The task force that is developing the “SHAKEN” call authentication standards of “STIR/SHAKEN” (Task Force) seeks input from companies and other organizations that place outbound calls.

As we have discussed on prior working group calls, SHAKEN is the framework that utilizes protocols in an architecture that allows an originating voice service provider to identify the caller and for a terminating voice service provider to verify that identity.

There are circumstances where the originating provider cannot fully “attest” to the authenticity of the telephone number. Under the current framework, the Task Force has identified challenges that legal entities, including banks, will have in attaining the highest level of attestation, which would best permit the call to be signed and verified throughout the call’s pathway.

As a result of the most recent Task Force meeting, Task Force members were asked to gather feedback and input from companies to ensure the standards would meet the needs of legal callers while still supporting the intended objective of the group.

**Vetting of Bank for Full Attestation**

1. **Would your bank be willing to be vetted by a third-party to ensure you are who you say you are? This would entail providing information related to proof of incorporation, contact information, website, DUNS number, etc. If you were willing to be vetted, how burdensome would yearly vetting be?**

Vetting of the entity is an acceptable practice but expect to have the choice to choose own reputable vetting agency. Vetting should equivalate to Full Attestation and be transferable from carrier A to carrier B to support failover, DRP, carrier redundancy, etc.

Vetting with attestation of a telephone number should trump analytics since the identity and ownership of the TN has been verified.

1. **Would you want the choice in selecting a vetting entity to issue certificates or mandated to use one vetting service defined by the carriers?**

Prefer a choice. There are lots of 3rd party management relationships that exists for banks. From efficiency standpoint, prefer to use someone already in that space.

**Caller ID Applied**

1. **After completing the vetting process, do you expect your calls to be signed by the originating service provider with highest level of attestation “Full Attestation”?**

If my carrier says I am who I am then that should carry throughout the network. Should be honored from origination to termination and trump the analytics. If attestation B then look to analytics.

Those applying A should always be a full callerID name, number, and information displayed to consumer.

1. **Would your bank like to control or influence the name associated with the phone number that is displayed on the caller ID/name of recipients of your bank’s calls?**

Yes. We have valid calls being marked Collection calls which is altering our CNAM caller ID and name.

**Outbound Voice Configuration**

1. **For outbound voice calls, does your bank place its calls directly or does it make use of a vendor to originate calls on your behalf?**

One or the other or both.

1. **Does your bank use the same telephone number for multiple types of outbound calls (e.g., late payment notifications, suspicious activity alerts, customer-initiated alerts)?**

Depends on how the departments are structured. Could use multiple numbers for intent of call such as new loan processing or one number for multiple intents of a call such as main branch line. Typically, would separate fraud notifications from collections notifications. Smaller banks may have fewer numbers while larger banks could have 100’s to 1000’s.

1. **Does your bank use one voice service provider for all outbound calls or does your bank use multiple providers to place outbound calls?**
2. How do you obtain telephone numbers from which you place outbound calls—directly from the North American Numbering Plan Administrator or from a vendor or both?
3. Do you change your numbers frequently? If so, how often? Does it vary depending on campaigns or vendors?