

NATIONAL COMMUNICATIONS AUTHORITY

# NEWSLETTER

## QUARTER ONE - 2018



NCA and Mobile Operators Strategise to Address Consumer Concerns

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#### **Contacts and Presence Countrywide**

#### • Accra, Head Office

National Communications Authority, NCA Tower, No. 6 Airport City P. O. Box CT 1568, Cantonments, Accra Tel: +233 (0) 302 771701 Fax: +233 (0) 302 763449 E-mail: info@nca.org.gh Complaints: +233 (0) 30 701 1419 complaints@nca.org.gh Digital Address: GL-126-7029 Website: www.nca.org.gh

#### Bolgatanga Office

National Communications Authority, H/No ZB 70, Zorbisi Estates Private Mail Bag, Bolgatanga, Upper East Region Tel: +233 (0) 3820 21141 E-mail: complaints.bolgatanga@nca.org.gh Digital Address: UB-0034-8536

#### Ho Office

National Communications Authority, H/No A6/29, Stadium Road P. O. Box HP1576, Ho, Volta Region Tel: +233 (0) 3620 26339 E-Mail: complaints.ho@nca.org.gh Digital Address: VH-006-0554

#### • Koforidua Office

National Communications Authority, Residency Street Behind New Juaben Municipal Library Private Mail Bag, Koforidua, Eastern Region Tel: +233 (0) 3420 28378 / 28380 / 28382 E-Mail: complaints.koforidua@nca.org.gh Digital Address: EN-001-4621

#### Kumasi Office

National Communications Authority, Danyame, Kumasi P. O. Box KS 10768, Kumasi, Ashanti Region, Ghana Tel: + 233 (0) 3220 20014 / 20018 / 20019 E-Mail: complaints.kumasi@nca.org.gh Digital Address: AK-063-2250

#### Sunyani Office

National Communications Authority, Plot No 83/D Penkwase P. O. Box SY125, Sunyani, Brong Ahafo Region Tel: + 233 (0) 3520 27564 E-Mail: complaints.sunyani@nca.org.gh Digital Address: BS-0012-4632

#### Takoradi Office

National Communications Authority, Bakado P. O. Box SL 409, Sekondi, Western Region, Ghana Tel: +233 (0) 3120 28073 / 28049 Fax: +233 (0) 3120 28063 E-Mail: complaints.takoradi@nca.org.gh Digital Address: WS-014-8190

#### • Tamale Office

National Communications Authority, Watherson Residential Area P. O. Box TL 1590, Tamale, Northern Region, Ghana Tel: + 233 (0) 3720 28105 / 3720 20104 E-Mail: complaints.tamale@nca.org.gh Digital Address: NT-0027-8191

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## NCA and Mobile Operators Strategise To **Address Consumer Concerns**

he National Communications Authority (NCA) has met Mobile Network **Operators** (MNOs) to discuss and implement measures on consumer concerns relating to Tariff and Billing issues as well as Quality of Service (QoS).

Speaking at the meeting, Director General (DG) of the NCA, Mr. Joe Anokye stressed that the needs of today's consumers have become more demanding and no longer choose only speed, guality or price, but all the three at the same time. As a result, the Authority, as part of its mandate has to ensure that consumers receive the value of the service they pay for.

The DG charged the MNOs to work diligently to implement the directives to address some specific concerns including:

- Automatic Migration to paywhen as-you-go bundle without exhausted is notification to consumer and their consent
- Automatic Renewal of One-• **Time Bundles**
- Deceptive Advertising of • **Promotions**
- Lack of Proof of Consent • and retention of customer information
- Service (Call Ouality of Drops, Congestion etc.)

The MNOs were informed of the acquisition of a Billing Verification System which was aimed at monitoring billing and protecting both consumers



and the service providers. Anokye referred to an Mr. initial monitoring exercise the Authority had conducted where it was revealed that the billing configurations of some MNOs were not consistent with their charging rates to consumers. The Billing Verification System (BVS) has the ability to simulate consumer behaviour and to determine whether consumers are billed accurately or not.

On QoS, Mr. Anokye referred the MNOs to previous engagements with them last year and said that the NCA expects an enhanced services. He said part of the rationale behind the regulatory decision to permit MNOs with 2G Licences to deploy Universal Mobile **Telecommunications** Systems (UMTS), which is a 3G technology, was to improve voice and data services in unserved and underserved communities across the country.

The MNOs were informed that OoS Drive Test monitoring country would across the resume in March, 2018. The would monitoring include coverage obligations, voice guality and data guality as stated in their licence conditions and with specific Key Performance Indicators (KPIs). All 3G Licence Holders are required to provide in all 216 district capitals.

The Director General reiterated that MNOs were expected to meet and exceed their obligations in their licences, given that the KPIs in their licences were outdated due to technological advancement.

In response, the MNOs gave their commitment to address these consumer issues as it would help them grow their business by providing customers with quality services.

## **NCA Observes World Consumer Rights Day** with a Consumer Roadshow



National Communications Authority •he (NCA) marked this year's international World Consumer Rights Day (WCRD), with Road Shows in three regional capitals in the country. The WCRD which is celebrated on 15th March of every year, was on the local theme, 'Empowering Consumers to make Informed Decisions'. The global theme was, 'Making Digital Marketplaces Fairer'. This was aimed at educating and informing traders and commuters of their rights and responsibilities as consumers of telecommunication services.

Issues on Digital Migration, certified TVs and Set Top Boxes, Unsolicited Electronic Communications (UEC) as well as the Authority's Consumer Complaint Processes were addressed during the event.

The occasion was concurrently marked at the Dome Market in Accra, the Central Market in



Audience at the Dome Market

National Co. ns Mr. Gabriel Kwofie, Ashanti Regional Manager, addressing consumers at the Kumasi Central Market

Kumasi and the Market Circle in Takoradi.

#### Accra

In Accra, the roadshow begun with staff from the Authority moving through the market and educating the traders, commuters and workers within the premises on consumer issues. Informative flyers were also distributed to them during the face to face interactions.

Mrs. Mavis Obeng Aidoo of the Authority's Consumer and Corporate Affairs Division emphasised the Authority's concern for consumers and encouraged the gathering to approach the Authority in any of its offices nationwide with their complaints. Mrs Aidoo spoke on the need for consumers and the public to be well informed of their right to an appreciable quality of service from their mobile service providers.

NCA branded souvenirs such as mugs, towels,



NCA Staff in a drama to educate consumers at the Market



pens and exercise books were given out to consumers and members of the public who came to the stand as well as those who answered questions on the educational information and winners of the dancing competitions.

#### Kumasi

Members of staff from the Regional and Head office with the help of Akrobeto as the MC, enlightened the traders and workers in the



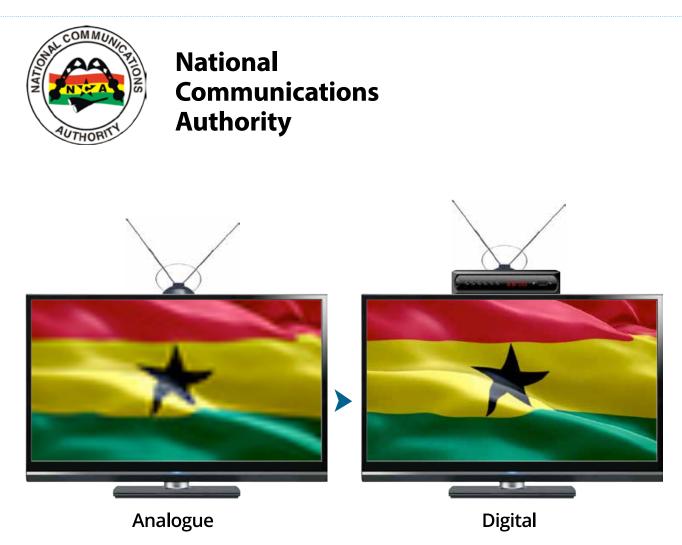
Kumasi Central Market on consumer related issues. Informative materials such as flyers and stickers were given to the audience.

Speaking to the audience, Mr. Gabriel Kwofie, Regional Manager of NCA Kumasi Office urged the public to know their rights and responsibilities as telecommunications consumers. He further encouraged them to approach the Authority with their concerns without hesitation.









### What is migration from analogue to digital?

This is when TV transmission will be switched from analogue networks to digital networks nationwide. This process will be done over a period of time.

## It's Digitime in Ghana. Ready to go Digital?

**Communications for Development** 

in National Communications Authority Ghana



### NCA Staff Celebrate GHANA!





Mr. Amoah-Wilson giving the welcome address

Staff of CCAD repping their Ghana colours

**C** taff of the National **J**Communications Authority celebrated Ghana's 61st Independence anniversary dressed in Ghana's rich national colours as a patriotic expression and also to signify the crucial role we play in the nation's developmental efforts.

Mr Charles Amoah-Wilson, Acting Head of Human Resource, in his welcome note at a brief but impressive ceremony expressed his delight in the manner staff participated and splashed the office environment with the beautiful and very exciting Ghana colours.

Addressing the gathering, Dr. Isaac Yaw Ani, Deputy Director General – Managerial Operations charged all staff to endeavour to be patriotic and hardworking to foster national growth and development.

At the durbar, ten (10) best dressed staff from the 7 Regional Offices of the NCA were selected and awarded accordingly.



Executive floor ladies spotted in the rich Ghanaian colours



Some staff modelling in the Ghana colours



Mrs. Beatrice Laryea and Mrs. Joyce Abbey from the DG's Secretariat were on point



Cross section of staff at the event



Mr. Prince Sefah, Deputy Director General, Operations, spotted in his Ghana colours



Some staff modelling in the Ghana colours



Team Kumasi in a celebratory mood



Staff of the Regulatory Administration Division were not left out of the celebration



Some had flags and stoles to celebrate Ghana



Tamale office showing off





Team Bolga

## **Consumer Outreach Programme -***Impressions and Experiences From NSPs and Team Leads*

n adherence to NCA's core responsibilities, the Authority embarks on weekly consumer outreach to sensitise consumers. This exercise is geared towards empowering consumers by providing them with the relevant information on services regulated by the Authority.

Below are some impressions and experiences of the outreach programme from some Team Leads and National Service Persons (NSPs).

#### Ms. Diana Owusu – Ansah (Team Lead, Koforidua)



Our quest as an Authority to reach the Ghanaian populace to share with them what we do as an Authority, their Rights and Responsibilities and also on Digital Migration has not been easy but a successful one.

In my view, the general public has been very receptive of our message with regards to the number of people we have been able to interact with and the number of issues or concerns raised. Per our weekly reports, we can say that a greater part of the Koforidua Township and Central Business District has been covered. While some people were very receptive, a few shunned away from the message because they thought the leaflets and flyers were either for sale or we were a church group. Others also presumed we were officers coming for TV licence fees and some also mistook the NCA for the NCCE.

To conclude, I must say that I am impressed with the feat we have achieved in this short period and I will also commend the Koforidua NSP Team for their selfless dedication to this course despite the tedious and voluminous nature of the work at hand.

#### Ms. Esther Senyo Pongo (NSP, Ho)



The outreach for the first quarter in the Volta Region was enlightening and rewarding. The quarter captured Ho West, Ho East, Akatsi North and a few other places.

With a team of four (4) NSPs and our Team Lead, all our planned programmes saw team work and good leadership.

It was amazing to know consumers' perception about the Authority and others who did not even know the existence of the NCA. The team visited more than twenty (20) communities in the Volta Region and reached out to over 4,000 consumers especially those in remote and underserved areas.

As a National Service Person, this exercise has made my stay with the NCA a fulfilling one and I wish that my contract shall be extended for me to even learn and improve on my confidence level.

Ms. Sarah Naa Lamiley Lamptey (Team Lead, Accra)



Gradually, we are getting there. Yes, we are!

May I take this opportunity to express some consumer sentiments about the Outreach: "NCA fo) y3 da mo ase paa", to wit, "we thank you NCA, and with this information there is no way I will allow my service provider to cheat me"

The idea of this Outreach programme is a laudable one. Initially, I anticipated a herculean task. In contrast, the majority of consumers have showed enthusiasm in this exercise and have applauded the NCA although we have had to deal with a few difficult ones.

It has been quite challenging and we have been snubbed a few times because some consumers assumed that we had either come to collect TV Licence or we are staff of an insurance company but in all we are made progress with those who cooperated with us.

It is said that "while the challenges are great, so are the opportunities". Amidst these challenges, the outreach has been an opportunity for the Authority to educate consumers and an opportunity for me to hone my public speeching skill.

I must say that the commitment level of our NSPs was immeasurable and the knowledge gained during their boot camp has also been helpful to this exercise.

Once again, let me reiterate that gradually, we are getting there. Yes, we are!

Mr. Emmanuel Ayisi -(NSP - Team 1, Accra)



After the two months boot camp where I was overwhelmed with the knowledge I gained, it was time for me to actually undertake the practical session by speaking to consumers in groups and on a one-on-one encounters. It was a feeling of great anxiety and excitement when it all begun and my utmost expectation from the onset was to always meet with various large groups of people both in the corporate world, tertiary and artisans like the TEDx educational talks.

To my surprise, it wasn't as easy as I thought. Getting a large group of people to educate at the same time is a challenge.

The impression I had was that, most consumers had the notion that service providers hide behind the cloaks of technology to "CHEAT" consumers and it was our duty to reassure them of the Authority's commitment to protect them as consumers.

In my opinion, I have gained the opportunity to improve my confidence level with regards to public speaking.

Most corporate bodies we visited were very receptive and asked significant questions. In all, it has been a great platform for me to learn more about the Authority and also manage consumers irrespective of who they are it is a thing of joy to know that I have made an impact in their lives.

#### Osman Issahaku – (NSP, Bolgatanga)



The Bolgatanga Zonal Office so far has engaged a number of consumers in and outside the capital of the region, mainly through one-on-one, group presentations and market engagements. A lot has thus been learnt, taught and observed through the practical use of knowledge about the Authority.

To organise and impact consumers has not been easy, but the team has so far surpassed these obstacles. Despite the fact that the programme has helped bring to light some of the difficulties involved in delivering a message to a group, it has also aided us to cultivate the habit of managing them.

Most importantly, the outreach programme has taught the group some of the importance involved in working as a team and dealing with individual dynamics. This has played a part in uplifting one of the core values of the Authority – Teamwork.

Again, thanks to this programme, our knowledge of the geography of the region has been improved upon.

With consumers eager to know more about the Authority after every delivery, it gives a hearty feeling that we are making a difference in the region and Ghana at large. With this, we hope to accomplish the goal of enlightening consumers on the various themes under discussion.

Mr. Mohammed Iddrisu Faisal (NSP-Team 2, Accra)



I was very excited and had loads of expectations before the outreach began in January. Target locations and organisations were mapped before letters were sent to selected institutions to secure approval prior to the start of the outreach visit.

I always had the mind-set that consumers will always be receptive as much as possible since our main motive was geared towards equipping them with relevant information.

To my surprise, it wasn't so at all. Sometimes, the team had to put in extra efforts to convince consumers to listen to our "good news". My main hurdle was standing in front of the crowd to authoritatively disseminate the required information. However, with the guidance from the team leads, I was able to overcome that.

Personally, I have been able to improve on my public speaking skills and have encountered different people with diverse characters and attitudes throughout the outreach which in effect has given me the opportunity to deal with people professionally irrespective of who they are.

I am grateful to the NCA for giving me this opportunity.

## Consumer Outreach Programme From Consumers

We also touched base with consumers to seek their impressions.

#### "This is such a laudable initiative by the government as it is unusual to see government officials (apart from those in the health sector) crusading in town to educate" - Consumer

The outreach team, through the exercise has engaged thousands of customers across the country. These group of heterogeneous consumers expressed mixed opinions about the exercise. Some consumers were very grateful to the team for the new information provided. Getting firsthand knowledge on the Authority has been very refreshing for consumers.

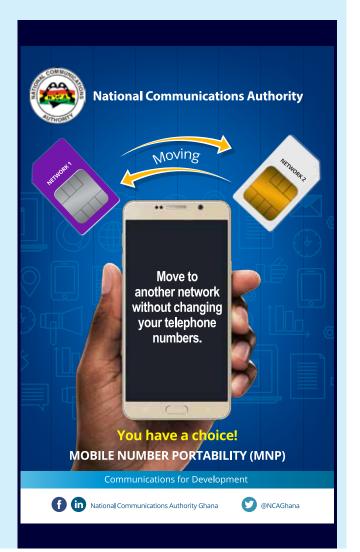
Consumers expressed satisfaction for the team's quest to educate them and provide answers to questions that have been left answered for a long time. They took the opportunity to share their experience with service providers and assured the team they would make good use of the information provided.

On one of such visits, an outpatient who mentioned his name only as Yaw at the Ridge Hospital expressed his utmost satisfaction in the efforts of the team and implored his co-workers to make good use of the Authority's complaint procedure to seek redress whenever they are aggrieved.

He expressed his surprise on seeing the team educating consumers on telecoms issues and said "this is such a laudable initiative by the government as it is unusual to see government officials (apart from those in the health sector) crusading in town to educate". He added that it was his first time hearing about the Authority and promised to get in touch anytime he is unable to find a lasting solution from his service provider.

He however expressed his disappointment in the team for not engaging them before allowing set top boxes into the market. According to him, most of them had purchased set-top boxes already with no knowledge of the difference between approved and unapproved set-top boxes.

The general expression throughout the exercise has been on the positive. Consumers are appreciative of the opportunity given to them to have some of their concerns addressed. Most of them were of the view that the exercise should have started long ago but still appreciate the teams' efforts.



### **One-On-One with Mr. Godwin Amedo, A Consumer**

## Can you kindly introduce yourself to us please?

My name is Godwin Amedo from the Volta Region, I work as a Taxi Driver at Weija Junction Taxi Rank. I am 28 years old, single and a subscriber of MTN.

## What is your general view of the consumer outreach programme being undertaken by the NCA?

It's a very good initiative and I am happy to be interviewed by you. I believe all those who know me would be happy to see me in the news. But I pray this education is also extended to my people in the Volta Region.

## Have you ever had any complaint with the use of your network?

My issues are many but just to mention a few, I normally get a lot of unwanted text messages and calls. I also lose credit most times through my data usage even though I bundle.

## Have you complained to your operator?

I have tried calling their customer care lines severally but I couldn't get to talk to anyone. It's either the calls are not answered or it doesn't even go through at all.

## Do you know you can complain to the NCA?

No! I never knew you existed and even had a complaint management procedure for the public until today.

## Have you heard of the Digital Migration in Ghana?

Yes, I saw an advert on the television on digital migration but I didn't really understand until today.



## Then I believe you know the digital Ghana conformance logo?

No, I haven't heard of that. I have a digital decoder home but it doesn't have the conformance logo on it. You did not get here early; I wouldn't have bought it.

## What suggestions do you have for NCA?

Since almost everybody uses phone and internet service in Ghana, if the NCA could make their telephone numbers easy to remember like ECG's number 0302611611, it will help those of us who did not go to school.

## What have you learnt today from the outreach?

I have learnt about NCA and what the NCA does. I have also learnt that we have rights to complain about our network, so from now I will complain to the NCA if the network operators do not resolve my network related issues. Lastly, I now know of the Digital Ghana logo.

#### Final comments on the outreach.

It's a good work your team is doing and I believe other agencies would follow and do same to help the country grow. I think the Authority should also address issues on mobile money scam especially in the remote areas because consumers there require this education more.

You should also try and check the radio and TV stations on the kind of language they use especially on political issues. I would also want to become NCA ambassador so kindly get in touch with me anytime you have any programme or need a Taxi service.

## NCA Notifies Kasapa Telecom of Intention to Terminate Licence

The National Communications Authority (NCA) has notified Kasapa Telecom of its intention to terminate its Mobile Cellular Licence following its inability to meet its regulatory and licence obligations.

The Mobile Cellular Licence was granted to Kasapa on 2nd December, 2004 for a period of fifteen (15) years and scheduled to expire on 1st December, 2019.

According to the Authority, the reasons for this intended action include the following:

- a. Default of payment of annual regulatory fees since 2014
- b. Inability to offer licensed services and coverage obligations since 2014
- c. Engagement in anticompetitive practices by terminating/transiting international traffic as domestic traffic on other networks
- d. Failure to settle fees for usage of microwave frequencies
- e. Inability to meet financial obligations to other operators in respect of interconnection payments
- f. Failure to meet financial obligations to Porting XS, the Mobile Number



Portability (MNP) Service Provider

g. And finally, a recent switch off of the network without due notice to the Regulator.

The notification, which was served on Kasapa at the end of January, 2018, referred the service provider to Section 13 (1) of the Electronics Communications Act (2009), Act 775 which gives the NCA the mandate to suspend or revoke a licence or a frequency authorisation.

Since 2014, the Authority, concerned with challenges faced by Kasapa's subscribers and other stakeholders within the industry, begun engaging with Kasapa in an effort to get the company to operate and use the allocated national resources efficiently.

This became necessary as

Kasapa occupies a vital portion of the spectrum which is being under-utilised and due to which stakeholders are unable to derive broader stakeholder value. These engagements resulted in various promises from Kasapa without any positive outcome.

In addition, Kasapa's market share kept on dwindling and from April, 2017, Kasapa has not been able to submit its subscription figures, with their last submissions being Mobile Voice figures of 23,264 (Market Share of 0.06%) and Mobile Data figures of 10,151 (Market Share of 0.08%).

The NCA, in pursuing on the revocation of Kasapa's Mobile Cellular Licence, has cautioned the company to ensure it meets its contractual obligations to all its stakeholders, including the NCA, employees and other service providers.

## Mr. Joe Anokye Confirmed as Director General of NCA

Public Services •he Commission has confirmed Mr. Joe Anokye as the Director-General of the National Communications Authority. His confirmation comes barely a year after His Excellency the President had appointed him as the acting Director-General of the communications regulator. The confirmation was done in accordance with the advice of the Governing Board of the NCA in consultation with the Public Services Commission.

#### Successes chalked

Since January 2017 when Mr. Joe Anokye started work in an acting capacity with the NCA, he has led the Authority to enforce and enact some key regulatory decisions. During that period, the NCA strengthened its mandate with key spectrum audits for TV and radio which led to increase in compliance by industry players.

In addition he supervised the first Mobile Network Operator (MNO) merger between two (2) key operators (Airtel Ghana Limited and Millicom – Tigo Ghana Limited).

The Authority has also constituted six (6) teams called Service Monitoring Owners to ensure regulatory compliance of the 26 services it regulates.

Other achievements over the year include supporting government's agenda by enabling the MNOs



deploy UMTS-900 in unserved and underserved communities to improve data penetration. The NCA has also installed a Network Monitoring System (NMS) that gives full visibility of the core networks of Mobile Network Operators (MNO), as well as the installation of Nemo Invex Equipment to measure all the requisite KPIs pertaining to CDMA, voice quality and LTE. There is also now a complete database on all the network infrastructure of telecom services.

The NCA is also on the verge of establishing a Type Approval lab which will be a pioneer to be studied by other regulators on the continent. The Authority, through its newly

established cyber security unit set up periodic scanning and mitigation of computer security on the network. The NCA has supported the National Cyber Security efforts through the National Cyber Security Secretariat of the Ministry of Communication.

The NCA CERT has also been established as a sectorial CERT of the industry and falls under the National CERT (CERT GH).

#### Background of Mr. Joe Anokye

Mr. Joe Anokye is a Telecommunication Executive well vested in a wide range of Telecommunication Management, Telecommunication Networks and Cyber Security



Mr. Joe Anokye interacting with some staff of the Front Desk

platforms in both public and private sector. He has over twenty-two (22) years handson technical and management experience across Africa, Europe, Asia, and North America. From January 1997 to February 2016, Mr. Anokye worked on several contracts at NASA's Goddard Space Flight Center (GSFC) in Greenbelt, Maryland - USA as a Senior Telecommunications Consultant, including supervising NASA's Global **Telecommunication** Mission Wide Area Network (WAN) technical team.

During his time at NASA, Mr. Anokye worked in collaboration with Telecom and Network engineers from Japan Aerospace Exploration Agency, German Space Operations Centre, Canadian Space Agency, Australia's Commonwealth Scientific and Industrial Research Organisation and many other national Space Programmes like the Jet Propulsion Lab in California. In recognition of his efforts, he received the 2007 Employee of the Year Award from the NASA Information Technology Services contract

at Marshal Space Flight Center (MSFC) in Huntsville - Alabama, for outstanding technical services to the NASA Mission Telecommunications Network.

Mr. Anokye was a premier Cisco Technical Instructor from 1999 through 2016 in Washington D.C, USA Metropolitan Area teaching and mentoring many

"Mr. Anokye has a proven record in leading technology transformation, improvement initiatives and aligning technology services with business objectives"

Telecommunications, Network, and Systems engineers who work with governmental and private institutions within the security, financial and regulatory areas amongst others. From 1999-2001, Mr. Anokye did consulting work for Sprint Nextel (Managed Network Services) and was the Network Technical Engineer responsible for major accounts like KMART, Charles Schwab, UNICOR and Federal Prisons Industries to name a few.

As the principal network architect. he developed the Telecommunications Master Plan from which a design was made to install the network infrastructure to support the ICT systems used for the Year 2011 Population Census of Bangladesh, a country with a population of over 140 Million. In addition to the plan, Mr. Anokye provided local and continuous technical support the implementation for in Bangladesh. He was the Chief Technology Officer of IMAT Systems, LLC, an Information Services company established 2007 and headquartered in in Greenbelt, Maryland, USA offering Information Technology Security Services and to commercial, state, and Federal Government customers.

Within Africa, Mr. Anokye has also worked on various Telecommunications Networks projects in Africa, primarily in Ghana and Liberia. In Ghana, he has consulted for the Merchant Bank and in addition, trained on behalf of CISCO, staff of Ghana Telecom, Merchant Bank Ghana Ltd and the telecommunication wing of National Security of the Bureau of National Communication. Mr. Anokye obtained his first degree in Geodetic Engineering from the Kwame Nkrumah University of Science and Technology (KNUST) and his MBA from the University of Maryland University College, USA.

A talented and accomplished Technology Executive, Mr. Anokye has a proven record in leading technology transformation, improvement initiatives aligning and technology services with business objectives. He brings a wealth of knowledge

and experience to Ghana's communication industry and will be instrumental in efforts to expand Ghana's communication network support to our developmental objectives local and international or including organisations, the Volta River Authority, Ashanti Goldfields, VOIP International Gateway for NITEL, Nigeria, Sun Solaris installation & configuration for Ghana Telecom, GCB and Ministry of Finance and VOIP gateway for Westel (now Airtel).



Mr. Anokye interacting with some drivers of the Authority

World Telecommunication and Information Society Day

17 May 2018

Enabling the positive use of Artificial Intelligence for All

www.itu.int/wtisd #wtisd

## **CYBER ALERT:** Protecting yourself Online

Do you have data, money or a place of work? Understand that you are an attractive target for cyber criminals. Don't ever say "it can't happen to me." Those who have been attacked said the same thing. You may be here not thinking of anyone but people are thinking of you. This is the more reason to protect yourself with the following tips.

- 1. Beware of clicking on links Be cautious when clicking on links especially messages from banks, software updates and unsafe sites. Unsafe sites are sites with http URLs while https URL sites are secured. It is worth noting that cyber criminals sometimes hide viruses behind pictures and videos they send to us. To avoid being attacked, the following should be practiced:
  - Do not click on unknown links
  - Do not click on unsecured links
  - Be cautious when clicking on pictures
  - Do not display your email address in public
  - Be cautious of opening attachments from mails- check to ensure it's from the right source. Check with the sender through phone or in person that the mail is genuine.
- 2. Security in layers Security for your devices should be in layers to enable stronger authentication and avoid you being compromised. We have combined two or more security measures such as security men, wild dogs, and electrical fence just to ward away robbers- this practice should also be extended to the use of electronic devices.

To avoid your devices from being compromised by cyber criminals, there is a need to combine different security measures to protect your data on your devices which is the main thing cyber criminals want from you. Add an extra layer of security beyond using a password to access your accounts. Examples of stronger Authentication are user biometrics, voice configuration, finger print, retina scans.

- 3. Desist from using unsecured public wireless networks Using public network is sometimes God sent, because it is convenient for all. Have we stopped to think of how secured it is? These networks could be set-up by a cybercriminal to enable them intercept data transferred across the link. Using the public wireless to send sensitive information could be vulnerable. Do not conduct sensitive activities, such as online shopping and banking, using a public wireless network or a public computer.
- 4. Turn off your Bluetooth when not in use This practice can give a hacker control of your device which could cause you a lot of headaches. All a hacker needs is to be in Bluetooth range of your phone. They could use the technology to access information, spread malicious software and more. Leaving your Bluetooth on is not a good practice.
- 5. Desist from using auto password settings It is a security flaw. With google hacking all your auto password can be ascertained.
- 6. Beware of shoulder surfers This involves people observing others to get information. Someone may stand next to you and watch as you fill out a form, enter a PIN number at an ATM machine or enter a mobile money PIN. Hacking does not always involve the use of technology.
- 7. Beware of what you throw away Take note of the things you throw away especially financial documents. Hackers will dig in the trash of their target to find information. Sensitive document should be disposed of appropriately.

To avoid being hacked, one should be alert and vigilant when online. The best defense is awareness and education.

# **RIGHTS** OF A CONSUMER





The right to have access to basic telecommunication services at affordable and reasonable prices



The right to complain and to be heard about quality, delay, quantity and tariff with regard to the nature of the communication service provided.



The right to choose from a variety of telecom services provided



The right to redress, to be given a fair settlement of just claims.



The right to have a variety of information to choose from services advertised.



The right to Consumer education on services being offered.



The right to select preferred services.



The right to request or access information on bills.



The right to be informed about products and services in complete, accurate, simple and clear language.



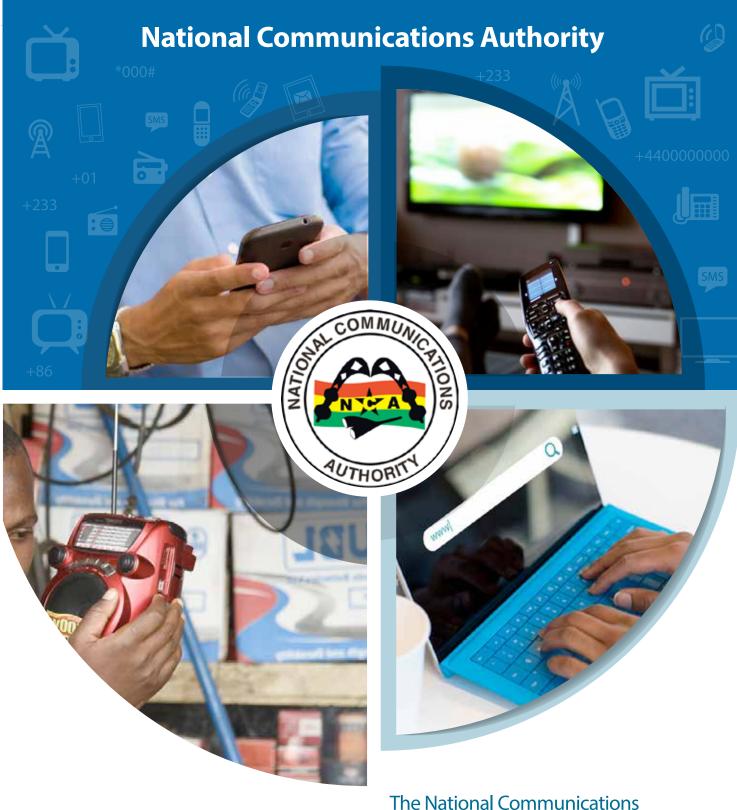
The right to be notified about planned interruption or termination of services

### **Communications for Development**



f in National Communications Authority

CAGhana



## Who are we?

The National Communications Authority (NCA) is the central body mandated to license and to regulate electronic communication activities and services in the country.

**Communications for Development** 







@NCAGhana