



PAKISTAN TELECOMMUNICATION AUTHORITY

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Subject: Minutes of the meeting on Spam, Unsolicited and Obnoxious Calls

- 1 A meeting chaired by DG ID was held at PTA Headquarters F-5/1 Islamabad in PTA auditorium at 16.00 hrs on 6th Aug 2008. This was the first meeting with the Cellular Mobile Operators to identify the critical issues relating to spam, unsolicited and obnoxious calls. List of participants who attended the said meeting is attached as Annex-A.

DG Industry Development (Wasim Tauqir) gave a brief overview of the purpose of the meeting, the unsolved problems that are increasing due to mobile generated fraudulent activities. He informed the participants that innocent subscribers are feeling tremendous pressure and harassment with growing fraudulent activities using cellular communication. It is of common practice that an SMS message that contains information about lucky draw award is received by innocent subscribers who unconsciously reply to such message and losses his balance in return. Besides that some obnoxious calls from a deceiver invites subscriber to come to particular location for award of prize money which ends up in loss of hard earned money of those innocent subscribers.

Some of the questions raised but set as an assignment for all the operators to respond within a week are:

How long does it take for a customer service representative to verify whether a caller has won a lottery? Does an internal SoP exist? Does a CS representative have access to such a data base?

What if balance transfer service is limited to only those prepaid subscribers whose antecedents are available with the operator and denied to others?

What if the balance transfer service involves a simple handshake? This would mean that once the SMS is sent towards the SMSC center for balance transfer, the IN platform may inform the sender that no money awards will be provided as a result of such a transfer and the sender may be asked to confirm the balance transfer by pressing a 'not-so-common' button. If that button is not sent, say within 15 / 20 seconds the transfer may not take place.

What is the re-imburement policy of the operator, and how soon can the re-imburement can be made? How to avoid misuse of this facility?

There was a comprehensive discussion between representatives from industry and PTA. Main Points which were discussed during the said meeting are listed as below:

General Discussion Points

- (1) Ufone representative accepted such practice to be practiced on their network. Presently they don't have any solution to find out the culprit who is involved in such activity. However, a **SPAM Filtering Solution** will be deployed in October 2008 which will reduce this malicious activity. They will focus on those SMS which have higher frequency of balance transaction. DG informed that from the talks that PTA had held with M/S Tekelec (one of the solution provider) PTA is not convinced of the success of the SPAM filter for financial fraud with intelligently dispersed traffic.
- (2) Mobilink representative informed PTA that they have captured three big groups which are involved in such activities. However, being an operator/Service provider Mobilink does not have any Authority to punish such person. An operator can only cancel the culprit SIM for which there are no guidelines.
- (3) Dir (P&R) Ahmed Kamal gave industry a suggestion to either block all balance transfer services or to put some identification code and amount of balance transfer limits to overcome the SMS fraud problem. He inquired about the chance of reversing the fraudulent transactions. He further made a query to calculate the ratio between average business losses compared to innocent subscriber's financial loss if the operators shut down this balance transaction service. He further made a query by asking that can there be another secure means of fund transfer?
- (4) In reply to Dir (P&R) queries representative of Mobilink informed that the balance transfer service is very helpful to those prepaid subscribers which are on international roaming and want to recharge their balance. However, Mobilink is taking very seriously to control fraudulent activities. Mobilink has deployed **SPAM FILTERS**. A media campaign was launched for awareness of Public but it is also the fault and greediness of the subscriber who gets himself trapped in fraudulent activity.

- (5) Representatives of Warid telecom suggested that by shutting down the balance transaction service there will be huge loss in their revenue.
- (6) Representatives of SCO and CMPak described that they doesn't have such problems because they don't offer services of balance transfer. However, in future they will try to improve their billing network to avoid any such issue in the future.

Muhammad Ahmed Kamal
Dir (P&R)

To:

List of Participants attached as Annex-A

Cc:

DG (ID)	Wasim Tauqir
Dir Coord	Mr. Jawad Paul

Annex-A
List of Participants

Pakistan Telecom Authority

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|------------------------------|-------------------|
| 1. Wasim Tauqir | DG (ID) |
| 2. Muhammad Ahmad Kamal | Dir (Eng) |
| 3. Col. Rashid Hussain | OIC (Vigilance) |
| 4. Col. Yawar Yaseen | Dir (Enforcement) |
| 5. Muhammad Khurram Siddiqui | Dir (Law) |
| 6. Muhammad Yousaf Sheikh | A.D (ID) |
| 7. Aamir Riaz | A.D (ID) |
| 8. Jassna Javeed | Consultant (Law) |

Industry

- | | |
|-----------------------|----------|
| 1. Asad ul Hafeez | Ufone |
| 2. Aatif Jamal | Ufone |
| 3. Humaid Bashir | Ufone |
| 4. Syed Ahsan Zaid | Mobilink |
| 5. Rashid Rahim | Warid |
| 6. Rehan Yousaf | SCO |
| 7. Lt Col (R) Zahoor | SCO |
| 8. Nasir Khauja | CMPak |
| 9. Anas A.Khan | CMPak |
| 10. Brig (R) Shahid | CMPak |