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Consultation Response

Which? response to the Ofcom's consultation on tackling scam calls from abroad

Submission date: 13/10/2025

Summary

Which? welcomes this opportunity to respond to Ofcom's consultation on tackling scam calls from abroad. Ofcom is proposing changes to its guidance, on how providers should process calls from abroad that appear to present a UK mobile number. Ofcom's proposal is that where providers cannot verify that a call from abroad presenting a UK mobile number is a genuine roaming call, providers should display the call as withheld to the call recipient. Given that some consumers are less likely to pick up a call from a withheld number than they are from an unknown UK mobile number, Ofcom believes that its intervention will reduce the number of phone-enabled scams. While Which? agrees with Ofcom that regulatory intervention is necessary in this space, we believe that Ofcom's proposed solution will leave gaps for fraudsters to exploit. Ofcom's own data suggest that around 20% of consumers will not be protected by its proposed measure. Although in the short-term technical restrictions might prevent the full scale blocking of calls from abroad which are spoofing UK mobile numbers, we believe that for the longer-term Ofcom should look to implement such a solution, as has been the case in other countries.

Full response

Question 1: Do you agree with our assessment of the harms that we have outlined in section 3? Please provide evidence to support your response.

One common tactic that scammers use to try to get victims to engage with their calls is to 'spoof' phone numbers, to disguise the origin of the call and to appear more trustworthy. In 2024, Ofcom strengthened its guidance to reflect that it expects providers to identify and block calls from abroad that use a UK number as a Presentation Number (the number that the call recipient sees), expect in a limited number of legitimate use cases. However, Ofcom's guidance does not currently address the problem of inbound international calls that spoof UK mobile numbers. In order to address this gap in protections, Ofcom is proposing that UK communications providers should withhold the Presentation Number of calls that appear to come from UK mobile users roaming abroad, except where they can verify the validity of the caller.

Broadly, we agree with Ofcom's assessment of the harms outlined in section 3 of the consultation document. However, we feel that Ofcom's assessment underplays the severe emotional and even physical harm caused by scam victimisation.

Fraud is the most common crime in the UK, with 4.2 million recorded incidents in the year ending March 2025. Telecommunications networks are a key tool used by fraudsters to defraud UK consumers. UK Finance estimated that, in 2024, 16% of fraud by volume and 36% by value was enabled by telecommunications networks, while the Payment Systems Regulator estimated that 12% of automated push payment fraud originated on telecoms networks in 2023.

Which? has gathered numerous examples of phone scams across the years. Recent scams we have covered include fraudsters impersonating BT to exploit upcoming changes to the landline phone network and con customers into giving away their payment details, and fraudsters cold calling consumers and claiming that they have unpaid debts.

Aside from being widespread, telecoms-enabled scams are also deeply harmful. UK Finance, using data from its members, reports that consumers lost around £160 million to telecoms enabled scams in 2024. Similarly, the Payment Systems Regulator - based on data provided by major retail banks - reports that consumers lost around £107 million to authorised push payment scams via fraudulent calls and text messages in 2023. According to data from the Office for National Statistics, around 38% of fraud cases that involved contact with the scammer started by telephone in the year to March 2024, and 12% involved first contact by text message. Ofcom has calculated, based on applying this roughly three to one ratio of scam calls to scam texts to the PSR's data, that consumers lost around £80 million to scam calls in 2023.

The harms faced by consumers are not only financial, there is also the issue of the harm which scams cause to victims' wellbeing. Ofcom notes in the consultation that scams can cause significant inconvenience and emotional distress. Our research suggests that this is an understatement. We have found that being a scam victim is associated with significantly lower levels of life satisfaction which is equivalent to £2,509 per victim on average, equating to roughly £9.3 billion per year when scaled across all fraud victims collectively. In several cases, scams can even cause physical harm: research carried out by the Social Market Foundation shows that 9% of victims reported an impact on their physical health as a result of fraud victimisation.

Moreover, as Ofcom acknowledges in the consultation document, consumers' trust in telecoms services might well deteriorate if high levels of telephone scams persist. This could have negative knock-on effects on the telecoms companies themselves, as consumers might switch from traditional telecoms services to newer alternatives such as app-based messaging and call services (e.g. WhatsApp, Telegram), leading to a loss of business for the telecoms companies. It could also damage businesses who rely on telecoms to reach customers and conduct marketing campaigns, since customers might not answer legitimate marketing calls for fear that they might be fraudulent.

All in all, while we broadly agree with Ofcom's assessment of the harms, we also highlight both the major wellbeing harm that fraud victimisation causes consumers, as well as the serious economic consequences.

Question 2: Do you agree with our assessment of the costs and benefits of the proposed remedy?

We agree with Ofcom's assessment that, in the absence of any intervention, the problem of UK mobile spoofing will likely persist. Indeed, given the general upward trend in scam numbers over the past years (UK Finance has recorded a 20% increase in cases from 2020 to 2024), it seems likely that the problem might well get worse in the absence of any intervention. Moreover, as both Three and PXC stated in their responses to Ofcom's initial call for evidence in this area, the implementation of Ofcom's guidance on blocking calls that spoof UK landline numbers means that scammers who previously used spoofed UK landline numbers will pivot to disguising their numbers as UK mobile numbers, which could further increase the volume of mobile scams.

Ofcom estimates that its proposed measure could reduce fraud losses to scam calls by "tens of millions", down from the current level of around £80 million per year (per Ofcom's own estimation). This is based on the fact that a higher percentage of consumers, when surveyed, said they would be either unlikely or very unlikely to answer a number withheld call (60%) than to answer a call from an unknown UK mobile number (51%). However, that same data also shows 23% of consumers are either likely or very likely to answer a call from an unrecognised UK mobile number, while 20% of consumers are either likely or very likely to answer a call from a withheld number. It seems therefore that around one in five consumers would still answer incoming calls from withheld numbers, some of which would undoubtedly be scam calls and the associated individual and economic detriment.

Mandating networks to block calls from abroad which spoof UK mobile numbers would likely lead to a greater reduction in fraud losses than Ofcom's suggested approach, since it would prevent fraudsters from being able to contact the segment of the population which remains likely to pick up a call from a withheld number. Ofcom has rejected this option because it would "likely be more onerous to implement", due to the fact that it would require additional checks by gateway providers or the creation of an intermediary which would be costly and time consuming. However, Ofcom has not provided a cost estimate for this "more onerous" solution. This makes it impossible to assess whether the benefits of introducing such a solution would outweigh the costs. We also understand that a full blocking approach at this moment in time would run the risk of accidentally blocking legitimate roaming calls.

We would welcome more detailed consideration of not only the additional costs associated with a blocking approach, but also the additional benefits associated with such an approach. Given that 20% of consumers report themselves as being either likely or very likely to answer a call from a withheld number, we can assume that an approach which blocks unverified foreign calls spoofing UK mobile numbers, as opposed to simply displaying those calls as withheld, would prevent more scams than Ofcom's proposed approach. This could amount to the prevention of millions in fraud losses, as well as the associated time, psychological and physical harms.

Question 3: If you disagree with our assessment, what evidence and/or assessment of the potential costs of the proposals do you think we should take into account?

Please see question 2.

Question 4: Do you agree with our proposals to address UK spoofed mobile numbers?

Ofcom's preferred approach is for providers of international gateway functions to flag calls from inbound UK mobile numbers as withheld. Genuine roaming calls would then be routed to the recipient's home network, which will restore the real number, while spoofed calls would be routed to the recipient directly, being displayed as "withheld." Ofcom argues this approach would remove the ability of scammers to spoof UK presentation numbers, thereby making UK consumers less vulnerable to scam calls.

We agree with Ofcom that the issue of mobile spoofing needs to be addressed. As we have stated above, Ofcom's proposed solution will still leave around 20% of consumers vulnerable to being scammed. We understand that there are some technical barriers to mandating a full blocking approach at this moment in time, not least because there remains a risk of blocking legitimate roaming calls. Therefore, we agree that Ofcom's proposals are the best measure to address mobile spoofing in the short term. However, in the long term, we urge Ofcom to consider the possibility of mandating the blocking of calls which cannot be verified as genuine UK roaming calls, rather than mandating that they be displayed as withheld, as has been the case in other countries, including Belgium and Finland.

Firstly, blocking non-valid calls would protect the 20% of consumers who remain likely or very likely to answer a call from a withheld number, thereby providing consumers with more protection than Ofcom's current proposal. As a consequence, consumers will suffer less financial, time, psychological and physical harm, and there will also be a reduction in the 'second degree' harms, such as damage to consumer confidence in telecoms networks.

Secondly, blocking mobile spoofing calls would be consistent with Ofcom's approach to landline spoofing, where the regulator has proposed that providers should identify and block calls from abroad which are spoofing UK Presentation Numbers, except in a limited number of use cases. Indeed, in its statement of July 2024 on tackling scam calls, Ofcom discusses a proposal from the mobile network operator Three, which argued that anonymising spoofed calls would remove the motivation for scammers to spoof the UK landline number. In response to this argument, Ofcom stated that "some people may still answer anonymised scam calls even if the number is withheld" and that "Three's proposal risks being ineffective in addressing the harm caused by Presentation Number spoofing." Given that Ofcom's own data shows that around 20% of people are either likely or very likely to answer a withheld call, the same logic applies: Ofcom's approach risks being ineffective in fully addressing the harm caused by mobile spoofing.

Several other jurisdictions have adopted a full blocking approach. In June 2024, [Belgian authorities passed a law] that mandates the blocking of inbound international calls which misleadingly present domestic numbers. The authorities in Belgium recognised the technical challenges on blocking inbound calls presenting a Belgian mobile number, and so gave telecoms providers six months to establish mechanisms for verifying whether a number is associated with a Belgian currently roaming abroad. Likewise, in the summer of 2022, [Finland's telecoms regulator Traficom] introduced obligations for providers to prevent caller ID spoofing, initially for landline numbers and then, from October 2023, for mobile numbers. Following the introduction of these obligations, telecoms operators in Finland established a system which allows them to block unauthorised calls from abroad using Finnish numbers while ensuring that legitimate calls from Finnish numbers are allowed.

For the above reasons, we urge Ofcom to mandate a full blocking approach in the long term. During the ongoing implementation of its revised guidance, Ofcom should use its convening power to gather mobile operators to explore possible technical solutions to enable blocking without potentially preventing genuine roaming calls from being connected.

Question 5: What are the reasons for your answer above?

Please see question 4.

Question 6: Do you agree with our proposed timescales for intervention?

N/A

Question 7: What are the reasons for your answer to question 6?

N/A

Question 8: Do you agree with the conclusion in our equality impact assessment?

Ofcom has concluded that its chosen solution does not have any adverse impact on specific groups of the population. In our view, this conclusion depends on whether the predisposition to answer calls from withheld numbers is normally distributed among the population.

As we have stated above, 20% of consumers report that they are either likely or very likely to answer a phone call from a withheld number. This means that this segment of the population is unlikely to benefit from Ofcom's regulatory intervention. Unfortunately, we are not able to see whether this 20% is representative of the UK population, or whether instead it is composed disproportionately of more or less vulnerable consumers. We believe that Ofcom should, in collaboration with Yonder (who performed the research on Ofcom's behalf), investigate whether the 20% of people who remain likely or very likely to answer a withheld call is composed of a disproportionately higher number of vulnerable consumers. If it emerged that there were a correlation between vulnerability and propensity to answer calls from withheld numbers, this would seem to contradict Ofcom's assertion that its proposal does not have any adverse impact on specific groups of the population. We would welcome clarification from Ofcom as to whether it has factored this into its equality assessment.

Question 9: Do you agree with our assessment of the potential impact on the Welsh language? Do you think our proposal could be formulated or revised to ensure, or increase, positive effects, or reduce / eliminate any negative effects, on opportunities to use the Welsh language and treating the Welsh language no less favourably than English?

N/A

About Which?

Which? is the UK's consumer champion, here to make life simpler, fairer and safer for everyone. Our research gets to the heart of consumer issues, our advice is impartial, and our rigorous product tests lead to expert recommendations. We're the independent consumer voice that works with politicians and lawmakers, investigates, holds businesses to account and makes change happen. As an organisation we're not for profit and all for making consumers more powerful.

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October 2025