Digital Fraud

Mobicom Corporation

DIGITAL FRAUD

01 **Developing skillsets to counter security threats**

Security awareness program

All employees

Tech team

Security expert team

02 Security by design – The communications regulator's place in the process

03 Comparing national approaches to new security requirements

04 Ensuring trust in the telecommunications network

05 Role of MNOs, Cyber security centers and National police

CALL

SMS

DIGITAL

06 **SMS, Call, Digital fraud – A case in point**

Digital fraud protection

Developing skillsets to counter security threats:
Security awareness program

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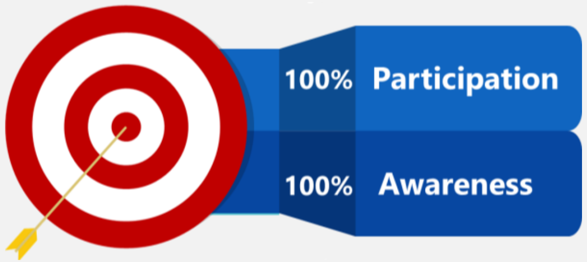
Security awareness program

Participants	Frequency
Security expert team	**Throughout** a year
Tech team (tech individuals, expats, developers, sys admin, network engineers, tech management)	**4 times** a year
All employees (expats, new & long term absent employees)	**6 times** a year

Target:

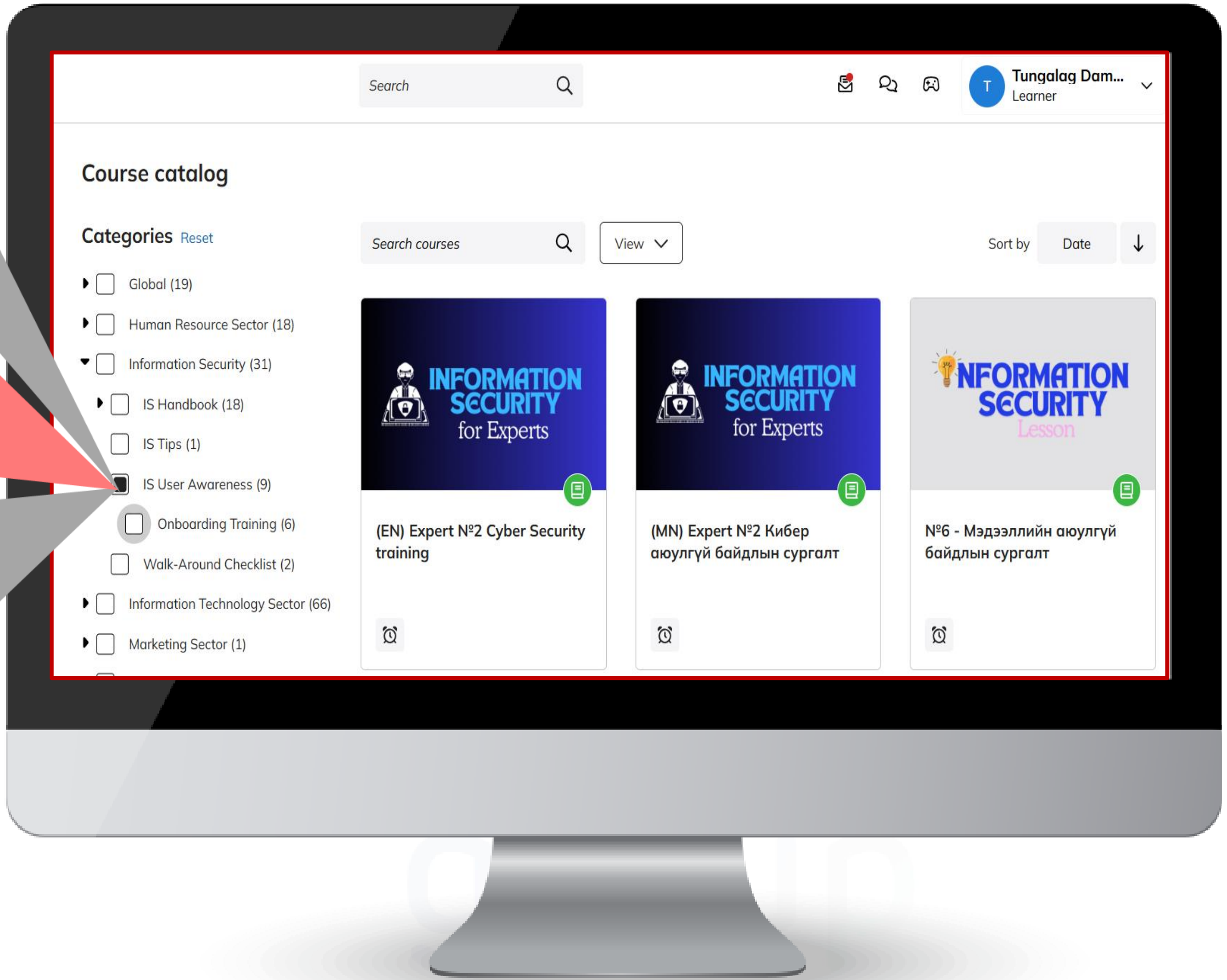


Training Content

Exam (awareness check)

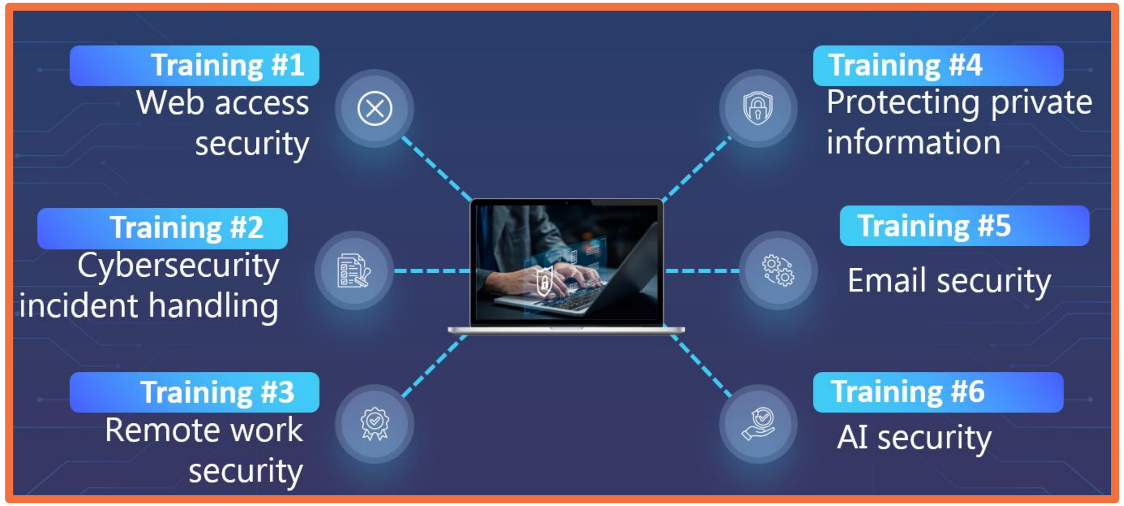
Auto report (participation check)

Training platform:



Security awareness program – Content

All Employees: Security is every ones responsibility



Tech team: Secure system

Security expert team: Based on roles

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Customer awareness

- Awareness = key to national digital safety
- Not only a company's responsibility but a shared mission
- Ready to share experience and collaborate widely

Challenge

- No structured customer-facing awareness program
- Limited coordination with other institutions
- Lack of experience for customer awareness

Needs

- Develop guidelines for customer awareness (e.g., SMS scam alerts, phishing campaigns)
- Launch joint awareness campaigns with telecoms, banks, and service providers
- Study best practice of regulatory framework for customer awareness

Joint effort

- Public–Private Partnership (regulators + private sector)
- Cross-industry collaboration (telcos + banks + payment services)
- Media & Education (social media, TV, app notifications, SMS alerts)

SMS, Call, Digital fraud protection:
A case in point

Fraud protection

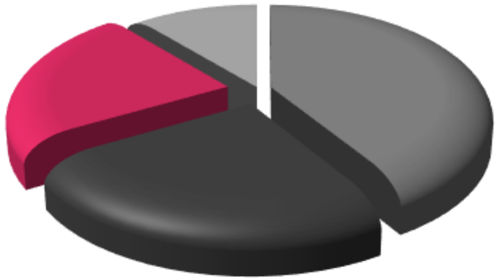
CALL

The **AI shield** is designed to detect and block fraud — such as fake calls. Its key advantage is the ability to **verify and take action in real time** by authenticating both the calling and receiving parties of calls.

Monthly call fraud block: ~185K

ISRF 19%
International Revenue share fraud

11% **CLI spoof**
Calling line identification



SPAM 23%
Auto dial scam

37% **Wangiri**
Missed Call Scam

SMS

High volume SMS blocking The system can auto-block a number if it sends **too many SMS** in a short time, preventing spam or fraud.

Digital

monpay

Fraudblok is designed for financial institutions to analyze transactions and to identify, investigate, and prevent suspicious transactions using account's historic data and pre-configured rules.

Real-time | API Driven | Rule based | Configurable

OpenGW API

OpenGW API, creating a new capability for banks, mobile operators, and other digital ecosystem partners to collaborate in preventing digital fraud.

Sim swap | Number verification

Digital fraud

In addition to system upgrades, policy and collaboration should be developed along three key dimensions:

- Unified standards and regulatory foundations
- Cross-sector & cross-industry collaboration
- Customer trust and awareness

Challenge

- Digital fraud is increasingly sophisticated and cross-border, involving scams.
- While new systems and measures have been implemented, challenges remain in coordinating policy, regulation, and multi-stakeholder responses.

Needs

- **Legal & Regulatory Framework:** Enable cross-industry fraud data sharing among banks, telecom operators, and fintech for effective fraud detection.
- **Experience sharing:** Sharing insights and lesson learning on fraud incidents

Joint effort

- Public-private partnerships (PPP) involving government, banks, and telecoms.
- Real-time data exchange, shared blacklists/whitelists, and fraud alert APIs.
- Support for AI/ML adoption for proactive fraud detection.

THANK YOU

Simple through smart