

February 20, 2025

The Honorable Brendan Carr
Chairman
Federal Communications Commission
45 L Street, NE
Washington, DC 20554

Re: *In the Matter of Advanced Methods to Target and Eliminate Unlawful Robocalls*, CG Docket No. 17-59, Eighth Report and Order, FCC-CIRC2502-04 (rel. Feb. 6, 2025)

Dear Chairman Carr,

The American Bankers Association¹ (ABA) commends the Federal Communications Commission (Commission) for recent actions to combat those who impersonate our members through illegally spoofed automated calls. In particular, we support the draft Eighth Report and Order (Draft Order) that is scheduled to be voted on during the Commission's February 27 Open Meeting.²

Over the past two years, ABA – joined by other trade associations – has sounded the alarm regarding criminals impersonating banks by illegally “spoofing” bank phone numbers.³ These problems persist today, causing harm to institutions and their customers. Criminals frequently cause the call recipient's caller ID to display the name of a legitimate company instead of the name of the actual caller, who is seeking to defraud the recipient. Another primary method used by bad actors is to deliver Short Message Service (SMS) “phishing” text messages (or “smishing”) – i.e., text messages sent from the criminal's own phone number that purport to be from a legitimate business to induce the recipient to reveal account information or click on links that install malware on the recipient's phone. The goal of both call and text spoofing is to lead the recipient to believe the call or text was placed by a company with whom the recipient is doing business and to induce the consumer to divulge important information such as account numbers or log-in credentials to the fraudster.

We appreciate that, through the Draft Order, the Commission would require all voice service providers in the call pathway to block calls that are highly likely to be illegal based on a “reasonable do-not-originate” (DNO) list.⁴ Current Commission rules require only “gateway”

¹ The American Bankers Association is the voice of the nation's \$24.2 trillion banking industry, which is composed of small, regional and large banks that together employ approximately 2.1 million people, safeguard \$19.1 trillion in deposits and extend \$12.6 trillion in loans.

² *In the Matter of Advanced Methods to Target and Eliminate Unlawful Robocalls*, CG Docket No. 17-59, Eighth Report and Order, FCC-CIRC2502-04 (rel. Feb. 6, 2025) [hereinafter, *Draft Order*].

³ See, e.g., Letter from Am. Bankers Ass'n *et al.* to Marlene H. Dortch, Sec., Fed. Commc'ns Comm'n (Oct. 18, 2024), <https://www.fcc.gov/ecfs/document/1019107422584/1>; *In the Matter of Advanced Methods to Target and Eliminate Unlawful Robocalls, Call Authentication Trust Anchor*, Comments of Am. Bankers Ass'n *et al.*, CG Docket Nos. 17-59 & 17-97 (Sept. 16, 2022), <https://www.fcc.gov/ecfs/document/10917091207030/1>.

⁴ *Draft Order*, *supra* note 2, ¶¶ 9-14.

providers (i.e., providers accepting call traffic from abroad) to block calls based on a reasonable DNO list. We have urged the Commission to expand this requirement to cover all providers,⁵ and we support this aspect of the Draft Order.⁶

ABA remains committed to stopping criminals who seek to defraud consumers, but our members and we cannot achieve this goal alone. We urge the Commission to take strong action to combat illegally spoofed calls by adopting the Order. We look forward to continuing to work with the Commission to take additional actions, particularly related to illegal text messages, in the near future.

Sincerely,



Jonathan Thessin
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Consumer & Regulatory Compliance
Regulatory Compliance and Policy

⁵ See *In the Matter of Advanced Methods to Target and Eliminate Unlawful Robocalls, Call Authentication Trust Anchor*, Comments of Am. Bankers Ass’n *et al.*, CG Docket No. 17-59 & WC Docket No. 17-97, at 6 (Aug. 9, 2023), <https://www.fcc.gov/ecfs/document/108100286505590/1>.

⁶ ABA also appreciates – and supports – the Commission’s inclusions of a requirement that voice service providers exclusively use “SIP Code 603+” when the provider blocks a caller’s call in the network using analytics. *Draft Order, supra* note 2, ¶¶ 15-25. Voice service providers currently use SIP Code 603 for this purpose, even though that Code could signal network-level blocking or that the recipient declined the call. Because of the importance of implementing SIP Code 603+, we encourage the Commission to shorten the time period for required implementation from one year to six months.