



I am excited and honoured to be the chairman of CAHK for the very first time.

I would like to express my heartfelt thanks to my predecessor, Mr. Stephen Ho, CEO of CITIC Telecom CPC and his executive committee at CAHK for their contribution in the past six years and their efforts in working closely with fellow members, government departments, industry associations, and the academia for the development and growth of Hong Kong's ICT industry.

The theme for the 2018 CAHK Official Guide is "Cybercrime and Telephone Deception". According to an article published on SCMP in March 2018, at least 2 million Hong Kong internet users were hit by cybercrime in a 12-month period. The victims lost \$220 on average and spent 19 hours to rectify the impact. Hong Kong's cybercrime rate was higher than that of Japan and Singapore by 18% and 33% respectively. Police figures indicate cybercrime cases have skyrocketed. While 653 cases of cybercrimes were recorded in 2005, the number reached 5,939 in 2016, with HK\$2.3 billion lost that year.

As the use of internet is a necessity for most of us these days, cybercrime is something that we have to live with as part of our daily lives. It is here to stay as it is impossible to have zero cybercrime unless the whole internet is shut down. Telcos and ISPs can only do so much to filter malicious traffic such as DDoS (Distributed Denial of Service) attacks and emails which invokes ransomware and new malwares to be developed by cyber-criminals. Big data and AI offer great help to improve the timeliness and accuracy of prediction and detection algorithms for filtering malware and malicious traffic. However they will never achieve 100% detection. The last line of defense is always for the end users to stay alert and protect the integrity and confidentiality of their data by following advice and tips of reputable information security professionals.

Recently there are increasing number of incidents of online and telephone frauds which cause financial loss to the victims. Cyber-criminals use different online channels such as social networks, email and voice to attract attention of un-suspecting users. Through the use of clever social engineering techniques, these cyber-criminals firstly gained the trust of their victims, mostly with emotional attachment. Being in the cyberspace, it is not difficult for them to pretend to be anyone such as a professional or even a good looking person of the same or different sex. In the past these frauds are very difficult to detect or predict. With the advent of data analytics and AI, it is not impossible to develop applications or software tools which flag the likelihood of such frauds happening and alert the users accordingly. However such techniques also lead to concerns about invasion of privacy and collection of personal data. While more sophisticated means will be available to provide additional protection, there are trade-offs that users will have to be aware of.

When we talk about our industry's growth, in no way can we skip digital transformation, which is no longer only a buzz word. Digital transformation is here and real. It covers every aspect of how a corporation runs its business, including revenue generation and cost reduction. As cybercrime poses an increasing risk to most corporations, they have to ensure that there are sufficient expertise and capability, either in-house or outsourced, to detect and counteract cybercrimes. It turns out that digital transformation is pivotal in nurturing such capability because modern anti-cybercrime techniques also require technologies such as data analytics and AI.

The telecom industry has a role to play in reducing cybercrime and telephone deception. I am delighted that many of our fellow members are so willing to share their views and experience in coping with cybercrime, protecting customers from becoming cybercrime victims, and assisting customers who have been impacted. Their insights form a sound basis on which CAHK can contribute more to the industry in counteracting cybercrime for telecom users and our members alike.

The CAHK 2018 Official Guide is only a part of the overall journey to fight the cybercrime battle. I welcome members to provide suggestions and propose initiatives that CAHK can pull off to protect users from these threats. For example, telcos and ICT companies can collaborate with start-ups to develop solutions addressing various cybercrime issues.

All in all, your participation is of great importance because it allows us to leverage on the knowhow and capability of companies in different areas and drive innovation and technological development to facilitate Hong Kong to become a smart city and Asia Pacific's leading digital hub.

**Mr. Kenneth Lau**  
Chairman of Communications Association of Hong Kong

能夠第一次擔任香港通訊業聯會主席一職，我實在深感榮幸，心情亦十分興奮。

首先我衷心多謝上一屆的主席，何偉中先生（中信國際電訊CPC行政總裁），及他領導的執行委員會在過去六年所作的貢獻。透過他們努力與會員、政府部門、業界組織及學術界的緊密合作，香港的通訊業得以繼續蓬勃發展。

香港通訊業聯會2018年的新主題是「網上罪行及電話詐騙」。根據南華早報於2018年三月的報導，在過往12個月香港最少有二百萬個互聯網使用者受到網上罪犯攻擊。受影響的使用者平均損失港幣220元，及用了平均19小時來善後。香港的網絡罪行比日本及新加坡高出18%及33%。根據警方的統計數字，網絡罪行個案數目急速上升。2005年有653宗，但2016年已增加至5,939宗，受害人的總損失達到港幣23億元。

隨著互聯網的普及，它的使用與我們日常生活息息相關。網上罪行亦成了我們每天都要面對的問題。除非我們將整個互聯網停用，否則網絡罪行並不可能百分之百消除。電訊商及互聯網服務供應商已有措施應付黑客的DDoS（分散網絡拒絕服務攻擊）及過濾附帶勒索軟件或未來新發明惡意程式的電郵。隨著大數據及人工智能技術的普及，我們已可發展更快更有效率的程式去預防及偵測這些網絡罪行。但歸根究底，這些程式只可輔助互聯網用家抵禦這些攻擊。它們不是百分之百可靠。最後防線始終是用家自己，要養成良好的使用習慣，留意網絡安全專家的提示及經常提高警覺。

最近，使用互聯網及電話詐騙引致金錢損失的個案有上升的趨勢。網上不法之徒透過不同的網上平台如社交媒體，電郵及語音通話去狩獵那些容易受騙的網民。不法分子利用各種聰明的「社交工程」技巧去獲取受害人的信任。最常用的技倆通常是建立感情關係。在網上，罪犯很容易假扮不同的角色，例如專業人士或俊男美女。以往這些偽裝是不容易分辨的。但有了大數據及人工智能技術後，相應的偵測技術已不是沒有可能。偵測程式會提醒用家對方有可能是騙子，應該提高警覺。但這些新技術亦會引發其他憂慮，例如個人資料的蒐集及侵犯個人私隱等。正所謂「針無兩頭利」，互聯網用戶要明白及作出取捨。

今天當我們討論通訊業的未來，已免不了要提及「數字化轉型」。數字化轉型已不只是一個潮語。它是實實在在的。數字化轉型涵蓋每一個機構的各個層面，從增加收入到成本的減省都牽涉其中。而因應網上罪行對很多公司構成日益嚴重的營運風險，每間公司都要保證有足夠的內部或外判的專業知識及技能去偵察及抵禦網上罪行。正因如此，數字化轉型更形重要，因為大數據及人工智能正是數字化轉型的核心技術之一。

通訊業在抵禦網上罪行扮演着一個很重要的角色。我很高興看到我們會員的無私分享，將他們應付網絡罪行及協助用戶偵測及解決網上罪行引致的問題的經驗和意見拿出來討論。它們的寶貴經驗令到香港通訊業聯會在對抗網絡罪行及保護用戶免受攻擊能夠繼續出一分力。

這本指南是我們應對網上罪行的重要一步。我很歡迎各位會員繼續提出有關聯會打擊網上罪行及保護通訊業客戶的建議。例如鼓勵電訊公司與初創企業一同合作發展及推廣解決各種網上罪行問題的產品及方案。

總括以上的討論，你們的參與是業界能否成功的關鍵。只有透過你們的參與，聯會才可以集合各家之所長，將不同公司在應付網絡罪行的專門知識和經驗融匯貫通，推動創新及有關技術的發展，令到香港在建設智慧城市和成為亞太區領先的數字化中心邁進一大步。

**劉貴顯先生**  
香港通訊業聯會主席