Anti-Fraud Alliance Austria
Selbstregulierung zum Schutz des Standortes

May 2017
Known Fraud scenarios
overview
SMS Interworking
environment and prerequisites

Business application

e.g. TAN SMS for mobile banking

mobile-customer*
min 0,9 €Cent/SMS

Traffic distribution is typically a good on/off-net mix

* Depends on package pricing, e.g. 17,90 € / 2.000 SMS [https://www.bob.at] 05.05.2017
** International interworking prices are depending on destination network 6€Cent are average prices
SMS Interworking
machine generated artificial traffic via mobile-customer tariff

Business application
- e.g. TAN SMS for mobile banking

Mobile-customer tariff
- min 0.9 €/Cent/SMS
- on-net
- off-net

International tariff
- 6 €/Cent/SMS

National tariff
- 3 €/Cent/SMS
SMS Interworking
machine generated artificial traffic via mobile-customer tariff

Customer tariffs are used for machine generation of artificial traffic
e.g. 2,000 SMS per 1,000 SIM cards [easybob L prepaid]

<table>
<thead>
<tr>
<th>Initial Invest</th>
<th>Interworking Revenue M(V)NO</th>
<th>Loss M(V)NO</th>
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</thead>
<tbody>
<tr>
<td>1,000 SIM à 17,90€</td>
<td>2,000 SMS per SIM</td>
<td>++ Prepaid tariff -- interworking costs</td>
</tr>
<tr>
<td>17,900€</td>
<td>60,000€</td>
<td>42,100€</td>
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* SMS can be easily generated by Android applications for automatic tasks like Tasker or SMS Scheduler available from google playstore
SMS Interworking
automatic traffic generation via business interfaces

Business application

e.g. TAN SMS for mobile banking

mobile customer
min 0,9 €Cent/SMS

on-net

off-net

International 6 €Cent/SMS

National 3 €Cent/SMS
SMS Interworking
automatic traffic generation via business interfaces

Via KlickBot* or open web-API** several webpages can be used to send automated machine generated SMS from e.g. bank or web-sms platforms to generate Interworking revenue without any invest

* KlickBot is a software, that imitates user input via mouse, e.g. point and click on a webpage
** API is an application programming interface, where you can send/receive commandos from e.g. webserver
SMS Interworking
roadmap to a safe interworking

To hold up the trust in SMS for our customers we need to
- establish i3f like document & IR.70/71 for SMS IW until 28.7.17 together
- Have a close cooperation between the M(V)NOs
- Transparent info exchange about suspect traffic patterns
- Standardised interworking contracts with common fraud clauses
  based on the mentioned document
- No payment of fraudulent traffic
- In case of misuse activation of relevant public authorities

Unfortunately SMS interworking is only one out of many fraud scenarios, where we need to work closely together!

We need your commitment for a secure and correct SMS interworking
Thank you