



**GHANA CHAMBER OF  
TELECOMMUNICATIONS**  
*M-Powering People. SIMpacting Lives*

**OPENING REMARKS & OVER VIEW OF FRAUD CONTROL  
DASHBOARD BY DR. ING. KENNETH ASHIGBEY, CEO OF GHANA  
CHAMBER OF TELECOMMUNICATIONS AT THE 19<sup>TH</sup> KNOWLEDGE  
FORUM AT THE LABADI BEACH HOTEL, LA ON TUESDAY NOVEMBER  
9, 2021 – TOPIC – COMBATING FRAUD, SCAM & IDENTITY THEFT, THE  
ROLE OF STAKEHOLDERS**

The Representatives of the  
Ministry of Communications & Digitalization  
National Communication Authority,  
Bank of Ghana,  
National Cybersecurity Authority,  
Cyber Crime Unit of the Police CID,  
Ghana Revenue Authority,  
KPMG,  
Journalists for Business Advocacy,  
Network of Communication Reporters  
IFEJ  
Institute of ICT Professionals Ghana  
Members of the Ghana Chamber of Telecommunications  
Invited Guests  
My Colleagues from the Media  
Distinguished Ladies & Gentlemen

I would like to welcome you all to the 19th Edition of our quarterly knowledge fora geared towards influencing, educating and stimulating deep discussions related to the mobile and ICT



industry with the main objective of improving understanding of industry topical issues.

This forum is dedicated to discuss the challenges of fraud, scam, identity theft and exploring ways of reducing their incidence while empowering consumers beat the perpetrators.

### **Introduction**

The Ghana Chamber of Telecommunications (GCT), is an industry association, representing the interests of telecommunication operators and infrastructure companies namely; AirtelTigo, MTN, Vodafone, American Tower Company, Helios Towers, Huawei, Comsys and C-Squared. Our members offer services ranging from fixed and mobile telecommunications to mobile data solutions, Internet services and mobile financial services.

### **Background {Next Slide - Ad}**

The mobile industry remains one of Ghana's dynamic sectors with its fast-changing trends, unique propositions it offers and more importantly, acting as an enabler in connecting our people on the go.

Over the past two decades our members have created significant economic and social impact on the lives of Ghanaians with the delivery of our core services. This has resulted in significant economic and social benefits in the lives of many Ghanaians. As the ecosystem expands and uptake soars,



bringing in new partnerships and opportunities for providers as well as new services for customers, fraud has gained intense momentum on the back of this phenomenon.

Statistics from the National Communications Authority (NCA) indicates that, with an estimated population of 31,358,190, the total subscriptions of data in the country at the end of August 2021 was 23,291,729. The penetration rate for the period stood at 74.59%.

Additionally, at the end of August 2021, the total number of voice subscriptions was 41,486,196, a total penetration rate of 132.03%. This represents a percentage decrease of 0.81% from July 2021's figure of 41,825,055.

When the COVID-19 pandemic took hold in early 2020, it quickly became clear that mobile technology, and mobile money in particular, would have an outsized role to play in keeping people connected, delivering vital financial support and providing safe, no-contact ways to pay for food, electricity and other life essentials. GSMA in the 2021 State of Industry Report of Mobile Money reports that with more than \$2 billion being transacted every day, mobile money became a part of a new daily routine for millions around the world. Subsequently, statistics from the Bank of Ghana's Summary of Economic Financial Data report indicated that the total mobile money subscriber base as at July 2021 stood at 44.3m

These statistics shows that the telecommunications services as well as mobile financial services are having significant impact on the growth of Ghana's economy.



This growth has inevitably been accompanied by the heightened evolution of mobile-based financial fraud and false representation commonly referred to as social engineering, targeted at citizens to steal their personal information and money.

In response, our members have independently put in several mechanism to prevent cybercrime, mobile money fraud, scam calls and other forms of scam involving mobile technology. These have been accompanied by policy and regulatory interventions to address these challenges. While these interventions have led to a reduction in the rate of mobile fraud, criminals continue to adapt their social engineering skills to new strategies to the detriment of subscribers

Today's knowledge forum seeks to explain the various fraud typologies, current efforts to fight them, and its implications for network and mobile financial service operators, customers and, particularly, government revenues. We intend with the open discussion which is live on Starr Fm and on all our social media handles to instill confidence in the long-term sustainability of the sector.

The forum would provide stakeholder with the opportunity to discuss strategies of combating these challenges as well as their socio-economic impact on the country. We seek to leverage on your insight and inputs to guide changes and evolution of the industry so as to maximize the benefits of the sector to the development of Ghana. **{Next Slide – Our Focus}**

Some of the challenges to be discussed here include

- General Fraud Typologies



- Hacking of WhatsApp Platform (individual and group)
- True Caller App & identify theft – clearing the misconception of the role of MNOs
- Unsolicited Electronic Communications
- Fraud Control Dashboard – Collaborative Self-regulatory intervention to deal with fraud.

## **Fraud Control Dashboard - {Next Slide - Overview}**

### **Presentation of the Over View**

To strengthen our efforts to safeguard customers, business reputation and revenue; the Chamber together with Globacom Ghana have set up an anti-fraud monitoring dashboard (FCD) to disarm criminals, further reduce and work towards eradicating fraud off our networks. **{Next Slide - FCD}**

The dashboard provides a portal which allows Operators to block Subscriber Identity Module (SIM) cards and the terminal equipment (devices) used in proven cases of fraud, across all telecommunication networks in the country.

This project went live on the 14<sup>th</sup> of December 2020 and given the dynamic and fast evolving nature of fraud, we are confident that this initiative which takes consideration of the **“people”, “technology”, and “process” aspects**, will support heavily our quest to mitigate appropriately anything that constitutes fraud.

Although Operators have previously blacklisted SIM cards, it has become apparent that persons who indulge in mobile fraud were not deterred as they could easily acquire new SIMs from competitor operators should a particular network block their SIMs.



We are grateful that now we have the SIM registration that is based on the robust database, NIA, that would make it difficult for fraudster to acquire SIM cards under fraudulent identities.

With the previous challenge, the FCD addresses this gap by allowing an Operator, once it establishes through investigations that a fraud has been committed or a device has been stolen to block the SIM and the mobile device of the perpetrator on its network and share the details for blocking across all networks within a specified timeline.

The Identification particulars of the fraudsters are equally flagged for review and blacklisted as a reference point for future attempts by any individual seeking to acquire new SIM cards across our networks.

A governance process has been instituted by the industry to monitor implementation of the initiative and address all other related issues from data protection, cyber security, consumer protection mechanism and more. **{Next Slide – 2<sup>nd</sup> Cover Slide}**

### **Continue - Presentation,**

- Milestones
- Over View
- FCD – Structure
- Methodology
- Dashboard: Pending Alerts
- Reports: Reported Alerts
- Reports: Status of Handsets
- Reports: Registration ID Status
- Fraud Category Distribution
- FCD Activity Summary
- Watchlist



- Our Responsibility as Customers

### **Conclusion, {Next Slide - Conclusion}**

To help fight current fraud trends, consumer education on the safe usage of digital/electronic products is critical. The Chamber has agreed that apart from the educational campaigns it runs as well as that by the Regulators, BoG, NCA, NCSA and all Operators. We would hold two Knowledge Fora annually dedicated to the fight against fraud, the initial one is what we are having today.

These events would be done in collaboration with the media. We are grateful to Starr Fm our broadcast partners and all other journalists who are participating in the event today. We also know that an enlightened consumer is critical to dealing with the scourge of fraud. So a large part of this programme is dedicated towards Q&A and interaction with our live audience on Starr Fm and stream live on the Chamber and our members Social Media handles. Please send your questions in and the team of experts gathered here would provide answers to.

Thank you all.

God Bless Our Homeland Ghana