

INFRINGEMENT NOTICE

NOTICE UNDER SECTION 572E OF THE *TELECOMMUNICATIONS ACT 1997* (CTH)

To: Telstra Limited ACN 086 174 781
Level 41, 242 Exhibition Street
Melbourne VIC 3000

I, Jeremy Fenton, am an authorised infringement notice officer of the Australian Communications and Media Authority for the purposes of section 572L of the *Telecommunications Act 1997* (the **Act**).

I have reasonable grounds to believe that Telstra Limited ACN 086 174 781 (**Telstra**), in its capacity as a carriage service provider (**CSP**), has contravened subsection 101(1) of the Act being a civil penalty provision (**the contraventions**). Details of the contraventions are outlined below.

I give Telstra this Infringement Notice under section 572E of the Act in relation to the alleged contraventions.

In giving this Infringement Notice I have had regard to the *Telecommunications (Infringement Notices) Guidelines 2022*.

Details of the contraventions

It is alleged that Telstra Limited contravened:

- section 8 of the Telecommunications Service Provider (Customer Identity Authentication) Determination 2022 (the Determination) by failing to confirm, prior to undertaking the first high-risk customer transaction during a high-risk customer interaction, that the person requesting a high-risk customer transaction is the customer or the customer's authorised representative, by using an applicable identity authentication process.
- subsection 13(1) of the Determination by failing to provide customers identified at risk of fraud with appropriate fraud mitigation protections.
- section 101 of the Act provides that a service provider must comply with the service provider rules that apply to the provider. Section 98 provides that this includes the rules set out in a service provider determination in force under section 99.
- the Determination is a service provider determination in force under section 99 of the Act.
- in contravening Section 8 and subsection 13(1) of the Determination, it is also alleged that Telstra Limited has contravened section 101 of the Act.
- section 8 and subsection 13(1) of the Determination are listed infringement

significantly higher than that in an Infringement Notice (see section 570 of the Act).

Withdrawal of the infringement notice

The ACMA may withdraw this Infringement Notice. It may do so of its own volition or upon your request. To be effective the withdrawal must occur within 28 days after the Infringement Notice was given.

If you wish to apply for withdrawal of the Infringement Notice, you should write to me as soon as practicable, setting out the reasons for the request.

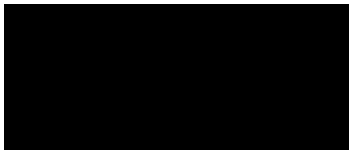
If the Infringement Notice is withdrawn after the penalty is paid, the penalty will be refunded.

Please note that if this Infringement Notice is withdrawn, the ACMA may consider taking action for the alleged contravention(s), the subject of this Infringement Notice.

Enquiries concerning the Infringement Notice

If you have any enquiries or questions about this Infringement Notice contact me on 

DATE: 26 June 2026



Signature (Authorised Infringement Notice Officer)

Jeremy Fenton

Executive Manager – Unsolicited Communications and Scams Branch
Australian Communications and Media Authority

SCHEDULE 1

Details of each of the alleged contraventions

In accordance with section 572F of the *Telecommunications Act 1997* (the **Act**), brief details of the alleged contraventions are set out below.

1. Background

- 1.1. Telstra Limited ACN 086 174 781 (Telstra) is an Australian public company, limited by shares, with a registered office at Level 41, 242 Exhibition Street, Melbourne VIC 3000.
- 1.2. Telstra supplies telecommunications services (being listed carriage services) to the public. It is a carriage service provider (CSP) within the meaning of section 87 of the Act.
- 1.3. As a CSP, the Telecommunications Service Provider (Customer Identity Authentication) Determination 2022 (the Determination) applies to Telstra.
- 1.4. On 7 November 2025, the ACMA commenced an investigation into Telstra's compliance with the Determination.

2. Matters giving rise to the Notice

- 2.1. Information obtained from Telstra Limited by the ACMA showed that on 14 occasions, between 26 June 2025 and 30 October 2025, Telstra either:
- 2.2. did not, prior to undertaking the first high-risk customer transaction confirm that the person requesting the transaction was the customer or their authorised representative using an applicable identity authentication process; and/or
- 2.3. did not provide customers identified as being at risk of fraud with fraud mitigation protections
- 2.4. The relevant information set out in this Notice was obtained from Telstra under a Statutory Notice given to Telstra on 7 November 2025 and further information obtained by the ACMA from Telstra on 26 March, 2 April, 7 April, and 19 June 2026.

3. Details of the contraventions

- 3.1. Section 8 of the Determination provides that, subject to section 12, prior to undertaking the first high-risk customer transaction in the course of a high-risk customer interaction, a CSP for a telecommunications service must confirm the requesting person is the customer, or the customer's authorised representative, for the service by using the identity authentication process or processes in section 9, or if applicable, section 10 or section 11.
- 3.2. Subsection 9(1) of the Determination provides that, where a high-risk customer interaction is initiated by the requesting person, a CSP for the telecommunications service must use one of the identity

authentication processes described in subsection 9(1) and must comply with subsection 9(3).

- 3.3. Subsection 9(3) of the Determination describes the second identity authentication processes that can be used by a CSP to confirm the person requesting a high-risk customer transaction is the customer or the customer's authorised representative.
- 3.4. Subsection 10(2) of the Determination provides that where an employee or agent of a CSP who has completed fraud mitigation training is undertaking identity authentication, they must use at least one of the prescribed identity authentication processes, such as verified identity documents, a government online document verification service, or a government-accredited digital identity service, to confirm that the requesting person is the customer or the customer's authorised representative.
- 3.5. Subsection 10(3) of the Determination provides that a carriage service provider is only taken to have confirmed the identity of the requesting person using a government online document verification service where the person provides identifying details of at least two unique government documents, including issuing jurisdiction, any required document information, and the details of each document are successfully verified against the relevant issuing authority through the service.
- 3.6. The ACMA has reasonable grounds to believe that between 26 June 2025 and 30 October 2025, Telstra contravened subsection 8 of the Determination:
 - on seven occasions because it did not use an identity authentication process or processes under subsection 9(3) of the Determination
 - on one occasion because it did not use an identity authentication process under subsection 10(3).

Section 13 - Requirements to provide fraud mitigation protections

- 3.7. Subsection 13(1)(a) requires a CSP to have systems in place to identify customers who are at risk of fraud in relation to their telecommunications service and,
- 3.8. Subsection 13(1)(b) requires a CSP to have provide those customers with fraud mitigation protections.
- 3.9. The ACMA found Telstra non-compliant with paragraph 13(1)(b) on six occasions, by failing to provide fraud mitigation protections to customers at risk of fraud.

- 3.10. Therefore, the ACMA has reasonable grounds to believe that between 26 June 2025 and 30 October 2025, Telstra contravened section 8 and subsection 13(1) of the Determination.

Telecommunications Act

- 3.11. In contravening the Determination, it is alleged Telstra has also contravened subsection 101(1) of the Act, which requires a CSP to comply with service provider rules. The rules set out in the Determination are service provider rules as it is a determination in force under section 99 of the Act (subsection 98(1)).
- 3.12. Subsection 101(1) of the Act is a civil penalty provision (subsection 101(3) of the Act).
- 3.13. Section 8 and Subsection 13(1) of the Determination are listed infringement notice provisions for the purposes of section 572E of the Act (see the Telecommunications (Infringement Notices) Guidelines 2022 and Telecommunications (Listed Infringement Notice Provisions) Declaration 2022).

4. The amount of the penalty

- 4.1. The total penalty specified in the Infringement Notice is \$277,200.00 calculated in accordance with section 572G of the Act, as shown in the table at Schedule 2 below.

SCHEDULE 2

Penalties for alleged contraventions of section 8 and subsection 13(1) of the Determination being contraventions of subsection 101(1) of the *Telecommunications Act 1997*

Table 1: Section 8 Contraventions				
Item	Date of alleged contravention	Public number associated with a service for which an applicable notification was not sent	Penalty Units ¹	Penalty
1	27/06/2025	██████████	60	\$19,800
2	6/08/2025	██████████	60	\$19,800
3	26/08/2025	██████████	60	\$19,800
4	29/08/2025	██████████	60	\$19,800
5	9/09/2025	██████████	60	\$19,800
6	18/09/2025	██████████	60	\$19,800
7	27/09/2025	██████████	60	\$19,800
8	30/10/2025	██████████	60	\$19,800
Total of Table 1			480	\$158,400

Table 2: Subsection 13(1) Contraventions				
Item	Date of alleged contravention	Public number associated with a service for which an applicable notification was not sent	Penalty Units	Penalty
9	26/06/2025	██████████	60	\$19,800
10	14/07/2025	██████████	60	\$19,800
11	26/08/2025	██████████	60	\$19,800
12	15/09/2025	██████████	60	\$19,800
13	17/09/2025	██████████	60	\$19,800
14	27/10/2025	██████████	60	\$19,800
Total of Table 2			360	\$118,800
Total of Table 1 and Table 2			840	\$277,200

¹ The value of a penalty unit was \$330 at the time of the contravention. Subsection 572G(1)(b) specifies that an infringement notice given to a body corporate must be a pecuniary penalty equal to 60 penalty units. Accordingly in this matter, for a contravention on or after 7 November 2024, the penalty is \$19,800 (60x\$330).