

NARUC Winter Committee Meetings

***What Regulators
Need to Know about
Stopping Consumer
Utility Scams***



Utilities United Against Scams

Jared Lawrence

Vice President of Revenue Services

Duke Energy

UTILITIES UNITED

AGAINST SCAMS



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

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

...or some variation of this conversation



Business owner or residential customer



Scammer posing as utility representative

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, Intermountain Gas Company, Cascade Natural Gas)					
BGE						Michigan Gas Utilities					
Canadian Electricity Association						Minnesota Energy Resources Corporation					
CenterPoint Energy						Minnesota Power					
Central Hudson						Minnesota Rural Electric Association					
City of Anaheim						National Association of Water Companies					
Clearwater Gas System						NB Power					
Columbia Gas of Kentucky						New Jersey Resources					
Columbia Gas of Maryland						NIPSCO					
Columbia Gas of Massachusetts						NRECA					
Columbia Gas of Ohio						ONE Gas					
Columbia Gas of Pennsylvania						Otter Tail Power Company					
Columbia Gas of Virginia						PECO					
ComEd						PG&E					
ConEdison						Philadelphia Gas Works					
Connexus Energy						PowerStream					
Cooperative Light & Power						PPL					
CSWeek						PSE&G					
Dakota Electric											

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				
EEI					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 1-800-895-4399 (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.



Ameren.com | © 2015 Xcel Energy, Inc. Xcel Energy is a registered trademark of Xcel Energy, Inc. | Northern States Power Company Minnesota, Northern States Power Company Wisconsin, Public Service Company of Colorado and Southwestern Public Service Company, Xcel Energy Companies | 7/15/15 094



Don't fall for scammers pretending to be Duke Energy.
How to spot a scam

IREA Scam Alert

Utility Scams

IREA wants to make customers aware of a variety of scams that frequently target utility customers.

If you have any doubts about the legitimacy of any call, email, or visit from someone claiming to be from IREA, especially one in which payment is requested, you should contact us directly at 1-800-332-9540 or (303) 688-3100.

Being well informed can help you detect suspicious behavior and ultimately help you to avoid a scam. Below are a few of the latest scams that could affect you. Call your local law enforcement if you suspect any of these:

Pre-Paid Card Phone Scams
This scam targets small commercial businesses and some residential customers. The scheme works like this: Customers receive a call, sometimes from an out of state area code, telling them their electric service is scheduled for immediate disconnection and they need to make a payment by purchasing a "Green Dot" Visa card, or other pre-paid card, at a local convenience store. After the customer purchases the card, he is told to call back and provide the card number. Once that information is obtained, the monetary value is withdrawn by those behind the scheme. Legitimate IREA calls will not come from phone numbers with out of state area codes. IREA employees do not call customers to demand immediate payment. Our disconnect notification calls are automated and instruct customers to contact IREA directly to make payment. In a variation of the phone scam above, customers are sent automated messages telling them to call IREA at a number that does not belong to IREA. When the customer calls the number, they are instructed by a person acting as if they are an IREA employee to procure a pre-paid card for immediate payment. Use caution. When calling these numbers, there are sometimes elaborate voicemail systems that even sound like IREA's automated answering system. When in doubt, call IREA directly at 1-800-332-9540 or (303) 688-3100.

Federal Assistance Scam
The scam features a phony nationwide program that promises to credit or pay utility bills in exchange for personal information.

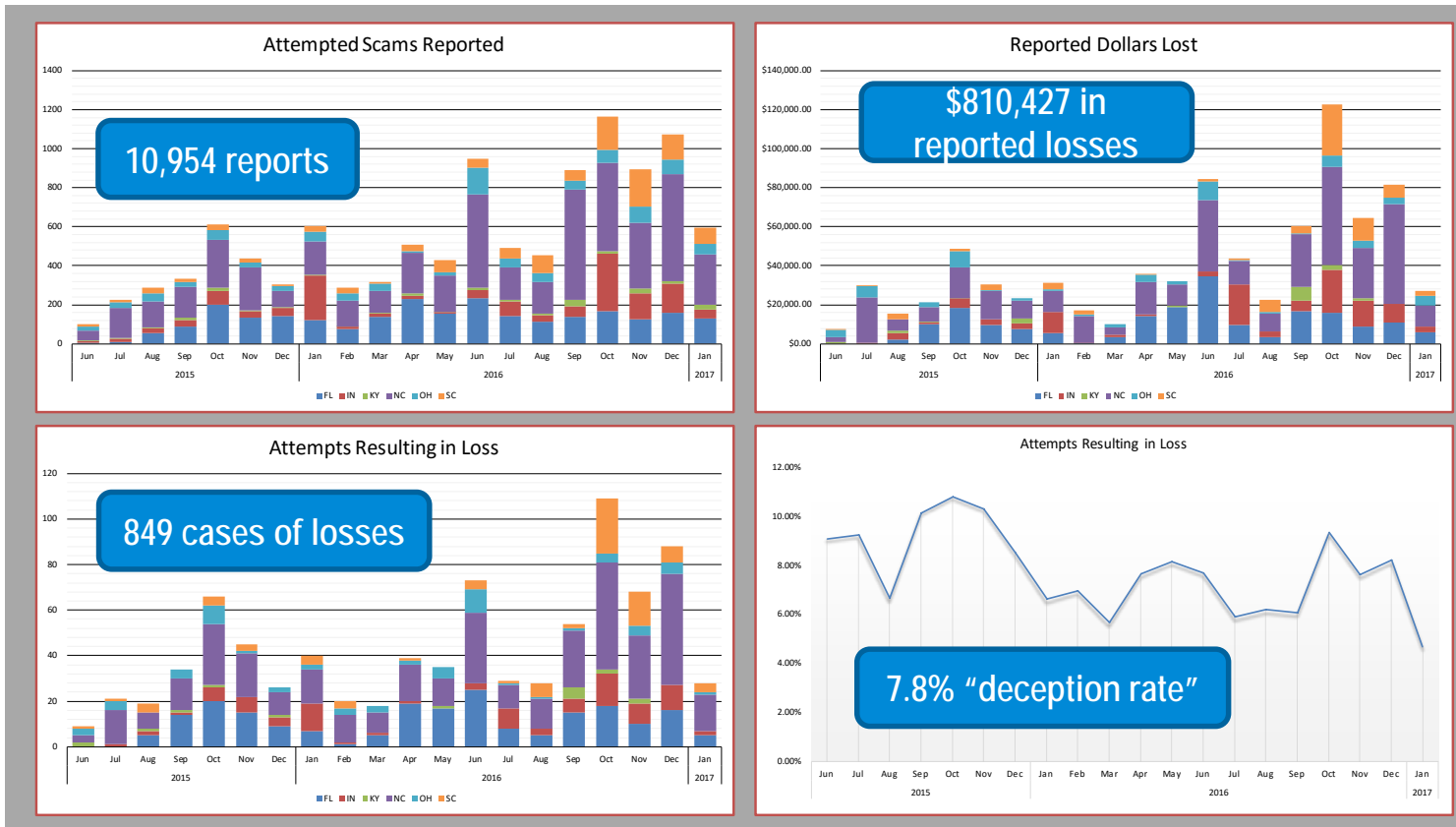
Scammers and Personal Safety

The following video depicts a common scam impacting homes and businesses in our community and around the country

Scammers, pretending to be Dominion representatives, may call, text or email you or your friends and request personal information such as a Social Security Number, credit card number or bank account number. They may be trying to take your identity, your money or both.

View our news release for details.

- Data (Duke Energy data for the period June 15, 2015 – January 31, 2017 depicted below)



- Accomplishments:
 - Established a regular forum for information exchange and coordination, with critical support from CS Week, EEI and AGA
 - Annual “Utility Scam Awareness Day” recognized by U.S. House of Representatives (inaugural day was November 16, 2016)
 - 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
 - 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 @WPUFA @NWPPAssoc @EnergyNorthwest forbes.com/sites/jamesconca...
13 DAYS AGO



TODAY is Utilities United Against Scams Day. Learn how you can #StopScams here: bit.ly/2t816x6
pic.twitter.com/WyFjEBD368
ENERGY INSTITUTE @ENERGYINST 13 DAYS AGO



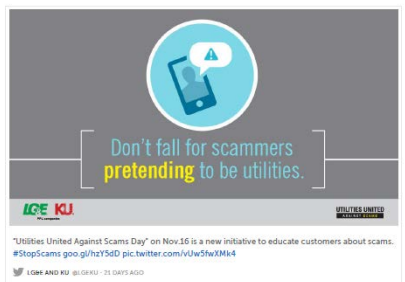
We're teaming up with other utilities to beat scammers. Join us and help spread the word.
#stopscams ow.ly/mCAI5063A3n pic.twitter.com/pcx9wAEq2
PPL CORPORATION @PPLCORP 21 DAYS AGO



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/DOW3Grn73H
GEORGIA POWER @GEORGIAPOWER 15 DAYS AGO



Stay alert! Scammers may call or come to your door. Representatives from BGE always carry proper identification. #StopScams pic.twitter.com/Ti0BoX5GTH
BGE @MYBGE 17 DAYS AGO



"Utilities United Against Scams Day" on Nov.16 is a new initiative to educate customers about scams.
#StopScams goo.gl/rzY5dD pic.twitter.com/vUw5fwXNk4
ICE AND KJ @ICEKJ 21 DAYS AGO



Today we join fellow utilities in Utilities United Against Scams Day: hwnelec.co/62zf306foFL
@Edison_Electric #UUASDay #Safety pic.twitter.com/H12n3bviW3
HAWAIIAN ELECTRIC @HWNELLECTRIC 15 DAYS AGO

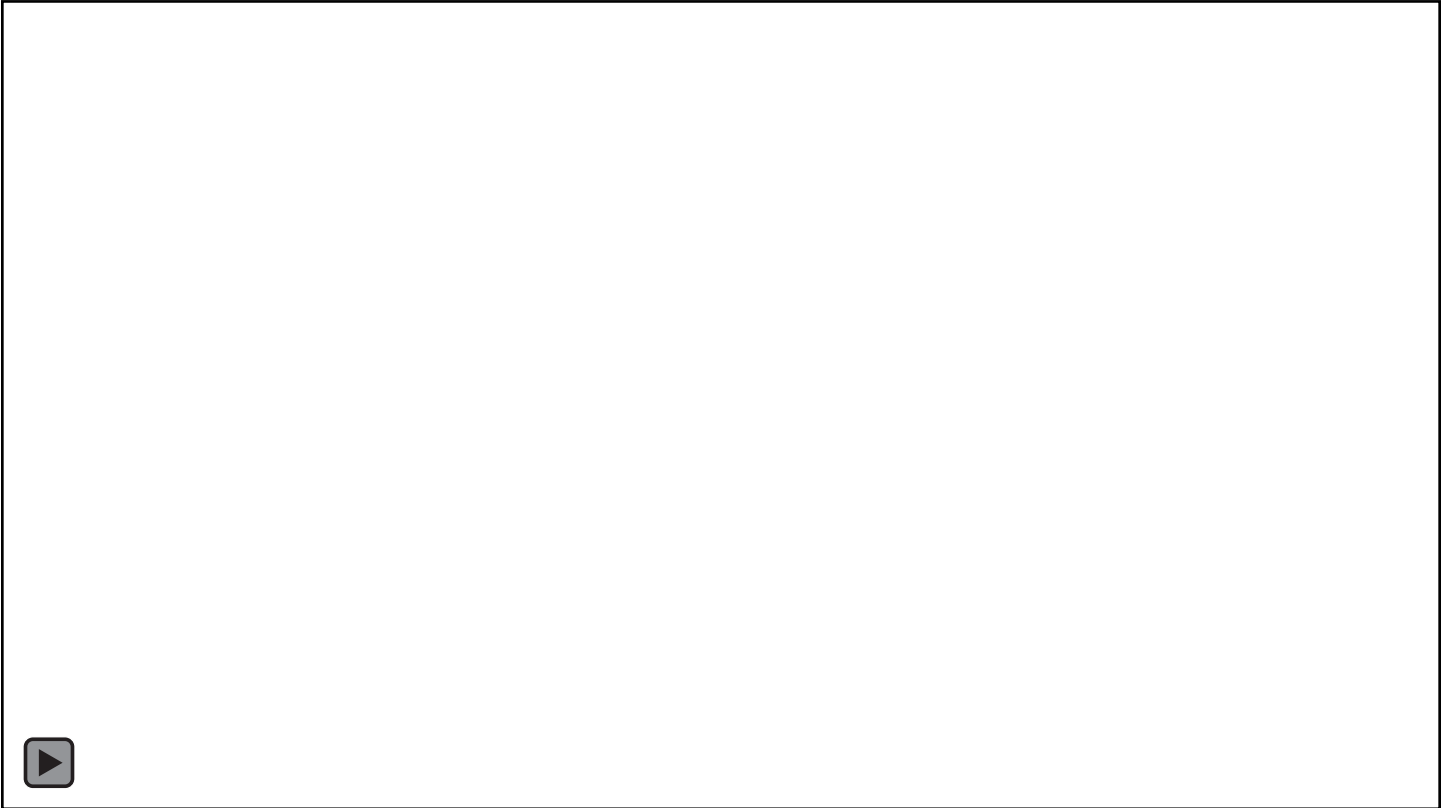


Not sure if that's Dominion calling? Give us a call at 1-866-366-4357 to confirm. #StaySafe #ScamAwarenessWeek #StopScams pic.twitter.com/Pdct7rUcXt
DOMINION VA POWER @DOMVAPOWER 17 DAYS AGO



Not on our watch. mge.com/scam #StopScams pic.twitter.com/OM8ciftNOb
MADISONSGREENELECTRIC @MISGMADISON 13 DAYS AGO

UTILITIES UNITED
AGAINST SCAMS

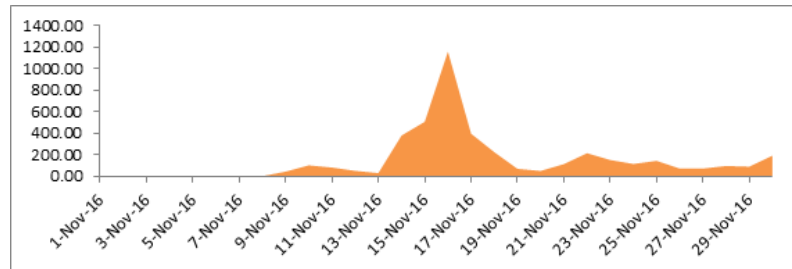


- #StopScams hashtag:



-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



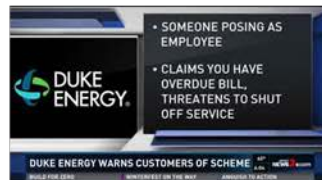
[Duke Energy... on WISH-TV \(CW\) - Indianapolis, IN](#)

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)

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

MENSAJE SOBRE ESTOS ESTAFADORES

*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 si no se les paga inmediatamente. Los estafadores incluso manipulan el ID de llamada para parecer que llaman de Duke Energy.

Si cree que posiblemente está siendo estafado, llame a Duke Energy a los números que se listan a continuación.

He aquí algunos consejos importantes para evitar ser engañado de hacer pagos a estafadores:

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

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 con:

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

SCAM ALERT

*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

DUKE ENERGY.

ENERGY.

Utilities United Against Scams

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



- Prepaid card providers
 - Process for customer care centers to direct victims to prepaid card provider fraud hotlines
- Retailers
 - Signage
 - Analytics to deter scam-related card purchases in real time

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 ¡Protíjase de Las Estafas!

Nunca proporcione por teléfono el número 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 número del paquete de reloadit Es como enviar dinero en efectivo y no puede rastrear.

El producto Reloadit ha sido diseñado para cargar dinero en tarjetas prepagas recargables. Es únicamente 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 números del paquete de Reloadit, como:

- Agencia del gobierno que reclama que usted les debe dinero por alguna penalidad o pago de impuestos atrasado
- Empresa de servicios públicos que exige el pago inmediato de su factura de energía eléctrica
- Agencia de seguridad pública que dice que alguno de sus seres queridos, como un nieto por ejemplo, ha sido detenido en la comisaría y necesita que paguen la fianza para liberarlo
- Compañía de lotería 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.

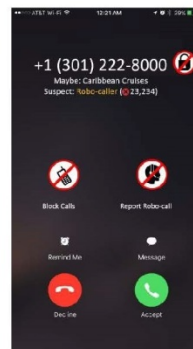


(Signage at national grocery chain)

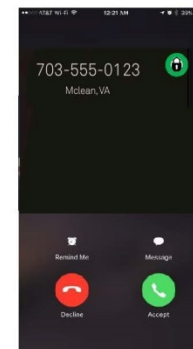
- Caller ID authentication (under development)
- “Do not originate”
- Rapid disablement of scammers’ phone numbers (Jared’s wish list)

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



neustar

- 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

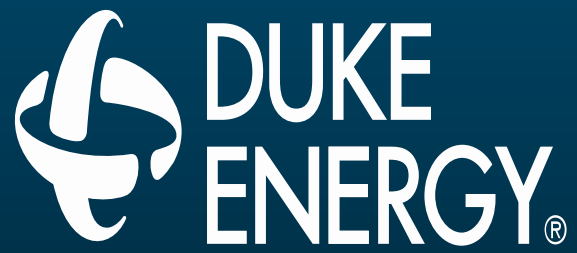
[Scammer] stated he would be there in 25min to turn off the power. Customer asked to speak to supv, [gave] name "John Williams." Customer called [Duke Energy] and then called number back. "Thomas Anthony" stated she has to pay \$989. Customer advised them she was going to the police.

(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



NARUC Winter Committee Meetings

***What Regulators
Need to Know about
Stopping Consumer
Utility Scams***



SMART ID

neustar®

PHONE CALLS TODAY:



10 BILLION ROBOCALLS

Illegal Robocalls in the US first six months of 2016



1.4 MILLION COMPLAINTS

Consumer complaints to FCC Jan – May 2016



\$350 MILLION LOST YEARLY

Annual consumer losses due to phone scams



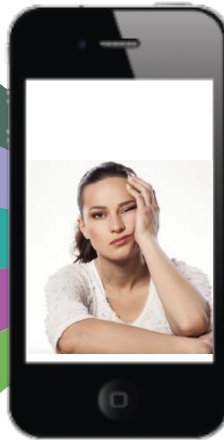
97% OF BUSINESS CALLS GO UNANSWERED

Due to unknown numbers



82% VOICEMAILS IGNORED

82% of voicemail from unknown callers are ignored.



VOICE STILL MOST USED

Voice calls are still the most widely used channel within contact centers



90% EXPERIENCED FRAUD

90% of consumers have experienced some form of fraudulent calls



75% MISS CRITICAL CALLS

75% have missed important calls because of unknown numbers



88% WANT TO KNOW MORE

88% said they are more likely to answer a call if they can be certain who is calling



76% WANT COMPANY NAME

76% say it would be helpful to see a company name and logo



Reduce Risk



Grab Attention FAST
Establish authenticated context for critical situations. Reduce risk & liability for you and your customer.

Optimize Engagement



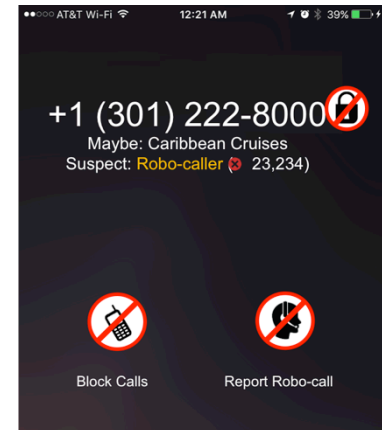
Personalize each call
E-business cards appear with each call or text, so users can identify the caller at a glance.

Improve Operations



Identify contractors
Reach a live customer to reduce truck rolls, gas costs, delivery attempts, and customer frustration.

Protect Consumers



Stop Suspicious Callers
Flag suspicious numbers so users can easily block annoying and potentially dangerous callers.

Smart ID: OneID for Communications

SMART ID TDM USER EXPERIENCE



Certified Status, Customer Name
and Technician Number are
Displayed



Not Certified, Customer Name
Replaced with "Suspect Caller" and
Number Provided



Thank You

Contact me:

Brent Struthers

Sr. Policy Advisor

brent.struthers@neustar.biz

NARUC Winter Committee Meetings

***What Regulators
Need to Know about
Stopping Consumer
Utility Scams***





Empowering Consumers Through Education

Commissioner Ann Rendahl

February 2017



STATE OF WASHINGTON
UTILITIES AND TRANSPORTATION COMMISSION
1300 S. Evergreen Park Dr. S.W., P.O. Box 47250 • Olympia, Washington 98504-7250
(360) 664-1160 • TTY (360) 586-8203

Dec. 9, 2014

Media Contact: (360) 664-1116 or media@utc.wa.gov

Consumer Alert: Utility scam demands payment, threatens disconnection

OLYMPIA, Wash. – The Utilities and Transportation Commission (UTC) urges Washington residents to be on alert for an ongoing scam targeting residential and business customers of area utilities.



Puget Sound Energy

Published by Matt Becerra [?] · November 15 at 9:25am · 🌐

It's Utilities United Against Scams week. Help us spread awareness on ways to spot a scam. Learn more: <http://bit.ly/1hJbzZ4> #StopScams



Consumer Reports ✓
@ConsumerReports

Follow

This scam may ask consumers to pay with prepaid debit cards, credit cards, or gift cards for heating service



Jesse Jones

November 30 at 5:27pm · 🌐

Like Page

If you missed tonight's story and want to learn more about how to avoid utility scammers, check it out here.



Popular utility scam still hitting consumers

JESSEJONES.COM



Don't get financially shocked by a utility scam



Puget Sound Energy customers alerted to scam that hit Whidbey



Scam Alert: Fake utility bill con getting more convincing



Utility phone scams make strong comeback

Security firm says it was the fastest growing scam of 2016

NARUC Winter Committee Meetings

***What Regulators
Need to Know about
Stopping Consumer
Utility Scams***

