**PROPOSALS TO DEAL WITH SCAMS AND FRAUDS**

1. **Changing or hiding telephone numbers**

Fraudsters often disguise or hide their telephone numbers to avoid call blocking or telephone number recognition. The practice is designed to mislead service users into answering calls they do not wish to receive and which enables fraudsters to persuade vulnerable people to enter into transactions by deception. The more sophisticated schemes can also trap those who are not normally prone to be taken in by such activities.

**RECOMMENDATION: It should not be possible for anyone to change the telephone number displayed on the telephone they are calling as there does not appear to be any legitimate activity that would require this to remain an option to use.**

It is accepted that there are legitimate reasons why telephone subscribers might want to hide their telephone numbers and therefore it would be undesirable to prevent anyone from doing so. It is also fair to point out that even if the telephone number is visible, criminals can use multiple burner phones to avoid call blocking.

Accordingly, callers should still be able to withhold their numbers while permitting recipient telephone users to input their regular contacts into their telephones, which could then be displayed when the incoming call was received, notwithstanding the fact that the caller had withheld their telephone number from all calls made. All other withheld number calls would simply display ‘unknown caller’, enabling the recipient user to ignore the call. This arrangement would be suited to those who opted to have their numbers permanently withheld while enabling their friends and family to see who is calling them. The 141 system could be retained as an option, but this would dilute the benefits of the proposed system.

**RECOMMENDATION: A safe and practical system should be available to help recipients to distinguish between wanted and unwanted calls. In addition to these measures, it should be possible to devise a quick and simple means or reporting scam numbers by the press of a key.**

1. **Call centres**

The call centre industry has mushroomed in recent years, to the point where consumers have become annoyed by the number of such calls they receive. It is recognised that call centres can help organisations to deal with a high volume of queries, but the sheer volume of unsolicited calls attempting to sell products or services has become a problem.

**RECOMMENDATION: The practice by which call centres select random numbers from telephone lists to induce potential customers to purchase goods or services should be banned. Only those customers who have clearly signed up to receive promotions and offers should be exempt from such a ban, and revocation of such permissions should be straight forward to implement.**

1. **Telephone calls terminated by the recipient user**

There have been cases where scam callers have attempted to trick users to believe that they are from a legitimate company or reassure them by inviting them to contact their bank to complete the fraud. Once the victim has hung up, the fraudster remains on the line and the victim assumes they are making a new call whereas they are still on the line to the scam caller. This practice must be stopped.

**RECOMMENDATION: Telephone companies should be required to modify their landline systems to ensure that when the receiver is put down, the person at the other end of the line is cut off.**

1. **Banking frauds**

A growing problem fear faced by everyone is that their bank accounts could be used or even emptied by criminals, and of course online bank accounts are particularly vulnerable. There are so many cases of bank fraud of this nature, it has become a major issue. Whilst it is recognised that it is not possible to prevent all fraudulent activity, and while it is recognised that banks now have authentication systems in place, it should be possible to legislate to ensure that stricter rules are introduced to protect customers.

All unusual large money transfers requested from an individual’s account should be transferred by the bank into a holding account for up to three days while the necessary checks are made with the holder of the account. It should not be possible for fraudsters to empty a customer’s bank account, and the bank should be held liable where its systems have failed to pick up such frauds through not having sufficiently robust measures in place to ensure authenticity.

**RECOMMENDATION: Legislation should be introduced to ensure that stricter rules are introduced to ensure that unlawful transfers of money from bank accounts are no longer possible.**

1. **Doorstep selling and unsolicited visits**

Residents are often accosted by doorstep sellers and other callers such as those who have other reasons for calling unsolicited such as those seeking to persuade others of their religious cause. Many find this irritating and all unsolicited doorstep calls, not just those involved in ‘no cold calling’ schemes, should be unlawful. There could be specific exemptions for legitimate activities, including electioneering, membership of local clubs or organisations, local authorities and calls by local shops such as to establish those who wish to have newspaper deliveries. However, speculative calls by individuals offering tree services, roofing repairs and so on should not be permitted.

**RECOMMENDATION: Legislation should be introduced to prohibit most unsolicited doorstep selling and other calls as specified by statute.**