



NARUC

Winter Committee Meetings

Staff Subcommittee On Consumer Affairs

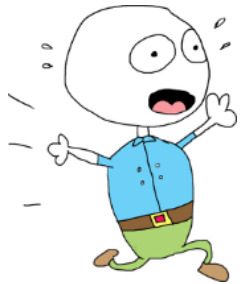
Utilities United Against Scams



Jared Lawrence
Vice President of Revenue Services
Duke Energy



- Introduction to the scams
- Overview of “Utilities United Against Scams”
- UUAS Accomplishments
- Collaboration beyond the utility industry
- The road ahead



Business owner or residential customer

This is your local utility company. I am calling to inform you that your last two payments were rejected. As a result, a truck has been dispatched to disconnect your power, unless you make a payment within 45 minutes.

Oh no, I thought my payment went through. It's the lunch hour and my restaurant is packed. Can I make a payment this afternoon before 5pm?

I am sorry, but as I said, our truck has already been dispatched. I am calling you as a courtesy. And since your last two payments were rejected, you are going to have to pay with a prepaid card from your local retailer. The amount needed to stop the disconnection is \$1,537

I don't know if I can make a payment in time, but I will see what I can do!

There is a <retail store> close by. Purchase a <prepaid card> there. When you call back, please be sure to use reference number 834527 and have the prepaid card with you



Scammer posing as utility representative

...or some variation of this conversation

UTILITIES UNITED AGAINST SCAMS

Over 90 gas, electric and water companies and associations across the U.S. and Canada

The collaborative group's mission is to combat utility scams by providing a forum for utility companies and associations to share data and best practices and to work together to implement initiatives to inform and protect our customers. By coordinating our efforts across North America, our scale will magnify the impact of our campaigns.

Participating companies and associations



AEP								Lake Country Power					
AltaGas Utilities								Laurens Electric					
Ameren								LG&E-KU					
American Gas Association								Liberty					
Arizona Public Service								Madison Gas and Electric Co.					
Atmos Energy								MDU Resources (Montana-Dakota Utilities, Great Plains Natural Gas,					
BGE								Intermountain Gas Company, Cascade Natural Gas)					
Canadian Electricity Association								Michigan Gas Utilities					
CenterPoint Energy								Minnesota Energy Resources Corporation					
Central Hudson								Minnesota Power					
City of Anaheim								Minnesota Rural Electric Association					
Clearwater Gas System								National Association of Water Companies					
Columbia Gas of Kentucky								NB Power					
Columbia Gas of Maryland								New Jersey Resources					
Columbia Gas of Massachusetts								NIPSCO					
Columbia Gas of Ohio								NRECA					
Columbia Gas of Pennsylvania								ONE Gas					
Columbia Gas of Virginia								Otter Tail Power Company					
ComEd								PECO					
ConEdison								PG&E					
Connexus Energy								Philadelphia Gas Works					
Cooperative Light & Power								PowerStream					
CSWeek								PPL					
Dakota Electric								PSE&G					

Participating companies and associations (continued)

Dominion					PSEG Long Island						
Dominion Questar					Puget Sound Energy						
Duke Energy (DEC, DEI, DEO, DEK, DEF)					Questar						
East Central Energy					Saint John Energy						
EEl					SaskPower						
El Paso Electric					SCANA						
El Paso Water					SDG&E						
Enbridge					SMUD						
EnergyUnited					SoCalGas						
ENMAX					Southern California Edison						
Eversource					Southern Company (Alabama Power)						
Exelon					Southern Company Gas						
First Energy					Southwest Gas						
Flint EMC					Spire Energy						
Florida Public Utilities Co.					SWEPCO						
FPL					TECO						
Great River Energy					TEP						
Hydro Ottawa					Vectren						
Hydro Quebec					We Energies						
Indiana Michigan Power Company					Westar Energy						
IREA					Wisconsin Public Service						
JEA					Wright-Hennepin Cooperative Electric						
KCPL					Xcel Energy						

■ Best practices

*Please post for your employees.

SCAM TACTICS

The following information will help you identify tactics scammers use and gain a better understanding of our actual business processes.

Scammers:	Xcel Energy:
Tell intended victims their account is past due and they must pay using a prepaid debit card , such as a Green Dot card.	Provides many options for payment; we NEVER REQUIRE the use of a prepaid debit card, such as a Green Dot card.
Threaten to turn off power if a payment is not made immediately .	Sends disconnection notices by U.S. mail before turning off power. If you are uncertain of your account status, you may check it using the My Account feature on our website or call us at our standard customer service phone numbers.
May call on nights and weekends .	Contacts customers Monday through Friday only – not on weekends. Business customers are contacted from 8 a.m. – 5 p.m. (CST) and residential customers from 9 a.m. – 8 p.m. (CST).
Claim that the customer has overpaid their energy bill and need to provide a personal bank account or credit card number to facilitate a refund .	Will apply overpayments to a customer's billing account allowing the credit balance to cover future energy charges. Refunds of overpayments are typically only made by mailing a check to the customer's address on file. We will not call a customer to ask for bank account or credit card information for the purpose of providing a refund.
Provide a fake account number , anticipating the customer will not know their own or have access to it.	Can provide additional information to confirm that a payment reminder call is legitimate. For example, you could ask us to provide you with the date you opened an account with the company.
Play a recording that sounds like an Xcel Energy phone system message when a victim calls the call back number they provide.	Our standard customer service lines are 1-800-895-4999 (residential callers) and 1-800-481-4700 (business callers). You may always call these numbers to verify the authenticity of a call you received.
Manipulate caller ID to display a fake number, which may actually be Xcel Energy's number. This is called spoofing.	If we call a customer, it will be from the phone numbers listed above. If you are suspicious about the call you are receiving, you may always hang up and call back. You can always count on a legitimate representative helping you with your billing and payment questions at these numbers.



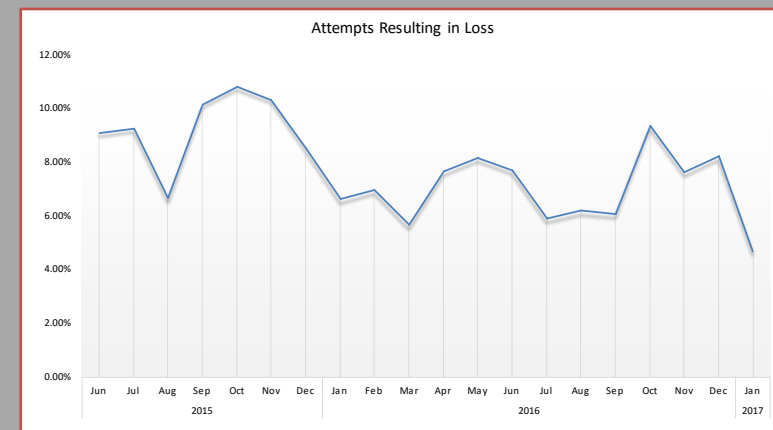
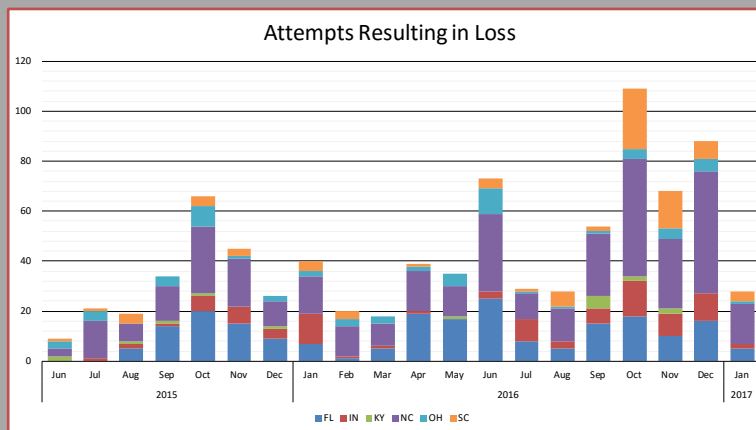
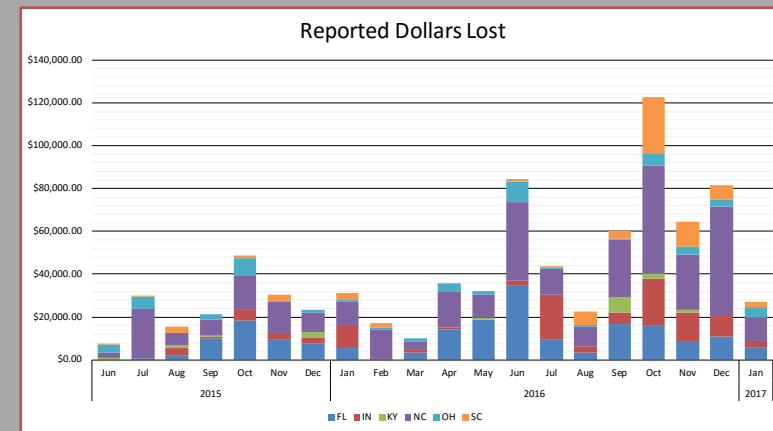
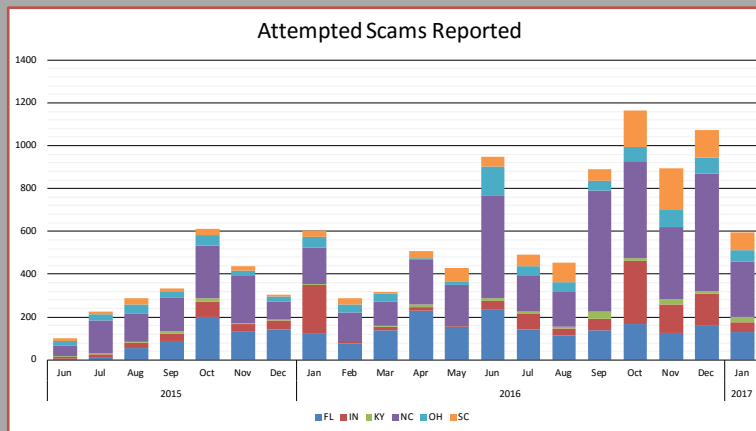
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- Data
 - Scam reports received by Duke Energy from June 15, 2015 – January 31, 2017:
 - 10,954 reports
 - 849 customers reported paying money to scammers (7.8% 'deception rate')
 - Total losses reported = \$810,427
 - Highest single loss reported = \$13,986

Utilities United Against Scams

- Data (Duke Energy data depicted below)



- Accomplishments:
 - Established a regular forum for information exchange and coordination, with critical support from CS Week, EEI and AGA
 - U.S. House of Representatives designation of the third Wednesday in November as annual “Utility Scam Awareness Day” (inaugural day was November 16, 2016)
 - Coordinated a North America-wide scam awareness campaign during the week of 11/16
 - Approximately 90 utilities and associations joined the campaign across U.S. and Canada
 - Created templates for all campaign content that could be branded and customized by participating utilities
 - UUAS Social Media team – rotating monthly mini-campaigns to be shared across UUAS



Utilities United Against Scams

James Conca
@JimConca

Scammers are targeting utility customers – don't be a victim @Edison_Electric @WPUA @NWPPAssoc @EnergyNorthwest forbes.com/sites/jamescon...

15 DAYS AGO



TODAY is Utilities United Against Scams Day. Learn how you can #StopScams here: bit.ly/2f816x pic.twitter.com/WyFjEB0368

ENERGY INSTITUTE @ENERGY21 · 15 DAYS AGO



Click.
Utilities United
Against Scams Day
Nov. 16, 2016

We're teaming up with other utilities to beat scammers. Join us and help spread the word.
#stopscams ow.ly/mCAI3063A3n pic.twitter.com/pcx9wAEqW2


FPL CORPORATION @FPLCORP · 21 DAYS AGO



Georgia Power

Today is the inaugural Utilities United Against Scams Day. Reminders from Georgia Power to avoid #scams at georgiapower.com/in-your-commun... pic.twitter.com/DOW3Gm73H

GEORGIA POWER @GEORGIAPOWER · 15 DAYS AGO




BGE
An Exelon Company

JANE
EMPLOYEE 42919

Stay alert! Scammers may call or come to your door. Representatives from BGE always carry proper identification. #StopScams pic.twitter.com/TIOBoX5GTH

BGE @MYBGE · 17 DAYS AGO



Don't fall for scammers
pretending to be utilities.

IG&E KU UTILITIES UNITED AGAINST SCAMS

"Utilities United Against Scams Day" on Nov.16 is a new initiative to educate customers about scams. #StopScams goo.gl/hzY5dD pic.twitter.com/vUw5fwXMk4

IG&E AND KU @IG&KU · 21 DAYS AGO




Don't fall for
scammers
pretending
to be us.

UTILITIES UNITED AGAINST SCAMS

Today we join fellow utilities in Utilities United Against Scams Day: hwnelec.co/62zf306foFL
@Edison_Electric #UUASDay #Safety pic.twitter.com/H12n3bviW3

HAWAIIAN ELECTRIC @HWNELCTRIC @Edison_Electric · 15 DAYS AGO



Urgent call from
a utility?
It could be a scam.

Dominion UTILITIES UNITED AGAINST SCAMS

Not sure if that's Dominion calling? Give us a call at 1-866-366-4357 to confirm. #StaySafe #ScamAwarenessWeek #StopScams pic.twitter.com/PdcI7rUcXt

DOMINION VA POWER @DOMVAPOWER · 17 DAYS AGO



UTILITIES UNITED
AGAINST SCAMS

Not on our watch. mge.com/scam #StopScams pic.twitter.com/0M8cIfhNOB

MADISON GAS & ELECTRIC @MIGMADISON · 15 DAYS AGO

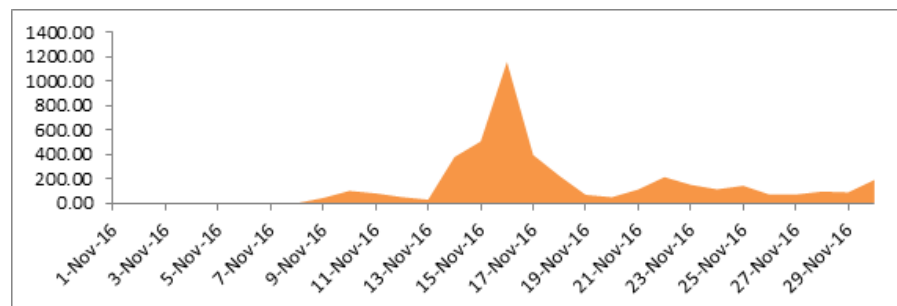
UTILITIES UNITED
AGAINST SCAMS

- #StopScams hashtag:



-Natalie Brown (EEI)

- There were **4,356** relevant Utility Scam Awareness Twitter mentions from November 1 – 30, with a **potential reach of 31.6 million**.
 - Utility Twitter accounts were directly responsible (tweets + retweets + reply messages) for 14% of mentions.
 - Owned, published tweets from Utilities were responsible for 8% of the potential reach (2.5 million).
 - For reference, the same search strand produced just 42 mentions in the month of October.
- Conversation spike on Utility Scam Awareness day, **November 16**, with **1,160 mentions**. The graph below shows conversation volume for the month of November, highlighting the spike in conversation on the 16th and the build days before.



UTILITIES UNITED
AGAINST SCAMS

- Duke Energy snapshot:
 - Coverage in six states, generating 665 media stories



Duke Energy... on WISH-TV (CW) - Indianapolis, IN

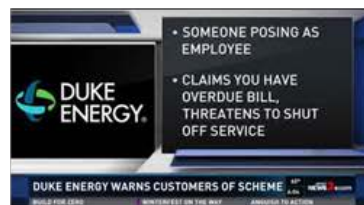
11/17/2016 17:09:52

24-Hour News 8 at 5PM (News)



Duke Energy... on Univision Orlando - Orlando, FL

11/15/2016 18:03:22

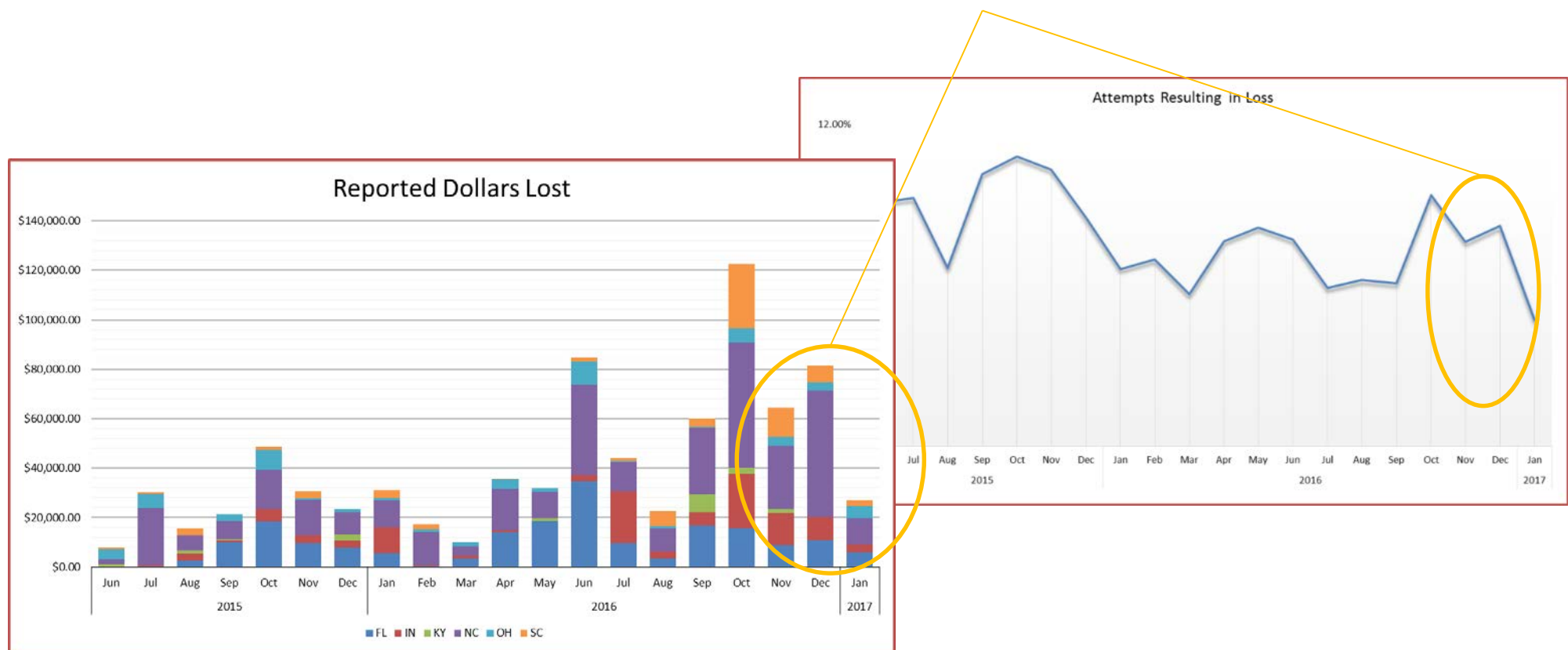


Duke Energy... on WFMY (CBS) - Greensboro, NC

11/14/2016 18:04:14

WFMY News 2 at 6:00 (News)

- Inaugural campaign impacts:
 - Duke Energy data are not conclusive, but potentially positive:



- The UUAS campaign has generated interest among Better Business Bureaus and Chambers of Commerce
 - Business reference template posted on collaboration space for UUAS participants



*Favor de anunciar este mensaje a sus empleados.

Recientemente clientes de Duke Energy han sido víctimas de estafas por teléfono. Quienes llaman dicen ser personal de Duke Energy y amenazan con cortar el servicio de electricidad o de gas natural si no se les paga inmediatamente. Los estafadores incluso pueden manipular el ID de llamada para que parezca que llaman de Duke Energy.

Si cree que posiblemente está siendo estafado, llame a los números que aparecen a continuación.

He aquí algunos consejos importantes para evitar ser estafado al hacer pagos a Duke Energy:

1. Duke Energy ofrece muchas opciones de pago, pero nunca requiere el uso de una tarjeta de crédito prepagada.
2. Si su servicio está en peligro de desconexión, una notificación será enviada por correo postal de los Estados Unidos antes de que se corte el servicio.
3. Nunca transfiera dinero ni proporcione sus números de tarjeta de crédito o débito a una fuente que no sea Duke Energy.

Visite duke-energy.com/StopScams para obtener más información sobre cómo proteger su cuenta.

Para verificar el estado de su cuenta o reportar una estafa, comuníquese a:

Duke Energy Carolinas: 800.777.9898
 Florida: 800.700.8744
 Indiana: 800.521.2232
 Kentucky/Ohio: 800.544.6900
 Duke Energy Progress: 800.452.2777



*Please post for your employees.

Duke Energy customers have recently been victimized by phone scams. Callers claiming to be from Duke Energy are threatening to turn off electricity or natural gas service if they are not paid immediately. Scammers may even manipulate caller ID to look like they are calling from Duke Energy.

If you feel like there is any possibility that you are dealing with an impersonator, hang up immediately and call Duke Energy at the numbers below to verify the status of your account.

Here are some important tips to help prevent you and your business from being tricked into paying money to a scammer:

1. Duke Energy provides many options for payment; be suspicious if a caller requires the use of a prepaid debit card or other hard-to-trace method.
2. If your account is in danger of disconnection, a notice will be sent through U.S. mail before your power is turned off.
3. Never wire money or provide your debit or credit card numbers to an unverified source.

Visit duke-energy.com/StopScams for more tips on how to protect your account information.

To check the status of your business account or to report a scam, contact:

Duke Energy Carolinas: 800.777.9898
 Florida: 800.700.8744
 Indiana: 800.521.2232
 Kentucky/Ohio: 800.544.6900
 Duke Energy Progress: 800.452.2777



- Directing customers to prepaid product providers' hotlines (*excerpt from customer service script*):

*Enter pertinent information the caller collected in the **Scammer Information** section.*

***What was the customer asked to do?** Collect details about what the customer was asked to do, where they were asked to purchase a prepaid card, the scammer's call back phone number, etc.*

***What type of card was purchased by the customer?** If the card carries either the "Reloadit" or "Vanilla" brand, it may be possible to stop the funds transfer.*

- "Reloadit" cards are most commonly available at grocery stores nationwide, but other retailers sell them as well.
- "Vanilla" cards are sold nationwide through a variety of retailers; some of the more notable sellers include Walmart, CVS, Walgreens, Rite Aid, Family Dollar and Dollar General, but there are many other retailers as well.

***Was the card purchased recently?** If customer confirms the card was purchased that same day, advise the customer there may be an opportunity to stop the money transfer.*

- **For a "Reloadit" card:** Please direct the customer to immediately call 1-888-633-9434 to speak with Reloadit customer service. The customer will need to have the Proxy Number, which is a 19 digit number that starts with 60395. If the customer does not have the proxy number, or the number does not begin with 60395, the vendor will not be able to assist the customer in attempting to recover funds.
- **For a Vanilla card:** Please direct the customer to immediately call 1-866-362-9035 to speak with the Vanilla vendor's fraud hotline. The customer will need to have the card number. If the customer does not have the card number, the vendor will not be able to assist the customer in attempting to recover funds.

- Several retailers are working aggressively on consumer protection

STOP Protect Yourself from Scams!


Do not provide the pack number from the back of the reloadit pack to anyone over the phone you do not know or have not met in person. Providing your pack number is like sending cash and cannot be traced.

The Reloadit product is intended to load money onto reloadable prepaid cards. It is for personal use only—to add funds onto your own prepaid card or a family member or friend's card.

Beware of scams that ask for Reloadit pack numbers, such as:

- Government agency claiming you owe money for any penalties or back taxes
- Utility company requiring immediate payment for electricity
- Law enforcement agency claiming your loved one, such as a grandchild, is in jail and needs to post bail
- Lottery company claiming you have won a prize and need to pay taxes

If you have been asked to provide Reloadit as a form of payment, please call 1 (888) 633-9434 prior to purchasing.



ALTO ¡Protegiase de Las Estafas!

Nunca proporcione por telefono el numero del paquete de Reloadit que aparece en la parte posterior del mismo a Ninguna persona que usted no conoce O que no ha conocido En persona. Proporcionar su numero del paquete de reloadit Es como enviar dinero en efectivo y no puede rastrearse.

El producto Reloadit ha sido disenado para cargar dinero en tarjetas prepagas recargables. Es unicamente para uso personal, para cargar fondos a su propia tarjeta prepaga o a la tarjeta de un familiar o amigo.

Tenga cuidado con las llamadas de estafadores que le solicitan los numeros del paquete de Reloadit, como:

- Agencia del gobierno que reclama que usted les debe dinero por alguna penalidad o pago de impuestos retrasado
- Empresa de servicios publicos que exige el pago inmediato de su factura de energia electrica
- Agencia de seguridad publica que dice que alguno de sus seres queridos, como un nieto por ejemplo, ha sido detenido en la comisaria y necesita que paguen la fianza para liberarlo
- Compañia de loteria que llama para decir que usted se ganó un premio y tiene que pagar los impuestos

If you have been asked to provide Reloadit as a form of payment, please call 1 (888) 633-9434 prior to purchasing.

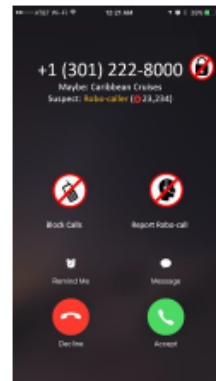


(Signage at national grocery chain)

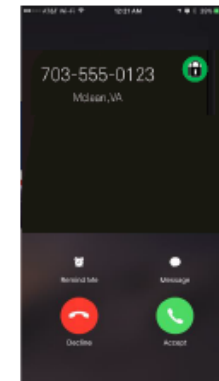
- Caller ID authentication (under development)
- “Do not originate”
- Rapid disablement of scammers’ phone numbers (Jared’s wish list)

Smart ID Certified ID

- Certified ID indicates when the Caller ID information can be traced back to the originating number and authenticating telecommunications provider (or entity)
- Trust allows calls to be taken safely and reduce negative user experiences
- Initially applicable to IP networks or call segments



Non-Certified



Certified



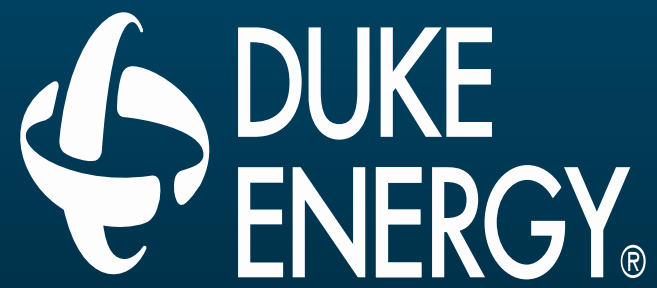
- Keys to defeating the scammers:
 - Concerted, ongoing effort across the industry to promote heightened awareness among all customers of the latest scam tactics
 - Saturation of communications channels
 - Sustained customer education effort
 - Cooperation and data sharing with law enforcement
 - Coordination with prepaid card industry, retailers and telecom partners

*[Scammer] stated he would be there in 25min to turn off the power. COR asked to speak to supv, [gave] name "John Williams." Cust called [Duke Energy] and then called number back. "Thomas Anthony" stated she has to pay \$989. Cust advised them she was going to the police.
(Scam report - 1/31/17)*

*[Customer] received a call that they needed to pay \$749 in 30 minutes to avoid cnp. [Customer] knew it was not Duke. she pulled her copy of her bill and called our number.
(Scam report - 1/26/17)*

Please contact me with questions or for further information about UUAS:

jared.lawrence@duke-energy.com





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