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SAFEGUARDING TELEPHONY SUBSCRIBERS FROM VOICE-BASED SCAMS

Scams that rely on the misuse or abuse of phone numbers are a growing problem, and such scams are known to erode the public's trust in numbers and telephony services. Following a public consultation exercise in the later months of 2023, the Malta Communications Authority (MCA) is pleased to announce the publication of a Decision Notice on Preventative Measures to Mitigate CLI spoofing and Vishing Scams. This Decision Notice brings into effect a series of measures aimed at stopping calls that rely on 'spoofing' technology to scam called parties through 'vishing'. These measures are a first step to stop the scammers in their tracks, and thus add a layer of protection for Maltese telephony subscribers.

The terms 'Calling Line Identification (CLI) spoofing' and 'vishing' are technical terms which may not be on everybody's lips. However, given the increase in scam calls and malicious communications experienced worldwide in recent years, including in Malta, the corresponding rise in attention and awareness on this topic may have brought about some familiarity. Still, a brief definition of the two terms is merited.

CLI spoofing occurs when the caller maliciously misrepresents the source of the phone call to deceive the recipient, for example, by displaying a phone number associated with a trusted third party, such as a bank or a government department. Such impersonation scams are referred to as 'vishing', namely voice calls (typically with spoofed CLIs) that are intended to trick recipients into sharing sensitive, personal or financial information, which is then used to commit fraud or other crimes.

Amidst the surge in scam calls, the MCA has positively noted a concerted effort by various stakeholders to raise awareness on malicious communications and on how to avoid such scams. The MCA itself also regularly publishes content aimed at raising awareness, such as articles on its website and promotional material published via social media. Whilst awareness campaigns will continue to play a role, the MCA's Decision Notice focuses instead on reducing scam calls from

reaching subscribers assigned Maltese phone numbers through the implementation of network-based blocking measures. Since the majority of scam calls with spoofed CLIs are received in Malta from abroad, local providers operating Malta's international links with foreign operators are tasked, through this Decision Notice, with implementing specific rule-based filters to block calls that are highly likely to be scam calls.

These rule-based filters are intended to identify scenarios that are highly likely to correspond to an illegitimate or unauthorised use of a Maltese phone number. For instance, operators will be required to block calls where the calling party number is invalid (starts with '3' or '6') or not permitted ('5'). Operators will also be required to block calls towards Maltese numbers where the calling party uses another Maltese number starting with '1', '2' or '8' but where the calls are received from abroad. Since the telephony service associated with such numbers is typically linked to a physical point in Malta (e.g. a landline phone number starting with '2'), it is unlikely that calls with these numbers would reach Malta from abroad. Accordingly, it is generally justified for calls with such numbers to be blocked if they are received from abroad.

One particular use-case that merits further attention is the use, generally by business users and organisations, of 'overseas solutions' through internet-based or cloud-based apps/services that allow call origination towards other phone numbers without relying on the telephony setup offered by the local service provider. In such calls, these overseas solutions typically allow the business or organisation to use, as their CLI, the number assigned to it by the local service provider (so-called 'decoupled call origination'). This is generally done for the calling party to properly identify itself to the recipient and thus facilitate any call-back, as needed. The MCA is aware that these solutions are sometimes integrated into business systems or software used in day-to-day operations, for instance, through the use of APIs.

This use-case merits special mention. The MCA recognises that the use of overseas solutions is generating a large volume of calls from abroad bearing a Maltese number. However, currently no overseas solutions provider is locally notified with the MCA to provide decoupled call origination services in a regulated manner, and correspondingly the MCA is not in a position to enforce any specific requirements (e.g. subscriber validation) on such providers. Accordingly, businesses and organisations need to ascertain whether their current technical setup is dependent on such currently unauthorised service providers, and to correspondingly take appropriate action to address this situation. It should be stressed that calls from numbers starting with '1', '2' or '8' will become subject to be blocked once the rule-based filters are put into effect by the operators of the international links, since these calls cannot be technically distinguished from scam calls.

To avoid compromising the possibility for business users or organisations to legitimately avail of these overseas solutions, the MCA's Decision Notice includes measures intended to regulate such services. Correspondingly, the Decision Notice introduces obligations to regulate the decoupled use of specific Maltese numbers in such overseas solutions, as well as obligations related to service provision through such overseas solutions, subject that such providers notify the MCA that they are offering such services and implement subscriber validation processes when using Maltese numbers. Moreover, the MCA is committing to raise awareness on the potential impact of

these blocking measures in the coming months, whilst local service providers will be mandated to partake in this process through subscriber notifications on the impact of the forthcoming blocking measures.

In conclusion, the MCA urges all business users and organisations availing of unauthorised overseas solutions to seek assistance with their providers, particularly to determine to what extent their setup is exposed to the forthcoming blocking measures, and on what rectification measures can be adopted. The MCA has set a deadline for Friday, 1 November 2024 for the new rule-based filters to be activated and thus initiate call blocking for potential scam calls. From this point onwards, scam calls, as well as calls made through providers who are not locally notified with the MCA would need to be blocked.

More information on the MCA's framework of measures can be found in the Decision Notice itself, which may be downloaded by visiting the MCA website at www.mca.org.mt. Alternatively, the MCA may be reached on numbering@mca.org.mt or +356 2133 6840.