Are your calls at risk?

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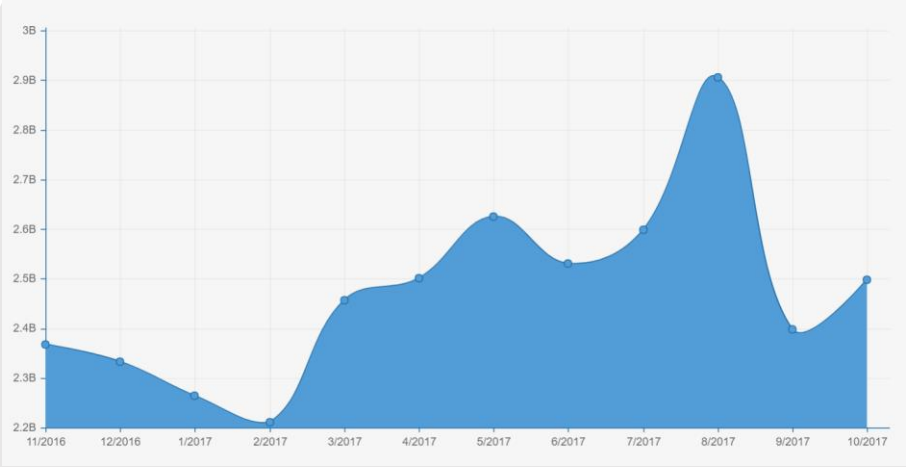
The Problem?

Hi, It's Rachel
From Cardholder
Services....
All aboard!
You've just won
a free cruise...
RACHEL
CAPTAIN

The Problem = Robocalls

- **1.9 million -** # of complaints filed in the first five months of 2017 alone
- **$350 million -** $ lost by consumers to phone scams in 2011
- 1 billion - # of robocalls stopped from ever ringing a device and counting from 1 analytics company
- 2.5 billion – Total Robocalls delivered in October 2017



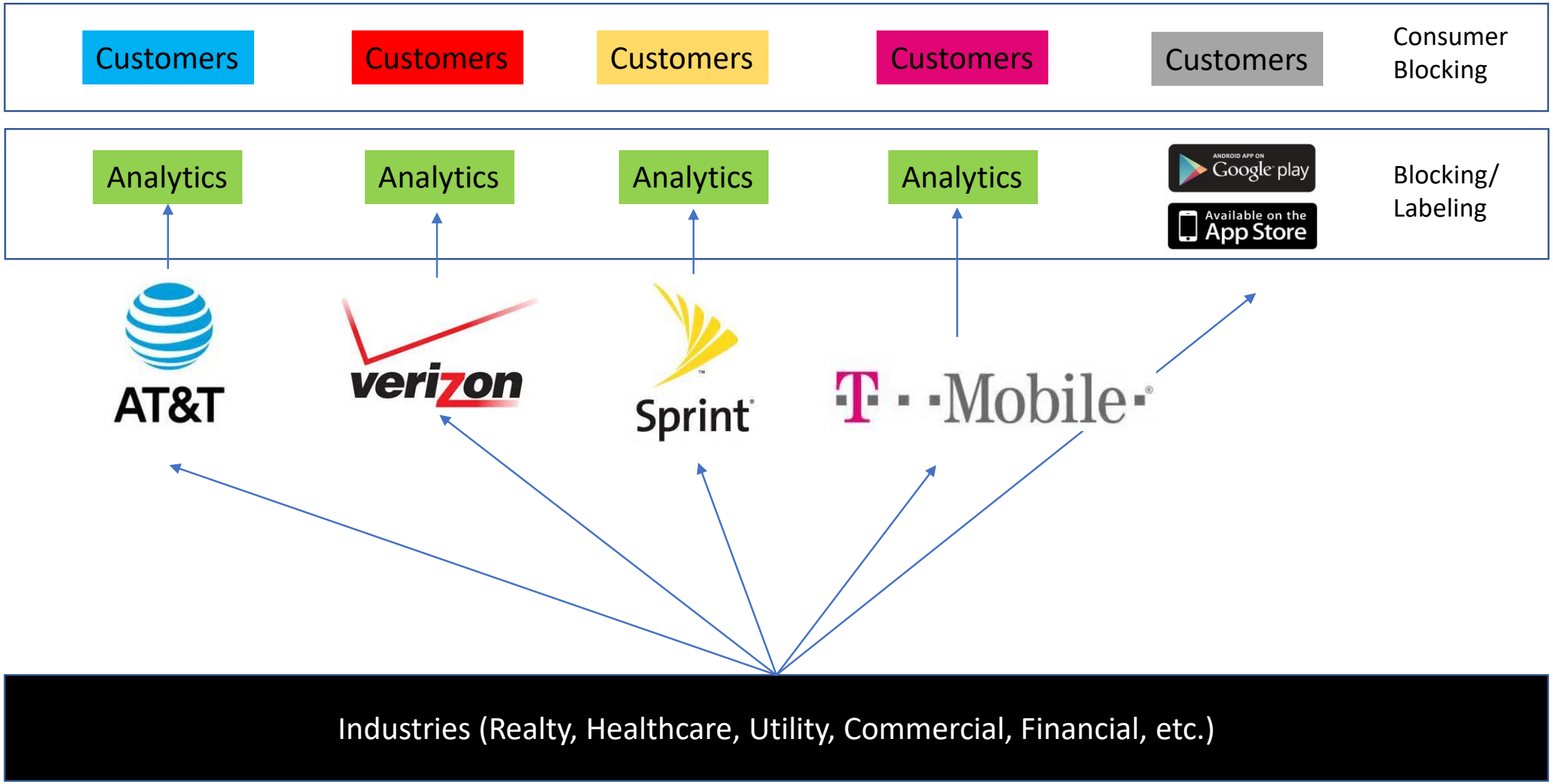
Robocall Impact

Total Robocalls	2.5 Billion
Population Affected	324 Million
Avg. Calls Per Person	7.7

The Solution = FCC Robocall Strike Force

- **Consumer Control**
  - The FCC encouraged service providers to offer call blocking solutions
  - Give customers greater control over the types of calls they receive
- **Identity/Transparency**
  - Identify the bad actors who use robocalls to take advantage of unsuspecting consumers by using numbers assigned to others (spoofing).
  - The Strike Force has been committed to protecting customers, but these disguised calls have put investigators and enforcers at a disadvantage

New Calling Ecosystem



The Result

Advanced Methods to Target and Eliminate Unlawful Robocalls

- CG Docket No. 17-59

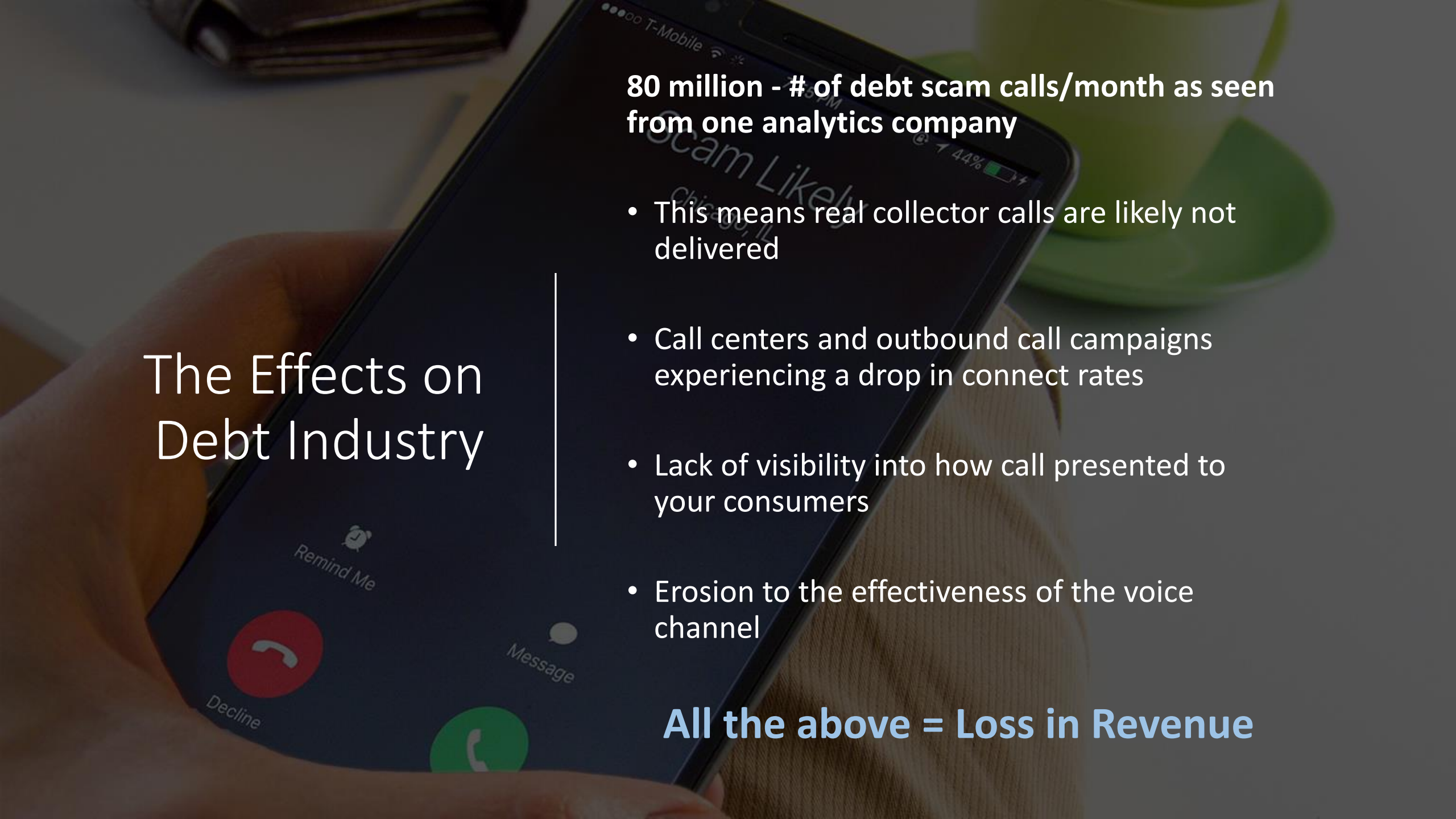
"In this *Report and Order*, we take another important step in combatting illegal robocalls by enabling voice service providers to block certain calls before they reach consumers' phones."

Call Authentication Trust Anchor

- WC Docket No. 17-97

"With this Notice of Inquiry (NOI), we take another step towards the goals of better protecting American consumers from unwanted and oftentimes fraudulent robocalls."

The Effects on Debt Industry



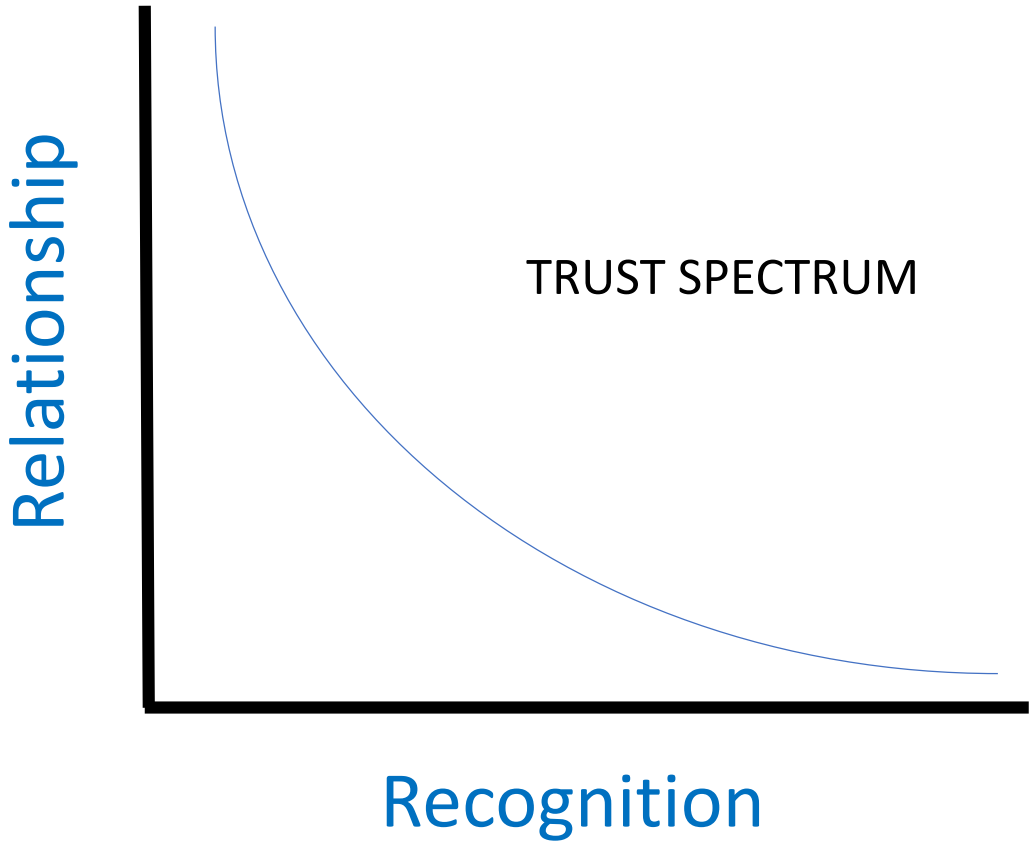
80 million - # of debt scam calls/month as seen from one analytics company

- This means real collector calls are likely not delivered
- Call centers and outbound call campaigns experiencing a drop in connect rates
- Lack of visibility into how call presented to your consumers
- Erosion to the effectiveness of the voice channel

All the above = Loss in Revenue

TRUST

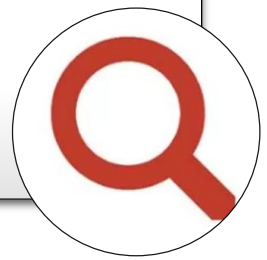
Trust in an Untrustworthy Chanel



What can be done?

- How your calls are labeled
- # of consumers blocking your calls
- % of calls ringing a device
- % of calls not ringing a device
- Risk level presented to called party

Discovery



- Complete outbound calling compliance evaluation
- Register certified numbers to prevent future “Scam Likely” labeling
- Whitelist of numbers

Certification

- Alerts to changes in call labeling, FTC complaints, crowd-sourcing
- Monthly reporting, analysis and remediation to drive increased contact rates
- Identify spoofing activity on your certified numbers and prevent

Monitoring

Contact Information

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