March 10, 2020

TELUS' position on Fraud Calls in Canada

As the Standing Committee on Industry, Science and Technology (INDU) undertakes its study on "Fraud Calls in Canada", TELUS is providing information on what we are doing to protect our wireline and wireless customers across the country.

TELUS supports the Government of Canada's efforts to combat fraudulent and nuisance calls and welcomes the opportunity to brief members of the INDU Committee on the significant work we have undertaken in this domain.

Below is a brief summary of TELUS' key service offerings and activities that are being carried out to protect our customers against fraudulent and nuisance calls.

Call Control: TELUS' Opt-in Call Filtering Service

Call Control is a TELUS designed call filtering system. We launched this service on May 31, 2018 and it is now available to all our landline phone customers in Alberta and British Columbia. This **free service** feature is designed intentionally to be simple for customers to activate and use, and we expect to make call control available to our wireless customers on TELUS and Koodo over the coming weeks.

When a customer turns on Call Control, incoming phone calls are "intercepted". That is, before the telephone rings, the caller is prompted by a message to press a randomly selected number. We call this prompt the "challenge". The specific wording of the challenge is:

> *"This number has Call Control.*
> *To get through, please press [9]."*

Incoming calls that do not pass the challenge are sent to a voice recording indicating that the called party is not receiving calls. This is very effective at filtering out fraudulent calls because they are typically auto-dialed, while allowing manually dialed calls through with minimal interference.

Call Control can be customized through the use of personal lists: the "accepted callers" list and the "blocked callers" list. Incoming calls with a number on the accepted callers list will bypass the challenge and be sent through. Incoming calls with a number on the blocked list will also bypass the challenge but will be sent to a voice recording indicating that the called party is not receiving calls. Customers can update their personal lists online, or modify them by dialing a "star" code.

There is an additional list maintained by TELUS called the "recent callers" list. This list tracks the calling numbers for calls that have recently passed the challenge for each Call Control customer. Callers on this list will not be challenged again when calling the same customer, avoiding the situation where legitimate callers are challenged repeatedly for a number dialed frequently. *The "Call Flow for Call Control" diagram found in the Appendix illustrates how incoming calls are treated for customers with Call Control.*

Call Control service is also enhanced by a call log, which maintains a record of the customer's most recent incoming calls. Also online, the call log shows the calling number, name, and time for each incoming call, whether the call was blocked or accepted and for what reason, among other things. The call log allows customers to see the calls that have been blocked (and return these calls, should they desire) and offers an easy way to add or remove numbers from their personal lists.

Call Control is helping to protect our customers from fraud and nuisance calls and we have received very positive feedback from those that have activated the feature.

Call Control blocks or challenges **all calls** that are not on the accepted callers list or the recent callers list. As a result, Call Control is almost immune to spoofing – where fraudsters hide their identity by using a fake number, such as one with a local area code. This method has proven to be very effective at filtering out auto-dialed calls and is much more effective than universal call blocking (UCB). In fact, since its commercial launch, the Call Control challenge has blocked approximately 40% of incoming calls to customers who have activated the feature. In our assessment, we determined that of the same calls, only about 2% would have been blocked by the CRTC-mandated UCB.

TELUS is encouraged by the early success and positive customer feedback of this feature and we continue to work on the expansion and enhancement of Call Control.

Implementation of STIR/SHAKEN Framework

STIR/SHAKEN is a set of protocols designed to restore the integrity of caller ID by displaying to the customer with a level of confidence that the calling number belongs to the caller, using a verified signifier on the display screen of your phone. TELUS supports the implementation of a STIR/SHAKEN framework, however whether or not it becomes a condition of service in Canada, and when it should come into effect, is the subject of an ongoing CRTC proceeding. Nevertheless, STIR/SHAKEN has momentum within the North American industry and will most likely become available in Canada in the future.

TELUS is among the Canadian service providers that established a new corporation (Canadian Secure Token Governance Authority) to support STIR/SHAKEN implementation and operation in Canada. TELUS is also among the service providers participating in the CRTC Industry Steering Committee to develop Canadian guidelines to encourage consistency among service providers, to accommodate any differences in the Canadian environment and to support small service providers with their implementation plans.

However, the following issues remain that will prevent STIR/SHAKEN from being the solution to the problem of fraudulent calls for some time:

- Fraudulent calls are usually made from outside Canada, which is not supported by current STIR/SHAKEN standards;
- STIR/SHAKEN doesn't work if there is any legacy circuit-switched equipment in the call path; and
- It is uncertain how major smartphone manufacturers and operating system owners will implement STIR/SHAKEN parameters.

As a result of these challenges, we do not know when STIR/SHAKEN will be effective in practice. That being said, TELUS is confident STIR/SHAKEN capabilities will improve and we continue to plan for the implementation of this framework with a view to protecting our customers as soon as a meaningful benefit can be obtained.

Incoming call

On Blocked Callers list

Personal lists

On Accepted Callers list

Not on personal lists

Recent callers list

On recent callers list

Not on recent callers list

CHALLENGE

Pass

"This number has Call Control.
To get through, please press [9]"

Fail, timeout or abandon

"The number you have reached has
Call Control and is not accepting calls
at this time. Thank you."