CFCA Summer Educational 2023

6th – 8th June 2023

Hilton Hotel, 1301 6th Avenue, Seattle, WA.

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Leeward Conference Room

N.B. This agenda is subject to change, including timing of presentations, presenters, and topics.

Tuesday June 6th 2023

9am Attendee Registration Opens

Time	Presenter	Event Session
9.30-11.30am	**Jodie Ryan** YouMail **Melissa Sirera** PNC **Micah Semon** PNC **Cyrena Jackson** Capital One **Guy Pearson** Bank of America **Bipin Thakur** AMEX **Kevin Thomsen** TD Bank	**Pre-Conference Workshop -** Financial Institutes and Telecoms Partnering to Fight SMS and Voice Fraud Together Fraudsters are increasingly impersonating financial institutes in text messages and calls. Telcos and financial institutes need to establish ways to collaborate on these evolving trends to protect our shared customers. This session will cover the evolving tactics used and recommend strategies that telcos and financial institutes can use to reduce fraud.
11.30-12.30pm	**BREAK**	Break, Networking, Lunch

Afternoon Agenda

Time	Speaker/Presenter	Event Session
12.30-1.00pm	**Jason Lane-Sellers** CFCA President / Lexis Nexis Risk Solutions	**Opening of the CFCA 2023 Summer Educational Event**
1.00-1.30pm	**Jason Smith** GSMA	**How GSMA's services are supporting the industry to combat handset fraud losses.** The presentation will explore how using GSMA device information can be used in an effective strategy for preventing mobile device losses due to fraud. Jason will cover ways Operators and device issuers are currently exchanging data to identify and prevent use of fraudulently obtained devices. We will dive into the statistics of devices that have been reported using GSMA Device Registry and provide some insight into what this means for organizations. GSMA are in a unique position to discuss the challenges associated with collecting and analyzing fraudulently obtained device data, as well as strategies for overcoming these challenges. Finally, we will highlight the benefits of using GSMA Device Registry and Device Check services as tools for combating device fraud losses and preserving the integrity of the secondary device market, while also discussing the improvements we've made to these services thanks to industry feedback.

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Time	Speaker/Presenter	Event Session
1.30-2.00pm	**Clint Breithaupt** **John Baldree** Charter	**The History of Mobile Fraud 101; 2000 to Present Day** This session will dive into the basics of Fraud affecting the Telecom Industry and how it has evolved from the year 2000 to present day. We will discuss the different types of fraud and ways to mitigate the risks. Discussions around real-world examples and current fraud trends (internal and external) in the Telecom Industry. Handset Trafficking, Social Engineering, Romance Scams, IMEI Unlocking & SIM Swapping, Lower You Bill Scams and Reshipper Fraud will be discussed among many others. This session will be interactive with audience participation encouraged.
2.00-2.30pm	**Gary Miller** Citizen Lab	**New Tricks and Old Networks - A Citizen Lab Research Perspective on Mobile Threats** From 3G, to 4G, to 5G, fraudsters and threat actors are still up to the same tricks, but they use the mobile network ecosystem to achieve more sinister, targeted objectives. Cross-protocol attacks, SMS interception, grey routes, and International Premium Rate Numbers are now used to conduct a spectrum of threats. This talk will present some case studies on the latest threats, and what needs to be done to stop them. The presentation will include: - The Latest Statistics on Foreign Network Attacks, Including Their Sources - How Threat Actors Manipulate International Service Numbers - Screen Shots of Threat Actor Attacks - How Mobile Networks Complement Spyware Threat Actors - Where Do We Go From Here?
2.30-3.00pm	**BREAK**	**Networking Break**
3.00-3.30pm	**Jacob Howell** CFCA	**2023 CFCA Handset Fraud Survey Final Results** Each year, the telecom industry loses billions of dollars to handset and device-related fraud schemes. The term ‘Handset’ or ‘Device’ Fraud is a catch-all phrase that covers a wide range of methods and techniques used by fraudsters to exploit weaknesses in telecom company’s processes and obtain high value handsets by deception. To uncover the true impact and extent of this type of fraud, the Communications Fraud Control Association conducted a global survey on Handset / Device Fraud. In this session Jacob Howell, CFCA Board Secretary, will present the results of the CFCA’s Handset Fraud Loss Survey and discuss its impact on our industry.

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Time	Speaker/Presenter	Event Session
3.30-4.00pm	**Eric Perry** CAST Group / FBI	**Introduction into The Cellular Analysis Survey Team (CAST) Using Cells Site, Social Media and Device Location Data in Investigations.** Device location data obtained from cellular and social media platforms is the new Digital DNA. This seminar will provide Investigators and Prosecutors an overview of all available Call Detail Records with Cell Site Records and Social Media Platforms records that are routinely obtained in criminal investigations. These records include those from the cellular providers like ATT, Verizon, T-Mobile and US Cellular as well as records from the various Social Media Platforms including Google, Facebook, Textnow and Apple. By analyzing these records, you can identify and create pattern of life movements for devices, locate the general locations of these devices at defined dates and times, identify applications being used, use the device location to identify and corroborate other evidence and witnesses. Techniques covered in this seminar will help you identify unknown devices and telephone numbers being used by offenders and victims. The attendees will be provided real world examples where proper analysis of device location lead to the locating of offenders and victims of crimes. Several of these examples reflect the court exhibits used at trial for successful prosecutions.
4.00-4.30pm	**Adrian Lazar-Adler** T-Mobile	**Dealing with MVNO fraud as an MNO** Dealing with network fraud for an MVNO can be a challenge. The MNO owns the network while the MVNO owns the customer. Who gets to decide what is fraud and who gets to decide what actions should be taken?
4.30-5.00pm	**CFCA Board of Directors**	**Knowledge Network I**
5.00-5.30pm	**BREAK**	**Free Time**

Evening Activity

Time	Host	Event Session
5.30-5.45pm	**CFCA Board**	**First Timers Reception in Hotel**
5.45-7.30pm	**CFCA Board**	**Networking Reception in Hotel**

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Wednesday June 7th 2023

Morning Agenda

Time	Speaker/Presenter	Event Session
9.00-9.30am		**ANNUAL MEETING**
9.30-9.45am	**BREAK**	**Networking Break**
9.45-10.00am		**Morning Announcements**
10.00-11.00am	**Paul Flanagan** **Christophe Oliver** Araxxe **Dennis Gregory** **Randy Check** T-Mobile	**Araxxe Transit Carrier Monitoring at T-Mobile** Araxxe and T-Mobile will jointly present on the importance of monitoring the performance of international transit carriers. We will explain traffic blending schemes used by carriers to lower their costs and the detrimental financial and qualitative business impacts on mobile operators and subscribers. Based on T-Mobile's experience with Araxxe's CLI transmission quality monitoring service, we will provide anonymized examples spanning problem identification, corrective action implementation, and issue resolution.
11.00-11:45am	**Michele Osborn** **Joel Bernstein** **Ryan Karnas** **Lloyd Tjom** Somos	**Exploring the Impact of the FCC's Do Not Originate Text Rule: Solutions for DNO Compliance** The Federal Communications Commission (FCC) recently issued an order on the Do Not Originate Text (DNOT) rule, which requires mobile service providers to block text messages that originate from invalid, unallocated and unused numbers. These numbers should never and would never, send a text message. This regulatory impact is expected to have a significant effect on the industry as it seeks to eliminate spam and fraudulent text messages. Join experts from Team Somos as we explore the impact of these regulations on cross-border communications, and what solutions are there today to support DNOT, including advanced authentication technologies and third-party filtering services that promote DNO compliance.
11.45-12.30pm	**Adam Shantz** Sinch	**Tackling Messaging Spam at the DCA** From a DCA perspective, Sinch will discuss challenges seen over the past few years as messaging spam has shifted between A2P and P2P channels. Sinch's Operations specialist, Adam Shantz, will present case studies seen in the ecosystem related to robo texting and messaging scam activity, and share how they utilize systems and analytics to monitor, identify and shut down bad actors.
12.30-1.20pm	**BREAK**	**Lunch and Networking Break**

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Afternoon Agenda

Time	Speaker/Presenter	Event Session
1.20-1.30pm		**Afternoon Announcements**
1.30-2.00pm	**Elizabeth Addy** YouMail	**Where Are the Skeletons At?** As a communications service provider, there's never been a more important time to know the traffic that your customers and partners are putting out in the public telephone network aided and enabled by your services. Escalating activity from regulators and enforcement have resulted in record actions and liability throughout industry. YouMail Protective Services analyze accounts, traffic, and numbers using real consumer audio evidence to help providers know what their customers and partners are really saying when communicate with consumers using your network.
2.00-2.30pm	**Bryanna Ford** Google	**Blind Men and an Elephant: How Toll Fraud Needs More Airtime** Toll fraud is a form of billing fraud malware containing code that tricks users into subscribing to or purchasing content via their mobile phone bill. Toll fraud is the most common malware variant on the Play store; however, public discussion of the malware is fairly limited. Toll fraud benefits from the complexity of the mobile payments ecosystem where impacted companies each have limited visibility to understand, mitigate, and/or remediate the threat.
2.30-2.45pm	**BREAK**	**Networking Break**
2.45-3.15pm	**Jon Morrow** T-Mobile	**Use of Silent Authentication for Device Identity** The Internet was built to be anonymous. But there are plenty of use cases where we need to authenticate users before they access a bank account, an account with a credit card on file, or an account with a blue checkmark. Multi Factor Authentication standards have existed for quite a while to try to authenticate, but there are known flaws with username & password along with the use of SMS OTP. For Consumer to Enterprise interactions, everything is going to the Internet and all Internet is going Mobile. This means the Carriers must play a pivotal role in authenticating users going forward. The first solution to market is called Silent Authentication. Silent Authentication uses the carrier networks and the inherent security of the SIM card to authenticate users with two benefits: (1) No user involvement at all which reduces user friction, and (2) No ability for fraudsters to gain access to an OTP since none exists.
3.15-4.00pm	**Jason Lane-Sellers** Lexis Nexis Risk	**2022 Lexis Nexis Risk Cybercrime Report** This presentation will provide an overview and insight from the latest Cybercrime report from Lexis Nexis Risk Solutions. The report will show the latest fraud trends and risk impacts at a global, regional, and local level as well as specific drill downs into industry verticals showing how the latest threats are developing in the digital world.
4.00-4.30pm	**CFCA Directors**	**Knowledge Network II**
4.30-5.00pm	**BREAK**	Personal preparation for Evening Event

Evening Activity

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Time	Host	Event Session
5.00-8.00pm	**T-Mobile Campus**	**Details TBD**

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Thursday June 8th 2023

Morning Agenda

Time	Speaker/Presenter	Event Session
9.00-9.15am		**Morning Announcements**
9.15-9.45am	**Jonathan Nelson** Hiya	**Trends in Legitimate and Spam Calls in the United States** As the telephony industry has made strides with STIR/SHAKEN adoption and FCC initiatives to protect consumers from unwanted calls, legal and illegal callers alike have adapted their calling behavior for success. So what state does that leave us in today? Join Jonathan Nelson, Director of Product Management at Hiya for a multi-faceted review of call traffic trends today, and particularly how shifts in calling strategies are affecting consumer spam protection on the voice channel.
9.45-10.30am	**Stacy Graham** Sinch **Jaime Zetterstrom** Somos	**Alphabet Soup** Telecommunications can take on a language of its own. With the increasing importance of Know Your Customer and industry focus on Robocall and Spam mitigation there are so many acronyms used, new and old. We will go through an alphabet of acronyms pertaining to Know Your Customer, how they relate, why they are important, and how to use them to your advantage in your ongoing due-diligence and monitoring of your customers, traffic, and network.
10.30-11.00am	**BREAK**	**Networking Break & Check Out**
11.00-11.30am	**Sarah Delphey** Numeracle	**Determining "reasonable steps" to mitigate illegal robocall traffic** In ongoing Orders, the FCC has stated that service providers need to take "reasonable steps" to mitigate illegal robocall traffic. What may be reasonable for one service provider may be unreasonable or inapplicable to another. Sarah Delphey, VP of Trust Solutions at Numeracle will explore how service providers can proceed through the confusion and take steps to enhance their customer evaluation and fraud mitigation efforts.
11.30-12.00pm	**David Frankel** ZipDX	**The More Robocalling Evolves, The More It Stays the Same** Americans have been plagued by the robocall scourge for more than a decade, despite numerous technological and regulatory attempts to mitigate it. Is there any relief in sight? We know a lot more about these calls today than we used to. This talk will look at the distinguishing characteristics of three biggest categories of robocalls (wanted, unwanted, and outright fraudulent); the most promising regulations currently in place and on the horizon; and the most impactful steps we could take if we had the collective will to do so.
12.00-12.30pm	**CFCA Board of Directors**	**Knowledge Network lll**
12.30pm	**Jason Lane-Sellers** CFCA President / Lexis Nexis Risk	**Closing Remarks of the 2023 Summer Educational Event**

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We hope to see you at the next CFCA Educational Event

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