired.

Following the launch, the DAT has been downloaded more than 1600 times by users in Australia. Approximately 169 multi-user licenses for the Toolbar have also been downloaded by organisations including the Australian Taxation Office, Australian Electoral Commission and the National Disability Insurance Agency.

2017-18 Round

ACCAN's Grants Scheme began in 2010 and was reviewed in 2012 and again this year. The 2017 Consumer Representation Review has resulted in a renewed commitment from the Government to fund and support research, education and representation for consumers. With new funding earmarked for another five years, the 2017-18 Grants round opened on 14 June and will accept applications until 25 July, 2017. For up to date information on the 2017 Round, see the ACCAN website or contact us on grants@accan.org.au

Bush Coalition members outline NBN concerns

In April, some members of the Regional, Rural and Remote Communications Coalition had their say on issues relating to the NBN rollout at public hearings of the Joint Parliamentary Standing Committee on the National Broadband Network.

This article summarises issues highlighted by AgForce Queensland, Better Internet for Rural, Regional & Remote Australia (BIRRR) and ACCAN at these hearings.

AgForce Queensland

AgForce Queensland Senior Policy Advisor, Dr Greg Leach, spoke about the potential for innovation to turn agriculture into a $100 billion industry within the next decade and the need for support for capacity building and enabling digital ability for regional, rural and remote consumers.

Dr Leach outlined how AgForce recently worked with telecommunications providers to develop a project that would deal with the digital ability gap in rural and regional Queensland. Despite initial support, the providers stated that it was not in their remit to be concerned about usability of telecommunication services to foster innovation.

"[The providers'] recommendation was to come back to the Australian government and other sources to look for funds for trying to work with innovation and to help enable agriculture," said Dr Leach. "So our recommendation is that NBN does not ignore this gap and tries to also provide some funds along with other partners to help enable digital ability in the bush."

A program to build digital capacity for rural and regional consumers is also a part of the Coalition's policy goals.

Dr Leach also spoke about concerns regarding the capacity of the Sky Muster satellites to adequately serve those who have no other options for an internet connection.

"We are quite alarmed that, as the program continues on, there is over-subscription on some of the sectors on the satellite. We are concerned that the people who are put onto Sky Muster are those who really need it, as opposed to shuffling people on because it is the easiest option at this point," added Dr Leach.

BIRRR

At the hearing in Townsville, BIRRR Co-founder, Kylie Stretton, outlined the group's three main concerns about the NBN.

"The first concern is the government expectations have not been clear enough," said Mrs Stretton. "The mandate has been to roll out fast internet to all Australians, quickly, at minimum cost to taxpayers, which in turn has led to our second two concerns.

"The second concern is the lack of customer service stemming from buck-passing between service providers, government, NBN and installers, which causes lack of accountability and transparency. We have horror stories of people having 12 failed installation dates or being without working internet for four months without a path between NBN service providers and installers.

"The third concern is the limitations of the Sky Muster satellite now and into the future. For example, the average household monthly usage for families connected to NBN is 141 gigabytes per month. The maximum peak available to a Sky Muster user is half of that: 70 gigabytes. A survey conducted by BIRRR, in late 2016, highlighted that 51 per cent of Sky Muster is used for business. Far too many regional users are being forced onto Sky Muster, which, by any measure, falls a long way short of the capabilities promised by NBN."

In June, NBN announced that it will double the maximum monthly wholesale data limits and increase average peak download plans by up to 50 per cent for Sky Muster satellite services. The changes will come into effect in October, 2017.

ACCAN

ACCAN's submission to the Committee outlined 15 recommendations for the NBN rollout. At the public hearing in Melbourne, ACCAN CEO, Teresa Corbin, discussed the switchover, the need for service standards and the long-term future of telecommunication services.

"The last few years have seen a number of improvements to the NBN rollout process. However, we believe that more could be done," said Ms Corbin. "It is important that consumers are thoroughly informed and the impact of switching is discussed with consumers before they are required to do it.

"Switching to NBN affects service functionality. The services that consumers use may no longer work or they may work differently. For example, they will not work in a power outage and so the use of phone handsets or medical alarms may require a change in equipment or additional work in the house."

Ms Corbin highlighted that guaranteed access to a standard telephone service no longer ensures access to all services that consumers require or need.

"There are no standards or connection reliability and repair time frames on broadband services, only on the standard telephone service. This needs to change. Communication services are, after all, an enabler to perform functions, rather than deliver value by themselves. It is important that the network is of sufficient quality and reliability in order to perform these functions."

"While the primary goal at this stage is and must be focused on providing access to the remaining eight million premises, consideration must also be given to the next stage. The policy and networks need to be run and operated so that they deliver long-term benefits for all end users," she added.
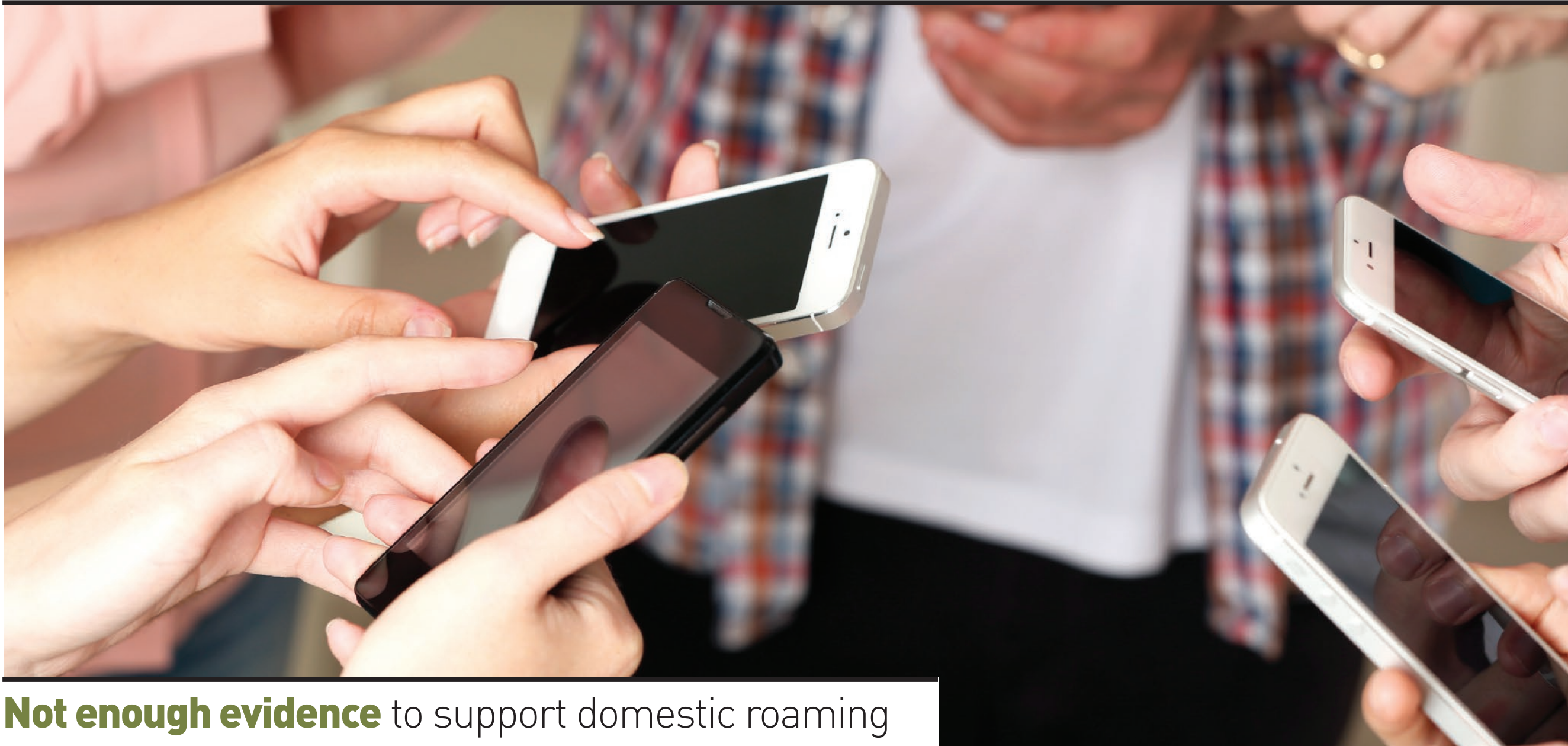
Not enough evidence to support domestic roaming

In early May, the ACCC announced its draft decision to not declare a wholesale domestic mobile roaming service.

ACCAN's submissions to the ACCC Inquiry questioned whether regulated domestic roaming would result in better mobile coverage and improved competition in regional, rural and remote areas. In the draft decision, we noted that the ACCC found there was insufficient evidence that declaring domestic mobile roaming would lower prices for rural and regional consumers.

"ACCAN is a strong advocate for better mobile coverage and improved competition in regional and rural areas," said ACCAN CEO, Teresa Corbin. "Consumers and small businesses in regional, rural and remote areas want additional coverage where they live, work and travel. It's unclear whether declaring domestic mobile roaming would achieve this.

"The existing mobile networks need to be upgraded to improve capacity and reduce congestion. Enhancements to mobile networks would go a long way in improving the daily lives of non-metro consumers and ensuring access to emergency services. Improving and extending mobile coverage in regional and rural areas needs to be a priority for the Government and the mobile network operators."

There are also concerns about the cost of sharing mobile towers in regional and rural areas and the impact this could have on mobile prices across the board if the ACCC had declared a domestic mobile roaming service.

Another issue in rural and regional areas is the lack of competition. Many rural and regional consumers only have access to one mobile provider.

In most cases, this is Telstra, which has the biggest mobile network in Australia.

Questions raised in draft decision

The ACCC draft decision raised questions about alternative ways of improving competition in the regional mobile market that would also support badly needed ongoing network improvements. ACCAN agrees that improved competition would be beneficial and suggested these improvements:

- More emphasis on open access by competing networks in future publically funded projects such as the Mobile Black Spot Program.
- Closer examination of how effective existing mechanisms are promoting competition. For example, regulated access to domestic transmission backhaul, and rules for network operators around sharing facilities.

Coverage information gap

ACCAN's consultation identified areas where there are information gaps which don't support a competitive market. For example, public information about the mobile footprint of each network is a guestimate only, and of limited practical use for consumers.

Likewise, there should be greater transparency around the coverage footprint offered by Mobile Virtual Network Operators (MVNOs) so that consumers understand better what services they will receive. For example, MVNOs that operate on the Telstra network often do not get access to the full extent of Telstra's network. This information is not always clear to consumers.

"Greater transparency around the coverage footprints of the network operators and MVNOs will allow consumers to make more informed choices when deciding on a mobile provider that will give them adequate mobile coverage in the areas where they live, work and travel," added Ms Corbin.

Vodafone legal challenge

Recently, Vodafone has sought a review of the ACCC's process in making its draft decision. Vodafone is hoping the Federal Court of Australia will overrule the draft decision and prevent the ACCC from continuing its consideration of domestic mobile roaming. The first hearing was on 30 June, 2017.

It is unclear how long the legal challenge will take, how significantly it will disrupt the current inquiry timeframe and the future investment decisions by mobile providers.

The third round of the Mobile Black Spot Program, which is called *Government Priority Locations*, was announced in May. It will provide $60m funding for improved coverage with the locations to be drawn from the Government's list of 125 identified strategic locations. 'ACCAN is concerned that the Vodafone legal challenge may delay the implementation of the next round of the Mobile Black Spot Program.

Fraudulent mobile number
porting and identity theft

Fraudulent mobile number porting happens when a scammer uses your personal details to port your mobile number from one provider to another. In some cases, scammers can get access to your personal details, such as your date of birth, phone number and address, via your social media profiles.

Scammers then use your mobile number to gain access to email accounts and bank account details. Once your number has been ported, you no longer have access to it which means that any verification codes being sent to you by your bank for large money transfers will be sent to a scammer instead. This means they can authorise these transfers and steal money from you.

These scams can be quite detrimental to consumers. The implications of fraudulent number porting for consumers can be very serious and include but are not limited to financial loss, negative credit ratings, and emotional stress.

How to tell your number has been ported

A sign that your number has been ported is that your phone will show 'SOS only' where the reception bars usually appear.

What to do if you have been scammed

- Contact your mobile provider. If your number has been ported, ask them to port it back.
- Contact your bank to see whether scammers have accessed your bank account. Let your bank know of any fraudulent transactions straight away.
- Change your passwords on your online accounts for social media, banking, emails and other important accounts.
- Scammers may try to steal personal information from your close contacts using your accounts. Let your family and close friends know to watch out for strange emails and messages sent from your account if you have been scammed.
- Report the scam to Scamwatch (scamwatch.gov.au) and the Australian Cybercrime Online Reporting Network (report.acorn.gov.au).
- For help with identity fraud, you can contact IDCare (idcare.org).

What can you do to protect yourself?

1 Ask your mobile provider and bank to set up secret pin numbers or passwords that only you know, to identify yourself when you call them or deal with them in person.

2 Check your social media profiles on Facebook, Twitter, LinkedIn and others, to ensure your mobile number is hidden from public viewing (remember to check resumes and work documents that are available online). Google your mobile number to find out if it is listed online anywhere and have it taken down. This may not be practical for small businesses that rely on social media and websites to attract business.

3 Remove your birthdate from public view on social media. Use a fake birthdate when you sign up. Remember a scammer can work out your birthdate from photos of birthday celebrations, or a happy birthday message from a friend. Do not use real personal information for security questions.

4 Create strong passwords for your online accounts and use different passwords for different accounts. If you have lots of online accounts, consider using a password manager.

5 Wherever possible, use two step verification to login to your online accounts. Two step verification is when you are sent a verification code that needs to be entered before you can login to an account. The code is usually sent to a mobile number or email address.

6 Scammers can gain personal information about you by stealing your physical mail. Make sure you have a lock on your physical letter box, and keep your home street address offline. Google your address alongside your name to see if it is listed anywhere. For small businesses, it may not be desirable or practical to remove online addresses.

7 Be security conscious on Facebook and online generally. Do not list your family's names online anywhere; if you have connected them in your Facebook profile hide or delete these links. Hide your friends list from public and friends' view. If a scammer can see your friends list, they can then copy your Facebook profile to impersonate you, and then approach them using a fake profile. Never accept a friend request from someone you are already friends with on Facebook as it may be a fake profile.

8 Install anti-virus software on your computer, tablet and smartphone to ensure your devices are protected from hackers. Regularly run anti-virus scans. Ensure that the software for your anti-virus and operating system are up to date.

Consumers
and smart cities

You may have heard that cities around the world are evolving into smart cities. In theory, this should create more liveable cities for consumers. But what are the traps along the way for consumers?

Most of us probably think of smart cities as havens for new technology, with internet connected devices at every turn. While these will no doubt benefit consumers, the rollout of emerging new technologies will also give rise to new consumer issues.

What are smart cities and communities?

According to the Australian Smart Communities Association (ASCA), smart communities:

"Use information communication technologies and data to be more efficient. They enjoy cost and energy savings, improved service delivery, better quality of life and a reduced environmental footprint. They support innovation and the global economy. Smart communities advocate for the integration of technology and data infrastructure, promote digital technologies to increase the capability of existing infrastructure and services, and champion citizen involvement and citizen-focused service delivery."

In 2016, the Federal Government released its Smart Cities Plan to "deliver jobs closer to homes, more affordable housing, better transport connections and healthy environments."

The Plan has three pillars: Smart Investment, Smart Policy and Smart Technology.

ASCA says that smart communities are defined by their:

- Smart infrastructure – which is anything that aids faster, more reliable connectivity.
- Smart capacity – which raises the level of digital skills of people in the community.
- Smart innovation – which drives the digital economy with new applications, services and so on.

How will consumers benefit?

In a presentation at the 2016 ACCANect Conference, ASCA Executive Director, Paul Budde, said that smart cities should be consumer-centric and allow "citizens to improve their quality of life." He added that they should also make the community "sustainable, liveable and workable."

Mr Budde outlined some citizen-based outcomes for smart cities:
- More liveable cities.
- Create peer-to-peer communities, workplaces, marketplaces (sharing economy).
- Empowered people – can make their own decisions about their economic and social wellbeing.
- Decentralised energy production based on renewables (circular economy).
- Big data will be in the hands of individuals to assist them to improve and enhance their own situations.
- Cost incentive for consumers.

What are the consumer issues?

We anticipate these consumer concerns around smart cities and communities:
- Security and privacy – connected devices will collect and produce data about you. Governments and organisations will need to ensure they have proper security measures in place to ensure your privacy and data is protected.
- Digital inclusion and divide – while cities get smarter who will ensure that no one gets left behind? Who will ensure that all citizens get equal access to services when they become digital or connected? There may be particular concerns around low-income consumers who may not be able to afford new services.
- Affordability – will all citizens be able to afford to be connected?
- Digital literacy – programs will be needed to ensure that all consumers can use new innovative technologies and make the most out of them.

This is undeniably an emerging area which many ACCAN members will be actively watching. We look forward to hearing your views as we learn more about smart cities.