

TOP TIPS FOR PHONES AND INTERNET

For help with regularly experienced phone and internet problems check out our new consumer information pack.

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Australia's peak body for communications consumers

THIS EDITION:

Quality communications services

Factors that can affect your broadband quality

How do you pay your bill?



PLUS: Research on the use of cloud | Facebook group helping rural consumers with internet issues

ACCAN is the peak organisation representing all consumers on communications issues including telecommunications, broadband and emerging new services. Our mission is to ensure the availability, accessibility and affordability of communications services for all Australians.

Contact us:

Phone: 02 9288 4000
TTY: 02 9281 5322
Web: accan.org.au
Twitter: @ACCAN_AU
YouTube: youtube.com/ACCANvideo
Facebook: facebook.com/accanau
Email: info@accan.org.au

Editor: Luke Sutton
Contributors: Rachel Thomas, Jesse Mitchell, Tanya Karlychuk.
Design: Magnesium Media
www.magnesiummedia.com.au
Cover: Design by Richard Van Der Male with images from Shutterstock



Our CEO: Teresa Corbin

I'm very excited to announce that ACCAN will be launching its brand new website soon. The updated website will be more user-friendly, mobile-friendly and of course, it will be accessible to consumers who use assistive technologies like screen readers. We're looking forward to providing consumers with the latest news and information and also to growing our consumer resources on our new and improved website. Stay tuned for the launch in the near future.

The Autumn 2016 edition of the ACCAN Magazine explores issues relating to the quality of communications services in particular, those related to broadband. This is a growing concern for consumers. The Feature story outlines the different factors that can affect the quality of broadband at different points – in the home, on the network and so on. Also included in the magazine is an easy to understand infographic that summarises what can affect your broadband quality.

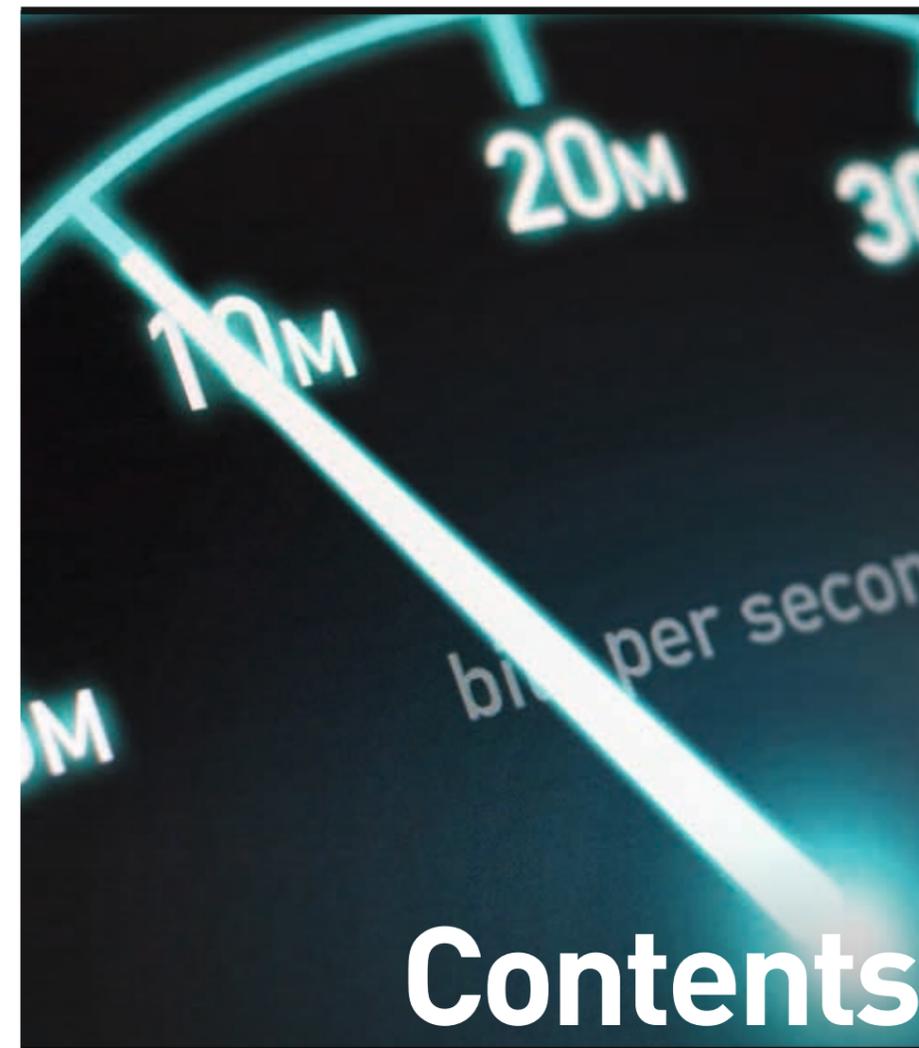
Adding to the quality debate, the Policy article covers a recent ACCAN survey that found consumers are confused over what makes a good broadband service provider. Consumers ranked internet

quality as the third most important factor, after price and monthly data allowance, but information on internet quality is not available to assist them when choosing a service.

Our Spotlight section explores different billing methods available to pay your telco bills. There are many options and fees that consumers should be aware of so they don't get caught out. For this edition we interviewed one of the co-founders of the Better Internet for Rural, Regional and Remote Australia (BIRRR) Facebook group to find out more about the great work they do and the issues their members are facing.

For all the latest ACCAN updates, follow us on Facebook (facebook.com/accanau) or Twitter (@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 / TTY 02 9281 5322.

Warm regards
Teresa Corbin
ACCAN CEO



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Wondering why your internet service isn't performing? Many factors could be affecting the quality of your broadband

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How do you pay your bill?

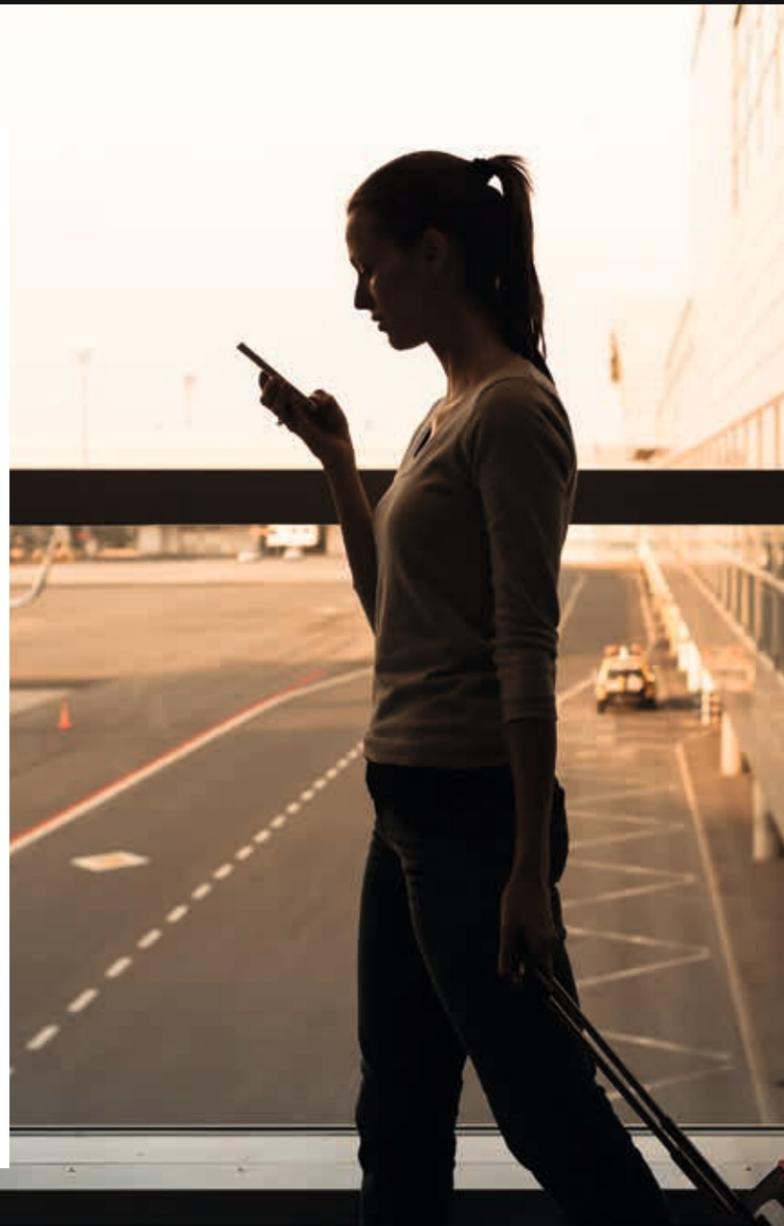
There's a range of billing options available to consumers

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Facebook group helping rural consumers with internet issues

The BIRRR Facebook group is helping consumers get connected



International roaming usage notifications delayed

In February, the Federal Government announced delays to the start date of usage notifications for mobile resellers. The international mobile roaming charge warnings were due to begin in May 2016, but have been pushed back until 2018.

Customers of Telstra, Optus and Vodafone already receive the warnings via SMS shortly after they arrive overseas. These notifications warn that mobile roaming is active and give information about the price and usage of services overseas.

This change will mean customers with resellers like amaysim, TPG, iiNet and Kogan may never receive the warnings depending on the result of a planned review before the 2018 deadline.

ACCAN will be encouraging resellers to honour the original plan and activate notifications for customers as soon as possible. We will also be making sure consumers know about responsible telcos that bring in the changes.

In the meantime, mobile reseller customers should consider all the alternatives if they travel overseas, such as buying a local SIM on arrival, purchasing a travel SIM before leaving Australia or using free Wi-Fi hotspots overseas.

Emergency broadcasts and Auslan interpreters

During emergency situations, such as bushfires or floods, Auslan users rely on interpreters being present in broadcasts from emergency services to access important, possibly lifesaving information. It is imperative that Auslan interpreters are shown on the screen during these broadcasts.

ACCAN is aware of instances in November 2015 when Auslan interpreters were cropped out

of frame during broadcasts about bushfires in South Australia in news programs on the ABC, Channel Nine and Channel Seven.

Cropping the interpreters out of view effectively cuts off access to important information for Auslan users. At the time ACCAN raised this issue with the television stations.

While it is not a legislative requirement that TV broadcasters include Auslan interpreters on

screen, ACCAN and Deaf Australia are calling on the free-to-air channels to include them in the shot if they are present at press conferences or events so that Auslan users get equal access to information.

ACCAN will continue to monitor this issue. If you see an emergency broadcast where an Auslan interpreter is cropped out of the screen please let us know about it via email: Auslan@accan.org.au.

Changes to Mobile Black Spot Programme criteria for Round 2

The Department of Communications and the Arts released the Guidelines for Round 2 of the Mobile Black Spot Programme in February.

ACCAN compared the Round 1 and 2 Guideline criteria and found the following changes (for more detailed information, go to: accan.org.au):

New Coverage: Round 1 was scored out of 10, whereas scores in Round 2 are uncapped and will be calculated differently. **Member of Parliament Priority:** in Round 2, locations that are endorsed by a Federal MP as “priority locations” will be awarded 10 points, rather than five as in Round 1.

Service offering: the focus of scoring has shifted from 3G/4G technology provision in Round 1, to roaming capability by different networks and back-up power sources in Round 2.

Remoteness of location: this was not part of the Assessment Criteria in Round 1 but can earn applications up to 20 points in Round 2.

Consumers are encouraged to take these changes into account when making a case for improved mobile coverage in their areas. ACCAN’s Community Consultation Guide will help consumers put together their case. Download the Guide here: accan.org.au/consumer-info.



ACCAN highlights telco consumer issues in Canberra

ACCAN held its Meet the People Forum at Parliament House on 23 February, 2016, to bring to the attention of Federal Parliamentarians important telecommunications consumer priorities for 2016.

The event focused on three key policy initiatives that ACCAN is proposing: a reformed Customer Service Guarantee and service reliability benchmarks; independent broadband performance monitoring and a review of the current Centrelink Telephone Allowance to match the needs of low income consumers.

Each initiative was discussed by a facilitated panel featuring experts and consumers who shared their lived experience of the issues.

“The event was a great success



with many of our key stakeholders attending to give their views on these important issues,” said ACCAN CEO, Teresa Corbin. “We hope to engage further with these groups and Parliamentarians to bring more awareness to these priority areas.”

Following the Forum, Minister for Communications and the Arts, Senator the Hon. Mitch Fifield launched ACCAN’s Top tips for phones and internet consumer information pack. The pack consists of five brochures that give tips and advice on mobile data, choosing an NBN internet plan and more. Visit the ACCAN website to download the pack: accan.org.au/top-tips.

Complaints in context are decreasing

Complaints as a proportion per service in operation (SIO) reported in the TIO and Communications Alliance Complaints in Context report decreased over the October - December 2015 quarter.

The Complaints in Context report measures the new complaints per 10,000 SIO for Telstra, Optus, Vodafone, amaysim and Pivotal.

The result for all participating providers was 4.8 complaints per SIO. This dropped from 5.5 in the previous quarter.

“ACCAN strongly supports the Complaints in Context initiative because releasing this information

gives a better picture of the overall health of the industry,” said Teresa Corbin.

“We commend the industry and Communications Alliance on taking this self-regulatory initiative and making this information available for the benefit of consumers. The results show that the industry continues to work on keeping complaint numbers low and to resolve issues before they’re escalated to the TIO.”

ACCAN is encouraging more providers and ISPs to join the Complaints in Context initiative so that consumers can get an even clearer view of the industry’s complaint metrics.



Factors that can affect your **broadband quality**

Is poor internet preventing you from talking with family and friends, watching your favourite shows or uploading photos of your recent adventures?

Poor internet quality can cause much frustration and trying to determine what the issue is can be even more annoying. The internet is complex and there are many stages data has to go through to get to and from you. Problems can occur at each stage. Some of these you have control over and may be able to solve, while others you might not.

Here are some of the problems that make internet connections low quality and slow.

IN THE HOME

Who uses the connection and how it is used

The type and number of devices being used, and the number of webpages and applications open will affect the performance and speed experienced. If lots of devices and people are trying to access information, then the connection will be shared between all these requests, which may affect the performance.

The internet connection

The router and modem used in the home can affect the performance of the broadband connection. If Wi-Fi is being used then the location of the equipment may affect the performance. The closer

the router is to the device the better the performance is likely to be. Walls, ceilings and floors may affect the signal, especially in some older buildings.

Your Wi-Fi signal might have some interference problems if it is located near other objects, for example your neighbour's modem or beside other household electronics, such as fridges or microwaves. Playing around with the location of equipment or plugging devices into the modem via a cable might improve the performance.

Upgrades

Some hardware and software (for example modems, routers, tablets, and laptops) isn't designed for very fast data transfer and this may limit the performance experienced. Older equipment and devices may not run as efficiently and could be slowing down your broadband connection. Purchasing newer equipment or upgrading software may improve performance.

The wiring in the home

The wiring in the home can also affect broadband and voice services. A retail provider or an electrician can test the wiring and recommend any changes that are required.

SERVICE PROVIDER

Plans and rules

Many providers sell plans offering speeds up to a certain level, but these may not be attainable for all customers. Retailers should not mislead consumers regarding the speeds that the network, its plans and the equipment it provides can achieve.

As part of the rules of the plan, the provider might deliberately slow down the internet. For example, if you use up your monthly data allowance then your provider might limit the speed that you can receive. This is called shaping or throttling.

Investment in the network

Each provider balances the cost of providing services with investing in its

services. Providers may choose to invest less than is required for the number of customers using the service or to deal with potential network faults; this is called under-provisioning. Lower investments may result in a lower quality service.

For example the internet may be noticeably slower when trying to access the internet at peak times when lots of customers are online. Some providers offer faster and more reliable services than others. But it's not easy to identify which providers offer better performance. Your choice of provider might be affecting your performance. Switching providers may improve your service.

NETWORK

The network can also affect the performance received. Different network technologies have different speed and performance capabilities. Network providers make choices about how the network functions. This is similar to building motorways, where decisions are

made on how many lanes are required (capacity) and the route to take. If the network is not able to deal with all the requests or is too far from your premises (distance from the exchange) then the service is likely to be slow.

CONTENT

The internet is made up of tens of thousands of separate networks. The size of the content being looked at, where the information is located and how good the end-to-end network connection is between the content and the consumer can affect both how long it takes to get to a consumer's home as well as the quality received.

For example, information that is stored in another country has to travel a long distance. This can mean that at times some websites will appear slow whilst others may be working just fine. Content providers (such as Twitch or Netflix) can manage the performance of their services by the quality of investment they put into the delivery of the service.



WHAT AFFECTS THE QUALITY OF MY BROADBAND?

IN THE HOME

Number of devices & applications running at the same time

Age of devices/software

Location of modem, its age & distance to device

Wiring in the house

Interference from appliances



NETWORK

Type of network eg. ADSL/Fibre/Satellite

SERVICE PROVIDER

Number of customers & level of investment in capacity

Fair Use Policy

Your plan

CONTENT

Location & quality of connection

skype twitch ninemsn ebay NETFLIX YouTube facebook Google amazon.com

Consumers need transparency over broadband performance

Broadband performance is often thought to mean the speed at which information is received, but there are a range of factors that contribute to the overall performance. Essential consumer applications require high performing broadband to work properly. For example, Voice over Internet Protocol (VoIP) services require a reliable connection with limited delays and distortions, but not a very high download speed.

As shown in the “What affects the quality of my broadband?” infographic, many factors can affect performance levels.

Broadband plans are commonly advertised on headline speed claims which may only be achievable in ideal test conditions and are not what consumers should expect in everyday use. Claims are qualified with an elusive

list of factors that can affect performance, but this is difficult for consumers to engage with or apply to their service. This issue is heightened with the promise of faster and better technologies and services over the NBN.

Consumers do not have the full range of information available to them and understanding amongst consumers appears to be low. As a result, they may not be choosing the best services to suit their needs and they may struggle to identify and rectify poor performance when it occurs. A knock on effect of this is likely to be reduced public trust in nbn and diminished pressure on the market to continually increase the level of broadband services in Australia.

We conducted a survey among consumers in January 2016 to understand the basis on which consumers decide on broadband

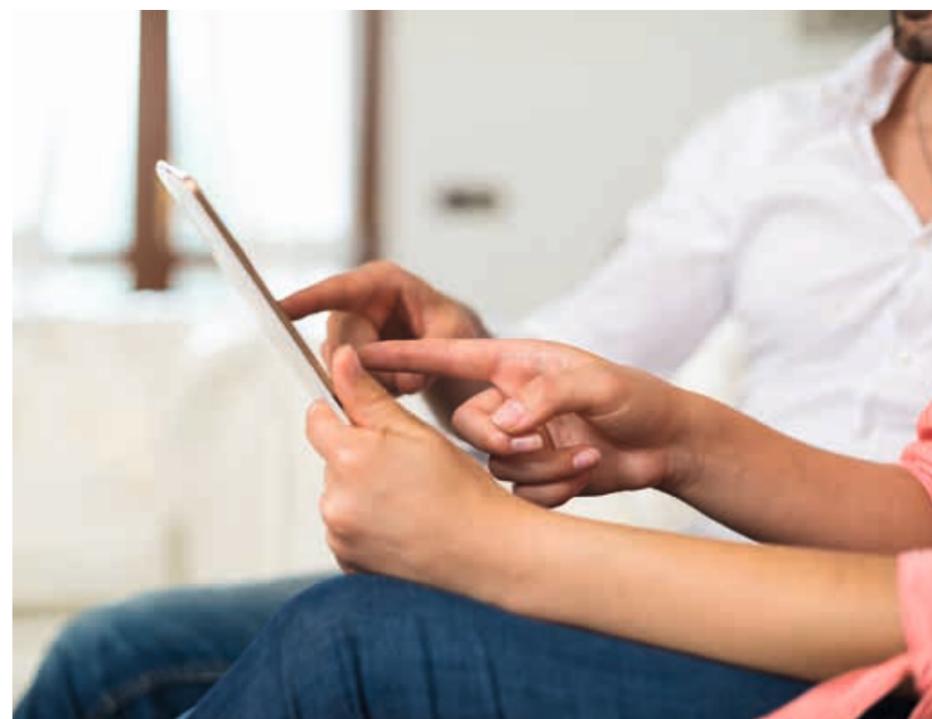
products and provide insight into what information is useful in future decision making.

Internet quality was the third most important factor, after price and monthly data allowance, when choosing a broadband plan. Price and monthly allowances are transparent to consumers when deciding on a service, unlike the level of quality offered.

Slow speeds at some time of the day was the top factor that contributed to poor performance or an unsatisfactory experience (32 per cent of respondents reported experiencing this). This indicates that a consumer's experience may be limited by factors which are outside of their control or visibility. Consumers are left with the choice to stay with their current provider or risk switching to another without any performance data assisting their decision.

Respondents were split in their opinion on whether providers differ in the level of quality they offered, with 58 per cent believing that you get the same speeds as advertised in the plan. This indicates that consumers are confused on what makes a good service provider and may not be aware of what their plans offer or the factors that contribute to poor performance.

ACCAN believes that a market failure exists as consumers don't have transparency over the quality and speed that they are getting from their broadband plans. Consumers need independently tested information on broadband performance in an easy to understand format, across networks, geographies and providers, to make informed choices about their broadband services.



Bringing light through the clouds



It seems that every internet service provider (ISP) and IT company is talking about the ‘cloud’ these days.

On top of that we hear about government and big business using the cloud to store all our data. With all this it's no wonder that RMIT University researchers found that 42 per cent of Australians don't know how the cloud works or what they could use it for.

A study conducted under the ACCAN Grants Scheme examined how Australians use personal cloud services. It found that for many, cloud services were mystifying. One respondent summed it up: “I actually don't quite understand what personal cloud is because it's not tangible...in my mind it's a cloud.”

Simply put, the cloud refers to groups of computers located in a datacenter and connected to the internet that deliver services that used to be located on a single computer in your office or your local ISP. Services like email or file

backup are common, but they could be more sophisticated applications and software like accounting services, shared calendars and even Microsoft Office. Cloud services allow you to access the service from your personal computer or handheld device anytime, anywhere, as long as you are connected to the internet.

There are potentially many benefits for consumers in using the cloud effectively. Of those who do use it, the majority are using storage services such as T-cloud, Google Drive, Box or Dropbox or using the cloud to backup their personal or work data on iCloud, iDrive or OpenDrive. Using the cloud increases mobility and flexibility – consumers can take advantage of different digital devices to access their digital content anywhere, anytime. Some of these services cost money, some are free and some are a combination of free and for a fee.

Still mystified by the cloud? The

following tips will help consumers to choose a cloud service. For more information, access our cloud consumer guide on the ACCAN website: accan.org.au/grants/completed-grants.

Is your internet connection good enough?

The cloud requires a high-bandwidth internet connection and a decent data plan. If your internet is sluggish, using the cloud may be slow and unappealing.

Which to choose?

Many consumers had the choice made for them, with a personal cloud attached to their mobile devices. Most (86 per cent) relied on the big international companies for their cloud needs. It can be worth weighing up local Australian offerings too.

Check the contract

Terms and Conditions can be hard to understand. Use the consumer guide to help navigate the most important bits.

Be wise

Avoid excess fees. Check your cloud provider has third-party certification such as TRUSTe. Make sure you set a strong password on your devices, activate in-built security features and be selective about what digital data you keep on the cloud. You should also keep a backup.

Plan for digital inheritance

Have a plan for how your digital assets will be passed on after your death. If you have moved all of your family photographs into the cloud, no one will want to lose them! See the work done in the Grants project, Death and the Internet, to learn more about this emerging issue.

How do you pay your bill?

How do you pay your phone and internet bills? Direct debit from a bank account or credit card? Over the phone or online? How about by BPAY or in person at your provider's store or Australia Post?

The amount of billing methods available is overwhelming. Each provider has a different range of options, but there are some common ones like those mentioned above.

When choosing how to pay your bill, you should be aware that some methods attract fees. While these are only usually a few dollars or a small percentage of the total amount, over the life of a contract they can add up to a significant amount that you could be saving.

Paper vs online bills

The majority of the major providers now charge a fee to receive a paper bill. Telstra, Optus, Vodafone and Virgin charge \$2.20 per bill (pensioners on the Telstra Pensioner discount are exempt from this fee). Some internet service providers, including iiNet, iPrimus and Internode also charge for paper bills.

You can save money by receiving your bills online – either by email, via your provider's smartphone app or online account on your provider's website. This won't suit everyone. Without the paper bill to put up on the fridge, some people may forget to pay it. It can also get lost amongst the spam in your inbox. Other consumers just prefer to keep track of their bills with paper statements. These paper

bill fees are unfair for some consumers who don't have access to the internet and can't receive their bill electronically.

We found that some providers don't offer paper bills at all. If you prefer to receive a paper bill make sure you select a provider that still issues these.

Direct debit

If you choose to pay your bill by direct debit you can have the payment taken from a bank account, a credit card or a debit card. However, be aware that some providers charge a service fee, usually around one per cent, on Visa and Mastercard credit and debit cards; you may want to avoid this by using a bank account instead.

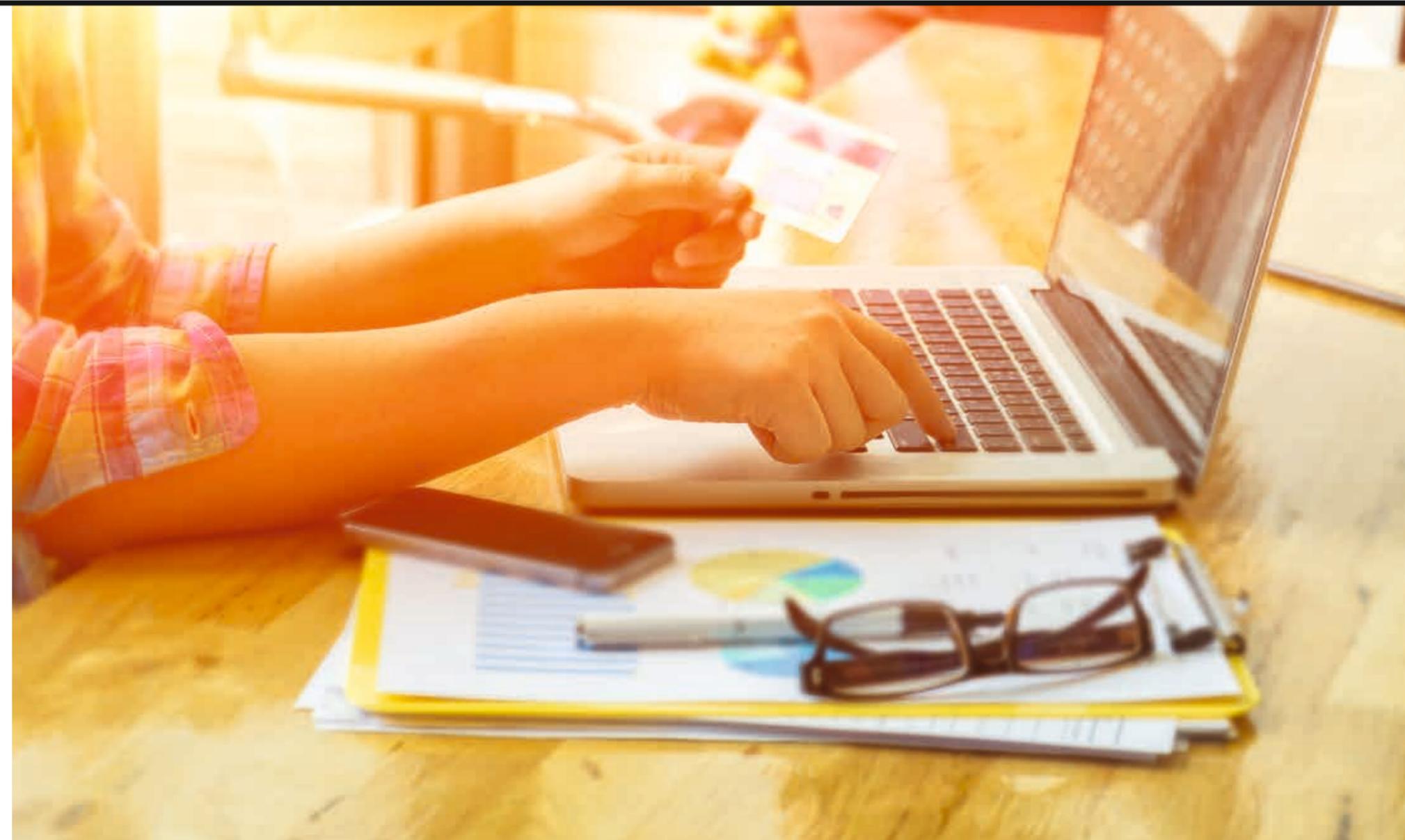
While using direct debit from a bank account is mostly a free payment method, if you choose this option you should be aware of your monthly billing date to ensure you have enough funds available in your account to pay the bill when it's due. If you miss the direct debit you may get dishonour fees from your bank and possibly a late payment fee from your provider.

Paying online, through a smartphone app or over the phone

It's convenient to pay bills through an app, on your provider's website or over the phone, but to do so you will probably need to use a credit or debit card which may incur a service fee from your provider.

BPAY

BPAY is another option that most providers do not charge for. It could



be a good alternative if you don't want to pay by direct debit and you want to avoid credit/debit card fees. If you are paying by BPAY keep in mind that payments can take several business days to process so they need to be made well in advance of the due date to ensure they are received on time.

Paying in person

In person payments are available at Telstra stores (this will incur a \$1.00 fee) and at Virgin Mobile stores. From 1 January, 2016 Optus stores will no longer accept over the counter in store

payments, but they will be installing service terminals in selected stores in the future. Vodafone does not accept in store payments.

Some telco's allow you to pay your bill at Australia Post stores. Those that offer this payment method usually charge a fee to do so (for example Telstra charges \$1.00, Optus charges \$1.75 and Vodafone charges \$1.87 + GST).

Help! What's the best way to pay my bill?

The best way to pay your bill is the one that is easy for you and suits your

needs. If you are good at remembering your billing date and usually have money available in your bank account, then direct debit is a good option. Generally this is a free payment method (there are some exceptions, check with your provider when you sign up).

Direct debit from a credit card attracts extra fees from some providers, but may be a good option for you if you want to set and forget your bill payment each month. Again, make sure you have the funds available on your credit card.

If you like to pay your bill manually once it arrives in the mail or your inbox then paying by BPAY, over the phone, online or via a smartphone app might be good options for you.

If you are paying your bill in person at your telco's store or at Australia Post, be aware that this may incur extra fees.

You can save some money if you switch to receiving electronic bills. This won't suit everyone, but if you don't mind receiving your bills online it's worth making the switch to save money.

Facebook group helping rural consumers with internet issues

How often do you use the internet each week? Statistics from the Australian Bureau of Statistics released in February 2016 showed that the mean number of hours spent per week on the internet for both males and females is 10 hours.

Ten hours per week doesn't seem like much time, but when you think about all of the activities we now do online – accessing education, job opportunities, government services and more – our reliance on the internet becomes very clear.

While some of us may take broadband for granted, there is a growing group of consumers from all over the country who are struggling with poor internet services or even no services at all.

The Better Internet for Rural, Regional and Remote Australia (BIRRR) Facebook group was started in October 2014 by two rural consumers from Queensland, Kristy Sparrow and Kylie Stretton, when they both noticed unexplained excessive usage on their mobile broadband services.

What originally began as a discussion of their struggles to deal with educating their children via distance education and the limited services



available to run their businesses, has now grown into a group with over 6,000 members who share common issues with getting and staying connected to broadband services.

ACCAN interviewed BIRRR co-founder, Kristy Sparrow, to find out more about the great work the group does and the issues faced by its members.

Rural internet issues

Every day the BIRRR Facebook page is flooded with comments from frustrated consumers who are experiencing issues with their internet services.

“The range of issues is enormous - from vanishing mobile data, mobile towers being out, e-devices automatically sucking data allowances, eligibility for wireless broadband, costs, speeds and general confusion over access to nbn services,” said Mrs Sparrow. “Navigating bush internet really is like finding your way through a jungle.”

The BIRRR volunteer team does its best to answer all of the enquiries, but they are overwhelmed with the amount of members who require assistance.

“There is an urgent need for an independent regional



telecommunications team to assist people with their enquiries,” added Mrs Sparrow.

Starting a Facebook group has brought some benefits to many of the members as it is now a place where they can share information and help each other solve issues. Many of the common issues have been addressed on the group's website (birrraus.com).

“Through the website we do try to help people educate themselves about their particular service, about alternate services which may work better for them and what they can do to limit unnecessary data usage.”

Mrs Sparrow also often personally

follows up on individual cases of connection issues with the many contacts she has made within nbn and other service providers who can often help avoid the convoluted steps to getting connected.

Sky Muster satellite services

BIRRR members are eagerly awaiting the arrival of nbn in their areas which will hopefully deliver better services. Many of these consumers will receive services over nbn's Sky Muster satellite; these will begin to be available from late April 2016. However, there are concerns over the capacity of the satellite amongst the BIRRR group.

“There has been a lot claimed about how much nbn's new Sky Muster satellite will bring to rural and regional Australia,” said Mrs Sparrow. “We certainly hope it lives up to these claims, although our experience with the serious over-subscription of the Interim Satellite Service (ISS) network, we hold concerns about the limits of this new satellite.”

“With the rapid rate we are consuming data, seeing entire rural towns being pushed over to the satellite, with no wireless available in many cases and the very strict limits imposed by the nbn Fair Use Policy, we are very concerned that the service will be outgrown and rural Australia will suffer.”

At the time of writing this article in late February 2016, details of some Sky Muster plans have been released. While the satellite will deliver services to many rural and regional consumers, plans will be expensive and deliver relatively low data downloads when compared to plans offered on other NBN technologies.

As membership has grown into the thousands, the BIRRR admin team has grown to cope with the consumer demand for help. The group has now helped more than 500 people around Australia with their internet problems. The positive work of the team has also gained media attention with stories on ABC radio and Landline helping to create stronger interest in the plight of these consumers who are struggling to get and stay connected to broadband services.

If you're experiencing internet issues and would like to join the group search BIRRR on Facebook or go to birrraus.com. You can also find BIRRR on Twitter (@FixBushInternet) where they campaign using the hashtags: #FixBushInternet and #DataDrought.