

DISRUPTION24

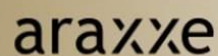


CFCA Spring Educational 2024

23rd - 25th April 2024




Wyndam Grand Pittsburgh Downtown, Pittsburgh, Pennsylvania.







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

Tuesday April 23rd 2024

Time	Room	Speaker/Presenter	Event Session
8:30-9:15am	Kings Garden 4	Jason Lane-Sellers 	Opening of the CFCA 2024 Spring Educational Event
9:15-10:00am	Kings Garden 4	Jason Lane-Sellers 	<p>The CFCA Global Fraud Loss Survey</p> <p>CFCA President Jason Lane-Sellers and survey creator, will discuss and present findings from the 2023 Global Fraud Loss Survey in this new updated format. The 2023 survey includes an enhanced format as well as enhanced graphics and visualization.</p> <p>Jason will explain respondent demographics, current fraud issues, top originations, and destinations of fraudulent calling and SMS. He will also share emerging threats facing the telecoms industry, as well as insights into operational metrics of fraud departments.</p> <p>In addition to these topics, Jason will also share the new leading frauds that impact both finance and telecom industries, that have become more prominent in this year's survey.</p>
10:00-10:30am			Networking Break
10:30-11:15am	Kings Garden 4	Ryan Ganji 	<p>Combatting account fraud with continuous, anywhere identity verification</p> <p>Fraudsters are quick to exploit vulnerabilities in our security defences and a new breed of AI tools is making it easier than ever for them to do so. However, the same tools being used for nefarious purposes are equally, if not more effective, at stopping identity theft, keeping accounts secure, and enhancing the customer experience.</p> <p>In this interactive session, we'll discuss:</p> <ul style="list-style-type: none"> • Real examples of the latest identity fraud scams, including deepfakes and velocity attacks • Weak links and how fraudsters are exploiting them • The value of bridging digital and in-person channels with a consistent digital IDV strategy • The evolving role of biometrics in solving the re-verification challenge and shutting down common paths to account takeover.

Time	Room	Speaker/Presenter	Event Session
11.15-12:00pm	Kings Garden 4	<p>Jonjie Sena</p> 	<p>Restoring Trust in Communications</p> <p>The voice channel remains an important way that businesses and government agencies communicate with consumers. Unfortunately, most calls go unanswered because consumers are wary of scam calls, robocalls, and more. Bad actors continue to attack every step of the consumer journey. Join James Garvert, Head of Trusted Caller solutions at TransUnion, to learn about the evolving communication fraud challenges facing businesses and consumers. He will discuss strategies organizations can take to verify identity, protect brands, authenticate calls, reduce fraud, and improve customer experiences and operational efficiency.</p> <p>Areas to be explored:</p> <ul style="list-style-type: none"> • Types of phone scams and their impact on other types of fraud • How calls can be authenticated • Latest technologies and strategies that can be leveraged to restore trust • Case studies on industry peers that have implemented these solutions, e.g. branded calling, and the improvements they saw • How communications service providers, enterprises, and consumers could work together to secure trust across channels and deliver friction-right experiences.
12:00-1:30pm			Lunch & Networking Break
1:30-2:15pm	Kings Garden 4	<p>Steven Atnip</p> 	<p>SMS Abuse – Social Engineering in the Device-driven Age</p> <p>We are presenting a strategic overview of SMS abuse in 2023 and beyond. This update will tell the room what we're seeing, what industries and being affected, and what the most common abuse cases look like. Then we will offer solutions and countermeasures that are going to bring the most success going forward.</p>
2:15-3:10pm	Kings Garden 4	<p>Ryan Karnas</p> <p>Chris Wendt</p> <p>Suan Tamida</p>  <p>Guy Pearson</p>  <p>Micah Semon</p>  <p>Mark Bilton-Smith</p> 	<p>Building Trust: Revolutionizing Toll-Free Calling with a New Framework</p> <p>In today's digital landscape, the need for a robust Trust Framework for calling has become more pressing than ever. Join us for an insightful panel where experts from the telecom ecosystem unveil a groundbreaking solution poised to revolutionize the trust framework for Toll-Free calling.</p> <p>Our panel of industry veterans will delve into the intricacies of call authentication and its profound implications for stakeholders across the telecom landscape. From service providers to end-users, we'll explore how a new Trust Framework can redefine the landscape of Toll-Free Numbers, ensuring the right to use transparency.</p> <p>We'll showcase how this innovative framework fosters truth in calling, paving the way for a more secure and trustworthy telecom ecosystem. Don't miss this opportunity to gain invaluable insights from the forefront of telecom innovation and learn how you can be part of shaping the future of Toll-Free calling.</p>
3:10-3:30pm			Networking Break





Time	Room	Speaker/Presenter	Event Session
3:30-4:15pm	Kings Garden 4	Andy Mayo 	<p>The Trust Fallacy and the Consequences for Telecoms</p> <p>The trust fallacy and the consequences for telecoms fallacy /'faləsi/ noun "a mistaken belief, especially one based on unsound arguments."</p> <p>The pace of technological change is rapid and shows no signs of slowing. The exploitation of technology by fraudsters is only going to accelerate. In fraud management we often talk about 'staying one step ahead' of the fraudsters, but how often is that true? Much of the time we react to breaches of controls, fixing as we go, whacking that mole, or popping that bubble. Each control failure though has a much more significant impact than 'just' a financial hit or a poor customer experience. Because telecommunications have become increasingly intertwined with our daily consumer (and corporate) lives, each successful fraud (irrespective of blame), serves only to feed the fallacy and undermine trust in the very thing telecoms exists to facilitate, communication.</p> <p>In this session we will explore: - Why should trust matter in telecoms? - The butterfly effect of trust failures in telecoms - Are risk assessments considering and prioritizing trust? - What are the fraud types that have the potential to impact trust the most, and what can we do about them?</p>
4.25-5:00pm	Kings Garden 4	Stacy Graham 	<p>Teamwork Makes the Dreamwork</p> <p>In today's interconnected world, collaboration lies at the heart of success. This presentation delves into the intricate web of collaboration within the telecommunications industry, exploring how telecom carriers synergize with regulators, law enforcement agencies, enterprises across diverse sectors, vendors, and fraud and compliance associations to achieve common goals. Through real-world examples and case studies, we uncover the transformative impact of teamwork on enhancing network reliability, security, and innovation. Join us as we unravel the dynamic ecosystem where teamwork truly makes the dreamwork.</p>
5:00-5.30pm	CFCA	Free Time	

Evening Activity




Time	Host	Event Session
5.30-6.30pm	Hotel - Wyndam Grand Pittsburgh Downtown	Join us for a Networking Reception with NCFTA delegates



Wednesday April 24th 2024

Time	Room	Speaker/Presenter	Event Session
8:20-8:30am			
8:20-8:30am	Kings Garden 4	Morning Announcements from CFCA Board of Directors	
8:30-9:15am	Kings Garden 4	Donald Reinhart Tom Beiser 	Combating SIM Box Fraud: Navigating Legal Challenges and Enhancing Enforcement in Telecommunications Industry experts will delve into the complexities of SIM Box fraud, highlighting the legal, technological, and enforcement challenges in the telecommunications sector. The presentation will explore the intricacies of navigating international and domestic laws concerning the legality of SIM Boxes, emphasizing the clarity needed within U.S. legal frameworks and the role of Federal Law Enforcement in tackling these issues. It will also address the critical collaboration between the US Secret Service, operators, and the private sector in educating stakeholders on telecom fraud threats and the criteria for federal involvement in fraud cases. Further, the session will detail the forensic analysis involved in investigating SIM Box fraud, from on-site findings to the significance of capturing data for comprehensive off-site analysis. This includes discussions on bulk IMEI collection and correlating fraudulent activities with seized equipment. Concluding with a review of current legislation and suggestions for strengthening laws against SIM Box fraud, the presentation aims to provide a concise overview of the strategies and challenges in mitigating this pervasive problem in the telecommunications industry.

Time	Room	Speaker/Presenter	Event Session
9:25-10:10am	Kings Garden 4	<p>CFCA Handset Trafficking Task Force</p>  <p><i>Panelists</i></p> <p>Steve Schwed</p>  <p>Jordan Insley</p>  <p>Ben Castro</p>  <p><i>Moderator</i></p> <p>Jaime Zetterstrom</p> 	<p>What is Handset Traffic Fraud and what are we doing about it!</p> <p>Get a full understanding of business cellular device trafficking. In this two-part series, join industry experts as they expose the reason and the ways that handset trafficking fraud is taking over as both a major cost for businesses and a vehicle to commit crimes. In part one, we will define and explain the fraud of handset trafficking. In part two we will host a panel of members of the CFCA's Handset Trafficking Task Force and businesses around how we are partnering to take down this crime. Learn how you too could contribute to stopping handset trafficking.</p>
10:10-10:30am			Networking Break

Time	Room	Speaker/Presenter	Event Session
10:30-11:15am	Kings Garden 4	<p>Go Kajikawa Shingo Matsugaya Japan Cybercrime Control Centre JC3</p> 	<p>How does SMS fool you? What a long-term analysis of Mobile Smishing Malware reveals.</p> <p>Smishing distributed platforms based on mobile malware have existed in Japan since 2018, and these platforms continue to function as part of the attack infrastructure for conducting unauthorized money transfers, credit card fraud, and other financial information theft.</p> <p>JC3 continues to analyze the mobile malware moqhao/xloader and keepspy, which constitute these two types of infrastructures, through long-term monitoring, and is implementing blocking and other countermeasures by providing observation information such as the text of abusive SMS to telecommunications carriers and financial institutions in real-time automation. And we also continue to attempt to provide Google with malware samples that change every few minutes for blocking in Google PlayProtect.</p> <p>However, the damage from fraudulent remittances in Japan in 2023 is expected to exceed 8 billion yen and reach a record high, while the damage from fraudulent credit card use reached 43.7 billion yen in 2022, a record high, and is continuing in 2023, meaning that the expansion of damage has not been stopped.</p> <p>As part of the reasons why the damage continues to grow, various security evasions and innovations by attackers are understood from the analysis of observation results, and we would like to share them with the reasons why countermeasures are difficult to implement.</p> <p>In addition, there are moves to promote the entry of app stores in Japan in line with the development of a healthy competitive environment for the distribution of mobile apps.</p> <p>There is concern that side-loading will make it easier for mobile malware to be distributed and for attackers to take advantage of mobile malware in the future. C2 of this attack has spread outside of Japan, and we would like to explore the prospects for mobile malware countermeasures beyond national borders through this presentation.</p>
11:25-12:10pm	Kings Garden 4	<p>Adam Panagia and Zeeshan Ali</p> 	<p>Understanding the Threat: Social Engineering in the Modern Age</p> <p>Join us for an insightful discussion on social engineering, a prevalent fraud and security threat in today's digital world. Our expert speakers will delve into the tactics used by criminals to manipulate individuals, gain unauthorized access to sensitive information, and fraudulently obtain high end wireless devices. Learn how to recognize and defend against social engineering attacks to safeguard yourself and your organization.</p>
12:10-1:30pm		Lunch & Networking Break	

Time	Room	Speaker/Presenter	Event Session
1:30-2:15pm	Kings Garden 4	<p>Panelists Gerry Christensen</p>  <p>Robert Maher nextiva</p> <p>Laura de la Fe textnow</p> <p>Mukesh Shah USPS</p> <p>Moderator Christophe Oliver araxxe</p>	Working with Carriers on SMS Spam Campaigns
2:25-3:10pm	Kings Garden 4	<p>Josh Bercu USTELECOM THE BROADBAND ASSOCIATION</p> <p>Kevin Rupy wiley</p> <p>Dan Stepanicich </p> <p>Kathy Stokes </p> <p>Sarah Leggin ctia[™]</p>	<p>Public/Private and Private/Private Collaboration in the Fraud Space</p> <p>This panel of government and industry representatives will cover the various initiatives reflecting the impactful role that public and private partnerships play in the robocall mitigation space. The discussion will focus on how federal and state enforcers work with industry bodies such as the ITG, the SMI, and others, to identify and target bad actors in the robocall and robotexting space. The panelists will also focus on how discrete industry sectors are collaborating across their respective areas to address fraud separately impacting their respective industries.</p>
3:10-3:30pm			BREAK

Time	Room	Speaker/Presenter	Event Session
3:30-4:15pm	Kings Garden 4	Ben Castro 	Hijacking in the Digital Age: SIM Swap and Port-Out Fraud SIM Swapping and Port-Out Fraud has garnered global attention, with the U.S. Department of Justice publishing those victims of “The Community” (fraud ring) lost between \$2,000 to over \$5 million in crypto assets. With the FCC’s proposed rules on protecting consumers from SIM Swap and Port-Out Fraud (FCC 23-95), this presentation will focus on what SIM Card Swap and Port-Out Fraud schemes are, who are prevalent threat actors carrying out these attacks and what are their motives, how consumers and operators are impacted by these attacks and what can be done to defend against these attacks. I will also cover some techniques for detecting these activities.
4:30-5:15pm	Kings Garden 4	CFCA Board of Directors 	KNOWledge Network



Wednesday Evening Social

6.30pm – 9.30pm Wednesday
24th April 2023

Pittsburgh Pirates

PNC Park, 115 Federal St, Pittsburgh, PA 15212, United States

Play Ball! An evening at Pittsburgh Pirates PNC Park for a game of baseball with the Milwaukee Brewers. We have seats in section 101 and the facilities of the Skull Bar with game food (popcorn, hotdogs, hamburgers and refreshments) being served for 90 minutes. Join us for some entertainment,











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Thursday April 25th 2024

Time	Room	Speaker/Presenter	Event Session
8:15-8:30am	Kings Garden 4		Morning Announcements
8:30-9:15am	Kings Garden 4	Roxanne Ruminski Guy Pearson  Ben Coon  Alex Bobotek  Elizabeth Gray Nunez  Nelson Rivera 	A Roadmap to Combating Text and Voice Fraud Together In this session we will discuss today's pillared cybersecurity efforts that combat text and voice fraud and, more importantly, identify ways that we can join forces to do this together to disrupt and deter this threat. We will offer suggestions to perceive barriers to cooperation and set goalposts we can achieve together to arrive at the shared destination.
9:25-10:10am	Kings Garden 4	Micah Semon  Kasey Flanagan 	Building a Telecommunications Abuse Program This presentation will cover the different approaches taken by Wells Fargo and PNC Financial Services to establish their respective telecommunications abuse programs, including how each institution worked with peer financial institution partners and telecommunications providers to disrupt text and voice abuse and how peer financial institutions can get involved in ongoing efforts.
10:10-10:30am			Networking Break
10:30-11:15am	Kings Garden 4	Todd F. Porinsky US Secret Service 	Secret Service infiltration of Iranian robocall and crypto laundering network The U.S. Secret Service Operation Toll Free Deals began in 2018 assisting the takedown of the two largest robocall telecoms in the U.S. Soon, the speaker infiltrated the robocall network as an undercover Iranian money launderer. Tracing the funds uncovered a confederacy of Iranians in the U.S. The group was receiving money from Iran through a black-market system funded by robocall fraud against Americans. So far, the case has culminated in the takedown of Bitcoin of America, the fourth-largest crypto ATM company in the world.

Time	Room	Speaker/Presenter	Event Session
11:25-12:10pm	Kings Garden 4	<p>Alek Langford  William (Kyle) O'Brien</p> <p> Kathryn Dieruf</p> <p> Andrew Saturnino</p> <p></p>	<p>Cybercriminal Working Group. Case Study: ghostmarket09 – A Recipe for Disruption.</p> <p>The goal of this session is to educate the audience about NCFTA working groups through the lens of a successful case study, ghostmarket09. It will begin with a brief intro to the concept of the NCFTA working group, in particular the CIWG. From there, it will present the case study of ghostmarket09, proceeding from NCFTA intel generation/ presentation to the CIWG to collaboration and referral to onsite LE Partners and, eventually, the field.”</p>
12.10pm	Kings Garden 4	<p>CFCA Board of Directors</p> 	Closing Remarks

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