



"THE FORUM OF TRUST"

IN THE FRAME

THE REGULAR TUFF NEWSLETTER
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FRAUD IN THE INDUSTRY



Those who work in the fraud and security areas of the industry will not be surprised at the levels of fraud that are committed against company's by employees. The fact that the person who you are working with is not as honest as you thought often comes as a surprise and shock. Unfortunately however statistics in this area confirm that the number of employees who are dismissed annually for acts of fraud or criminality against their employers are on the increase. To try and ensure that members are protected against em-

ployees who having committed fraud against one member company are then re-employed with another member company and go on to do the same again TUFF have developed a set of protocols to enable the exchange of information on employees who are found to have defrauded or committed criminal acts of dishonesty to be shared between member companies. The TUFF Information on Ex-employees Database (TIED) aims to maintain records of those individuals who make a "career" out of this type of activity. The protocols have been developed against the requirements of the Data Protection Act 1998 as well as ensuring they meet the requirements of employment legislation. There are strict criteria in place to ensure that only the minimum information is recorded and then only after due process in respect to disciplinary hearing and or criminal charges have been completed. The establishment of TIED has been welcomed across the industry by management and staff alike.

A FIRE AT TUFF



Saturday 23rd April saw a fire break out in adjacent premises to the TUFF offices in Penge. The resultant damage can quite clearly be seen in the photograph taken later in the day.

The CEO received a call at 6.20 am to say the alarms had gone off and the police had been called.

First thoughts were of a break-in but this was quickly dispelled when the Finance Manager, Maggie Bohan, arrived on the scene to see 4 fire engines and a host of blue flashing lights. Fortunately the TUFF offices escaped water and fire damage but were very badly damaged in respect to smoke and the Fireman's need to gain entry to secured premises. All of the TUFF outer office doors displayed the size 10 boot mark of Blue Watch. The contingency plans worked well and by Monday morning things were running smoothly albeit against a strong smell of smoke. Thanks must go to the office staff for responding to the emergency - As one of them said "there must be better ways of getting redecoration"

CHANGES IN REPORTING FRAUD

To simplify and improve fraud reporting APACS has been working with the Home Office to change the ways in which fraud crimes are reported in England, Wales and Northern Ireland.

From April banks and financial institutions will become the first point of contact for victims of cheque, plastic card and online banking fraud.

Customers will no longer be redirected to the police, except in 'exceptional circumstances', such as where there is suspicion of first party fraud.

This will hugely simplify the process of reporting fraud for customers and reduce the burden on front-desk staff at police stations.

It will also off course hopefully enable better understanding of fraud at the reporting point.



A STUDENT OF DISTINCTION



Tim Kimber of Pipex being congratulated by Tony Maher on achieving the first ever Distinction which was gained at the March 2007 examination. To attain a pass at the distinction grade each of the 2 papers must achieve a mark in excess of 90%. Well done Tim.

Accreditation entries have seen an upsurge in recent months as have registrations for the next phase of training—The Vocational Qualification. Already this year we have held the first of the series of workshops that are compulsory as part of the VQ and these were run outside of London at Newcastle Under Lyme at Phones 4 U headquarters. If you have not already considered the advantages of registering for VQ then why not take a look now. Further details are available from Robert Francis at the TUFF General Office.

CONGRATULATIONS

THE FOLLOWING MEMBERS ALL HAVE TAKEN ACCREDITATION EXAMS THIS YEAR AND BEEN AWARDED THEIR ACCREDITATION CERTIFICATES WELL DONE!

Lina	Makan	CPW
Sharon	Thiart	Pipex
Tim	Kimber	Pipex (Distinction)
Barry	Needham	BT
Shilpa	Shah	CPW
Ben	Steyn	CPW
Chris	Hamley	TT Direct
Bettica	Van Tol	T-Mobile
Eileen	Canty	T-Mobile
Varsha	Chottai	T-mobile
Sivakumar	Unnikrishana	CW

Accreditation examinations are due to be held next on the 2nd October in London although if member companies have more than 3 candidates examinations can be arranged on their own premises.

0871 Regulation Changes

Responsibility for the regulation and control of 0871 number ranges is expected to switch to ICSTIS (PhonePayPlus) in early 2008 this will bring the control of these number ranges in line with all others that are revenue share numbers. For more details see:

www.icstis.org.uk/pdfs_news/0871_countdown.pdf

NEW INITIATIVE TO TACKLE CARD NOT PRESENT FRAUD

Chip and PIN has made a real impact tackling fraud on the high street. Figures released earlier this month show that losses at UK retailers have fallen by £146.7m over the past two years. However this success has led fraudsters to increasingly target online and telephone ordering channels and as a consequence we have seen card-not-present fraud losses climb to nearly 50% of all card fraud losses.

In response to this increasing issue, the banking industry has been working with retailers and trade associations on the next generation of fraud prevention solutions. One of the ways to make these remote transactions safer is to build on the security of chip and PIN through a system, currently known in the industry as 'Remote Card Authentication' (RCA).

The system involves the use of a one-time only passcode and hand-held reader and will supplement existing CNP fraud counter-measures such as automated cardholder address verification and card security code checking, and, for online transactions, Verified by Visa and MasterCard SecureCode. Examples of RCA technology will start to be rolled out later in 2007.

It works via a cardholder inserting their chip and PIN card into a hand-held card reader and entering their PIN. On confirming the PIN entered, the reader generates a unique, one-time only passcode, which the cardholder provides, when prompted, for authentication with the cardholder's bank. This solution helps to ensure that the person conducting business online or over the phone is the genuine customer and will make these types of transaction even safer. Further announcements will be made throughout the year. More information is available from:

www.cardwatch.org.uk/retailers.asp?sectionid=23&pid=183



Dear Doctor
Fraud



Dear Doctor Fraud,

Recently my bank called me and asked me if I had the time to discuss my banking needs. I agreed and was then asked to confirm my date of birth and also my postcode. I did so but then thought did I do right?

Confused of Hong Kong

Dear C,
first let me say that you are right to be both confused and worried. Any security organisation who treats customers in this way really does need to examine their security procedures. The practise you mention is unfortunately not uncommon! It really would not take much to adjust this process so that the neces-

sary safeguards essential in this day of electronic transactions could be maintained. For example the bank could have asked you to confirm the last 2 digits of your date of birth etc . In future if you get a call like this and they will not adjust their procedures ask them to communicate via "snail mail"

Dr Fraud

WHAT IS IN A NAME?

icstis
the premium rate services regulator

For some time now ICSTIS have been consulting with the wider community to establish what they should call themselves. After much deliberation it has been announced that from this autumn the name will change to

PHONEPAY PLUS

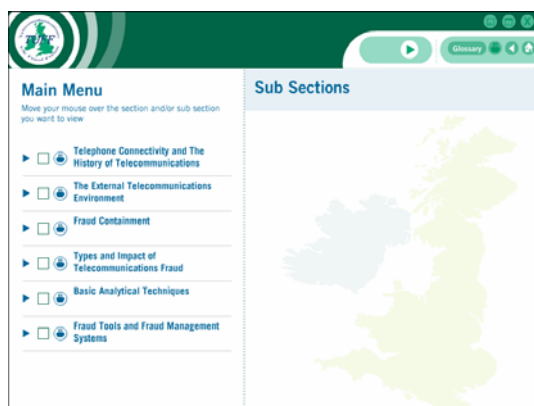
Why are they changing? ICSTIS no longer believe that "ICSTIS" is a proper description of what they do or the services provided.

PhonePayPlus will continue to regulate services involving entertainment and information that is charged via a consumers telephone but it will also see a change of focus from the reactive to the proactive with powers to shut down those companies who abuse the system as well as the powers to fine companies up to £250,000. More details are at:



How Phones 4 U Revised For TUFF Accreditation

(This article was submitted by Shona Moore, Security and Investigations at Phones4U)



Although a small challenge in itself, the TUFF accreditation initially seemed quite a daunting prospect. As a department, Phones4u security and investigations decided to take the teamwork approach.

Over a ten-week period we divided the revision CD up into bite size pieces. One week we would learn a section and at the beginning of the next revision class we would take a test on the previous weeks subject, then learn the next session and so on.

As a department a small amount of competitiveness kicked in and it became quite an achievement to have the highest mark on each weeks test. The section on telephone connectivity and the history

of communications proved quite amusing, as there doesn't appear to be many artists within the team and a small amount of drawing was required.

We found that a bit of teamwork and a small amount of good-humoured competition proved to be the right combination for us. Out of a group of nine Phones4u delegates who sat the accreditation at our head office, a total of eight passed. Not bad for a bunch of people who were convinced three months earlier that they stood no chance of passing.

The TUFF accreditation has not only bought our department together but as a retail business it was insightful to find out the varying types of fraud there are associated with networks. It has also given us fresh ideas on how we take on new challenges provided almost daily by fraudsters. I personally, would recommend anybody within the telecommunications arena to take the test.



New Copyright & Enforcement Directorate

(With Thanks to Ian Fletcher of the UK-IPO)

The UK-IPO plays a vital role in the UK's economic prosperity which is increasingly driven by the successful development and exploitation of our country's creative and innovation capital.

The Creative Industries are a key component of the economy and one of the fastest growing sectors. This success is dependant on a modern, fit for purpose copyright framework, education and enforcement infrastructure.

Since my arrival, I have been considering how the UK-IPO should move forward to meet the challenges of globalisation and the digital age in the post Gowers world.

This has led me and the Board to conclude that a restructuring of our current policy Directorate (IPID) is required. Therefore, I have decided to divide out some of IPID's current responsibilities and create a new separate Copyright and Enforcement Directorate with immediate effect.

I have asked Duncan Wearmouth to lead the new Directorate during its creation and initial operation until the competition process to fill the new post of Director is concluded. Duncan is of course already well known to the copyright and enforcement community and I'm sure will be in touch soon with further details.

The remaining industrial property policy and international activities will continue to be the responsibility of IPID under the leadership of Liz Coleman.