

GIRAF

Global Informal Regulatory Antifraud Forum

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Johannes Vallesverd
Senior Adviser, NKom
Chair, Programme Committee, GIRAF

GIRAF : a global informal forum for telecom regulators

- informal group of experts launched in June 2024 ; 40+ regulatory authorities from 5 continents (fast growing), monthly plenary meetings, working groups, joint sessions with One Consortium (all virtual meetings)
- scope : unwanted/fraudulent voice & messaging initially.
- goal : foster multilateral NRA collaboration, global cooperation with the international communications industry (One Consortium) and other stakeholders
- initial objective : framework of non-binding, harmonized recommendations, best practices and guidelines
- inclusive and free: opt-in, open to all NRAs or public competent Authorities with similar regulatory responsibilities, contributing as resources and availability allow
- neutral, non-binding and independent, led by regulators : Nkom (Norway) and others
- sovereignty : individual NRAs retain full sovereignty and are free to implement GIRAF guidelines and recommendations

GIRAF : ongoing survey of participants (20 respondents to date)

Existing and planned NRA measures

| rank | | 48 | |
|------|--------------------------------|----|-----|
| 1 | Spoofting | 21 | 44% |
| 2 | Voice/SMS filtering + firewall | 5 | 10% |
| 2 | Call/SMS Blocking | 5 | 10% |
| 4 | KYC/KYT | 4 | 8% |
| 5 | Information sharing | 3 | 6% |
| 5 | Awareness & Adoption | 3 | 6% |
| | Caller suspension | 1 | 2% |
| | Internet | 1 | 2% |
| | Reporting | 1 | 2% |
| | Payment | 1 | 2% |
| | Traceback | 1 | 2% |
| | Enforcement & Cooperation | 1 | 2% |
| | AI | 1 | 2% |

Topics for GIRAF discussion

| rank | | 44 | |
|------|--------------------------------|----|-----|
| 1 | Enforcement & Cooperation | 10 | 23% |
| 2 | Best Practices | 9 | 20% |
| 3 | Spoofting | 8 | 18% |
| 4 | Traceback | 5 | 11% |
| 5 | Regulation overview | 4 | 9% |
| 6 | Voice/SMS filtering + firewall | 2 | 5% |
| | Information sharing | 1 | 2% |
| | KYC/KYT | 1 | 2% |
| | Platforms + OTTs | 1 | 2% |
| | AI | 1 | 2% |
| | Awareness & Adoption | 1 | 2% |
| | Phishing | 1 | 2% |

Considerations

- The problem is huge.
- Regulators could set national rules, monitor behavior and assess compliance, ALSO for int. carriers operating in their territory.
- Regional (e.g. EU) regulations must include antifraud rules.
- Stopping spoofing of national numbers is possible and several solutions are active.
- Fraud is on all channels and fraudsters adapt
- Combatting fraud is a multistakeholder game
- Change is often needed in culture, technology, regulations and contracts.

But...

- Closing down fraud for legacy channels is important, but it does not tackle internetbased services or the international leg of fraud.
- Fraudsters will move to the less protected countries
- But fraud is global and there are few enforceable *global* rules
- But we will certainly loose the fight against fraud if we do not work together, nationally, regionally and globally.
- We also need to work across sectors and across technologies.
- Through collaboration with industry we can tailor measures, be more timely and relevant, nudge, name and shame, «the breath of the dragon»
- At the same time we need to maintain regulatory independence



- 14 meetings
- **participants** to date : **40+ National Regulatory Authorities** from 5 continents : Europe, North and South America, Africa, Middle East, Asia Pacific
- reaching out to **additional NRAs globally** to keep growing participation : e.g. Spanish speaking regulators, French speaking regulators, Pacific Islands, Caribbeans...
- **virtual meetings** held monthly since July 2024,
 - Information sharing and best practices
 - contribution driven
 - “deep dives”
 - Task Forces
- **cooperation** with the industry (One Consortium) and other stakeholders
 - join roadmap for global multi-stakeholder discussions, joint working groups (Traceback, Spoofing, industry & regulatory best practice, messaging)
 - Interaction with UNODC, Interpol, Google and others that want to interact
- **Now:**
 - Spoofing recommendation on its way, thanks to Greece NRA
 - GIRAF Communiqué: «Carry with care» to be discussed 24th november
 - Group on fraud on social media did not fly
 - Liasoning with One Consortium on its Traceback Group and on their Survey Group

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Focus table

| | Task Force | Regulators, coordinator underlined | Liason in first or second phase | Input from other stakeholders/ Potential stakeholders | Goal and task: Produce Draft Recommendation to Giraf plenary |
|---------------------|--|--|--|--|--|
| 1 | Spoofing (ACTIVE) | <u>Greece</u> , Lithuania, Norway, Irland ? Netherlands, Sweden, Georgia, Nigeria, UK, Brazil, Switzerland | From 1CWG4: Stephen, BTS/GSMA | Data protection agencies Other industry bodies Presentations from Norway, Sweden, Nigeria | Mandate: identify mechanisms and measures to reduce spoofing and provide draft recommendation By 23 October 2025 Draft GIRAF <i>Recommendation on measures to reduce CLI spoofing</i> |
| 2 | KYC/KYT (PLANNED) | We wait for One Consortium paper Norway, Australia? ?Netherlands, Sweden | Probably Numeracle | | Mandate: identify the requirements for a comprehensive KYC/KYT process to increase trust in communications and provide draft recommendation Task: By 15. January 2026 Draft GIRAF Recommendation on KYC and KYT measures to combat fraud |
| 3 | Traceback (PLANNED) | Starting up in December. Liason with industry group before that USA, Irland, Belgium, Nigeria? | Probably ITG | Europol, ITG, Interpol, UNODC | Mandate prepare a GIRAF position, either to endorse 1C position, to make a separate GIRAF position or plan a joint position with 1C. |
| 4 | Enforcement and cooperation (Needs start-help) | Belgium, <u>Nigeria</u> , Norway, US? | | Europol, Interpol, Banking federations | Goal: build mechanisms for operational cooperation amongst NRAs Mandate: Provide guidance on how regulators can cooperate. Check questionnaire for details. SENDD KICK OFF til Ogh 27.8 We need volunteers for this important work to be done |
| 5 | Fraud on social media?? (NOT ENOUGH SUPPORT) | Lithuania, <u>Norway</u> , Slovenia | Katia, Proximus | Platforms | |
| 1C KYC group? | KYC/KYT | | | | Industry group with regulatory liason??? |
| 1CWG1 | industry landscape | | no regulators needed | | Goal: What are the tools out there. Long list. Pretty complete. Can be presented to Giraf at a later stage. |
| 1CWG2 | survey regulatory overview | | Nigeria, Greece, Lithuania, Norway, Netherlands | | Goal: what are the regulations out there |
| 1CWG3 | Traceback | | US, Belgium, Irland, Norway | | |
| 1CWG5 | Messaging | | Liason starting later, when working doc is ready | | |



DRAFT DRAFT DRAFT “Carry with Care”

GIRAF Statement nr. 1

The Global Informal Regulatory Antifraud Forum (GIRAF), an informal coalition of over 40 regulators worldwide, calls on the international carrier industry to take more decisive action against digital fraud. GIRAF acknowledges that blocking obvious fraudulent traffic, may result in short-term revenue loss for carriers. However, continuing to transmit clearly fraudulent traffic is not a sustainable approach as it may implicate carriers in the fraud itself and contributes to its harmful effects on individuals and societies. This must stop. Fraudulent traffic must be **actively and consistently blocked**.

GIRAF urges stakeholders to take part in **international collaborations** against fraud such as the One Consortium or others. [also mention GASA, ITU, ETSI, MEF, GSC, GLF, UNODC, GSMA, i3forum, 3GPP, CFCA... ?]

GIRAF encourages carriers **to avoid partnerships** with carriers that lack robust antifraud policies and practices.

GIRAF encourages carriers to provide **transparency** on their policies to stop fraud including public reporting on fraud blocking ratios.

GIRAF underpins that carrier to **carrier contracts** should have clear descriptions of antifraud obligations such as duties and rights to block. GIRAF encourages the international industry to make the necessary contractual alignments ensuring that fraud prevention is financially viable.

GIRAF encourages international carriers to interact in an effective manner with **law enforcement** or regulators in fraud traceback enquiries.

GIRAF also encourages regulators and other public authorities to **actively engage** with carriers residing in their jurisdiction in order to ensure that appropriate antifraud measures are in place.



GIRAF global Recommendation

2026 - 01

on

Regulations to combat illegitimate spoofing

Approved DD MM YYYY

Introduction

The global rise of fraudulent and spoofed traffic is eroding trust in electronic communications and fuelling illegal digital activity. Digitally enabled fraud is carried over multiple channels and technologies and represents a global societal problem. It may constitute substantial and severe financial loss and emotional distress to the global population, as well as security concerns and negative impact on quality of service and reduced trust in communications.



2-year project

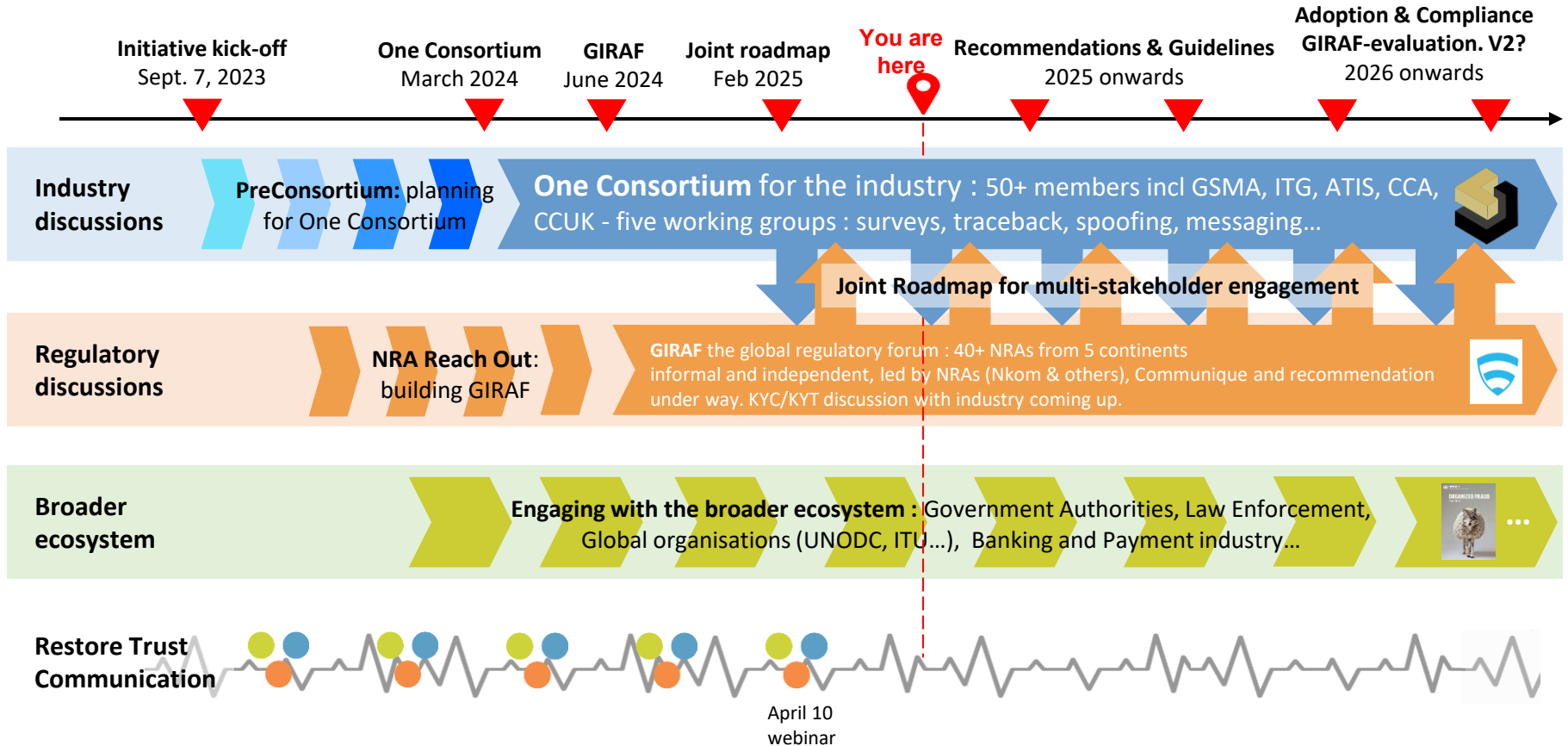
June 2026: continue
or not?

Norway would not
coordinate further

We need other
regulators to step up
to

GIRAF is the only
global regulatory
initiative dedicated to
focusing on antifraud

Collaboration in the Restore Trust initiative : Telcos and Regulators together against scams, globally three pillars for global collaboration, from vision to action to impact (voice & sms +...)



Do you want to contribute?
Join GIRAF-discussions by
sending email to hha@nkom.no
and jmv@nkom.no
Next (#15) meeting: 24. november
1300-1500 CET

Thank you