2018 Small Business Advisory Forum (SBAF) Meeting Report

Australian Communications Consumer Action Network

Wednesday, 11 April 2018, 11.00am – 3.00pm

PRESENT:	Ewan Brown	Council on the Ageing (COTA) ACT
	Paul Brooks	Internet Australia
	Peter Strong	COSBOA
	Isabella McDougall	NSW Farmers
	Rebecca Burdick	NSW Small Business Commissioners Office
ACCAN:	Victoria Rubensohn	SBAF Chairperson (ACCAN Board)
	Teresa Corbin	CEO
	Narelle Clark	ACCAN Deputy CEO
	Una Lawrence	Director of Policy
	Kelly Lindsay	Consumer Engagement and Membership Officer
APOLOGIES:	Mark Harvey-Sutton	National Farmers Federation
	Mark McKenzie	2508+ disconnected
	David Spriggs	InfoXchange
	Wendy Blair	Australian Hairdressing Council

The purpose of ACCAN's Small Business Advisory Forum (SBAF) is to identify the most important telecommunications consumer issues from the perspective of key representatives in the small business community, with a view to using this information to inform ACCAN's future small business policy priorities.

The following meeting report provides an overview of the main issues raised and discussed. This report will also be sent to invited representatives who were unable to attend.

1. ACCAN update

ACCAN staff provided a brief outline of several major consumer issues and a summary of ACCAN's outcomes in the past 12 months.

- ACCAN has been granted a new contract since the last SBAF – this contract extends ACCAN's activities until early 2022.
- Universal Service Guarantee (USG) is to replace the Universal Services Obligation (USO); the aim is to underpin access to voice services. A Telco Reform Bill legislative package was introduced in Federal Parliament; this will guarantee access to data networks capable of 25mbps download and 5 mbps upload speeds
- Tighter guidelines for broadband speeds in product advertising have been published by Australian Competition and Consumer Commission (ACCC)
- ACCC broadband speed monitoring trial commenced, with first results out soon. This will provide consumers with information about provider speeds over NBN services.
- New consumer protection measures regulated by the Australian Communications Media Association (the ACMA) will commence mid-year. These will have significant impact and effect major change in the telco industry.
- TIO complaint numbers for 2017/18 are up 40%; these complaints are not solely attributed to nbn rollout issues, they are across all areas and highlight that much work needs to be done to address consumer issues across the whole of the communications sector.

2. ACCAN draft policy priorities

ACCAN staff gave a brief overview of our draft policy priorities for the current year, and invited SBAF feedback. These are:

Improved consumer safeguards
We will advance protections needed for the delivery of essential communications services to consumers.

Better communications for poorly served areas
We will work closely with communities for improvements in existing services and mobile network expansion, and for a smooth transition to NBN broadband.

Empowering consumer decision making
We will support a competitive market by ensuring consumers are informed and have the tools they need to participate.

Affordable communications
We will strive to eliminate affordability barriers for all consumers.

Improved accessibility
We will work with our members for the removal of barriers to access to communications products and services for people with disability.

Privacy, security and online safety
We will work to maintain and protect consumer privacy, security, and online safety.

Issues discussed were:

- Advocacy is needed for small business consumers, with daily demands that take priority over dealing with telecommunications issues. Often the telecommunications issues are never resolved; small business consumers just work around them.
- Itemised billing might draw attention to heavy users which makes small business owners nervous of penalties (energy sector using data to target specific organisations/individuals to reduce usage).
- Small business consumers want a seat at the table when decisions are being made on their behalf, e.g: representation on TIO Board or the AuDA domain name panel.
- The diversity of small businesses means that messages need to be communicated in a way that they can relate to. It's important to use the professional bodies and the peaks to disseminate any messages intended for the small business community.
- NBN and safety issues due to the loss of service in power blackouts. Small businesses should have a contingency plan (mobile phone, social media/website).
- Mobile is being used for security alarms and EFTPOS machines post copper.
- Awareness needs to be raised on the future of copper in relation to dial-up EFTPOS machines.
- Affordability issues for farming families where a family member may be employed off-farm or working from home. Data caps are restrictive and may inhibit employment for families on satellite broadband plans.
- COSBOA to receive a briefing from nbn Co. on the rollout.
- Telecommunications sales practices are not seen as a huge issue for small business consumers.

3. Discussion of small business communications issues

The documents circulated prior to the meeting aimed to capture the issues ACCAN is currently working on in the small business area, and to identify the known priorities of our stakeholders. Attendees at the SBAF had also been asked to come prepared with suggestions of areas for future policy priorities.

ACCAN staff provided a brief outline of the major work areas outlined in the issue papers, which are the small business policy priorities ACCAN is currently focusing on. These included;

a) Australian Domain Name Authority (auDA)

A number of issues relating to the Australian Domain Name Authority, Department of Communications review were flagged.

Issues discussed centred around the introduction of direct registrations in Australia led by auDA (e.g. www.cosboa.au, instead of cosboa.org.au):

- Small business community will be greatly affected by the change.

- No end user business (small, medium or large) representation on the auDA Panel
- No communication of the change has been sent to domain name holders by auDA.
- An urgent awareness campaign (incl. social media) needs to occur to reach small business consumers. However, care needs to be taken that the advice/updates are not perceived as spam or a scam.
- Entitlement to have a particular domain name should be tougher.

Members thanked ACCAN for our continuing work on this issue and supported ACCAN's ongoing engagement with the Government and the community.

b) Telecommunications Consumer Protection (TCP) Code review

Definition of small business
ACCAN discussed that the TCP Code definition of small business was vastly different from any other definition currently being used in Australia and that it seems very outdated. Participants agreed that the definition was inadequate and that ACCAN should push for a more flexible definition, similar to the TIO's.

Issues discussed:

- Revenue earning isn't an adequate measure on whether a business is 'small'
- Any definition should state that the business cannot be involved in the telecommunications industry
- Suggestion that ACCAN reach out to Kate Carnell, Australian Small Business and Family Enterprise Ombudsman

Critical information summary
Participants supported ACCAN's view that access to critical information summaries is essential post sale.

Selling Practices
Participants highlighted that typically small businesses would overcommit on their telecommunications needs to avoid 'bill shock'. However, selling practices are an accepted way of doing business, and not considered a major issue for small business consumers.

Complaint record keeping
It was agreed that the telco providers who meet small business needs well are the ones who provide reference numbers, and send confirmation emails of the issues etc.

Billing
Charging for paper bills is unfair for small business consumers. Participants agreed that cashflow can be a real issue for some businesses and some flexibility from telcos on timing of monthly payments (1st week of month etc.) would be valued.

Third party payments
Participants agreed that this should be on an opt-in basis with a $0 spend limit default. They also agreed that the biller (telco) should be responsible for resolving disputes.

c) NBN Skymuster services

ACCAN reported that nbn Co. are reporting an undersubscription of their satellite service. ACCAN is interested in hearing about the small business experience of accessing business service level plans.

Issues discussed:

- There was discussion about frustrated consumers starting their own wireless networks due to the poor availability of services in regional, rural and remote areas.
- Participants discussed having small business representation with nbn Co. Peter Strong offered to raise the issues of business plans with nbn Co at his meeting in the coming week.

d) Mobile Black Spots

Round 4 of the Mobile Black Spots Program was recently announced. Participants highlighted that this announcement was only noticed in local press and very low key.

e) Current consultations and inquiries

The new ACMA rules for NBN services, including consultation on the Telecommunications (NBN Continuity of Service) Industry Standard 2018; and the NBN Consumer Information Industry Standard were noted and discussed.

The Joint Standing Parliamentary Committee on the NBN is currently consulting on the nbn regional, rural remote rollout, and ACCAN is engaging with this inquiry.

4. Feedback and ideas from Forum participants

Targeted small business information

ACCAN requested that SBAF participants consider the current range of ACCAN small business targeted information and training materials and to provide feedback on how their members and members of their communities would best utilise these materials. This information will be useful in assisting ACCAN to focus on issues which small businesses are seeking information and answers on.

Issues discussed:
- ACCAN material is useful. Particular topic areas where more information is needed are:
    - What to do when you lose your services (simple English versions, no jargon)
    - Getting ready for NBN
    - How to seek assistance on getting your issues resolved
- Simple diagrams in all materials would be very helpful.
- ACCAN could consider producing 'white label' material so that associations, peaks and government can brand them with their familiar, trusted information offerings.

- Comment was made that the materials could be seen as dated as they 'look' the same as they did 4 years ago.
- ACCAN should seek support and endorsement from Kate Carnell, Small Business and Family Enterprise Ombudsman.
- Digital Ready continues to offer resources for increasing digital literacy in the small business environment.
- Participants agreed that the ACCC information on how to prepare for the NBN is easily digestible and has received good feedback. ACCAN to consider this example:

    https://www.accc.gov.au/consumers/national-broadband-network/moving-to-the-nbn-for-consumers

5. Research focus 2017/18

There was extensive discussion about the need to support small businesses toward a fast resolution of telecommunications issues.

Major topics for research were:

Timely resolution of telecommunication issues
- Resolution of issues continues to be difficult and often small businesses work around the problems as many issues go unresolved.
- The TIO is valued but isn't a time effective solution for business.
- Case studies are very powerful tools to demonstrate the specific impact of issues on small business.
    - Suggestion to undertake 10 case studies across small business industries to capture the diversity of small businesses

Staying connected
- Identifying critical elements of staying connected
- Reach out to local computer stores, tech services (eg: Geeks to You) and look to Whirlpool forums etc. to identify major problems that small business have with their telecommunications.
- Emergency strategies – can everyone access a reliable service in an emergency?

5G v nbn
- Research to show Australia's unique environment and the need for nbn and 5G to support small business in the future.

Strategies and partners
The participants agreed that working with associations and organisations such as Internet Australia on issues that affect small business will show a considered, informed approach.

ACCAN is eagerly awaiting the publication of the ACMA research on small business experiences transitioning to nbn.

Conclusion

The feedback and suggestions made at the Small Business Advisory Forum will be used to inform ACCAN's future policy priorities, policy focus, operations plan and research activity plan. These will be circulated to members of the Forum when finalised.

ACCAN CEO, Teresa Corbin, thanked the SBAF participants for their time and valuable contributions.