



Wolf of Fraud Street 2

Rise of the Machines

Paul Konikowski

Chief Operating Officer, Via Renewables




Paul Konikowski was appointed Chief Operating Officer in November 2021. Immediately prior to his appointment as COO, Mr. Konikowski served as Senior Vice President and GM of National Gas and Electric (“NG&E”), a position he had held since April 2015.

Prior to NG&E, Mr. Konikowski served as Chief Operating Officer of Glacial Energy and Senior Vice President and Chief Information Officer of Via Renewables, Inc. (formerly Spark Energy, Inc.). Mr. Konikowski has extensive retail energy experience spanning 20+ years including, sales, operations, risk and IT.

AGENDA

 Benefits of Fraud Prevention

 Fraud in Energy Sales

 The Next Threat – Rise of the Machines

 Solutions

Benefits of Fraud Prevention

Lower Attrition

Reduce Cost to Acquire (at 90 days of flow)

Decrease regulatory complaints and fines

Improve reputation and brand recognition

It's the right thing to do.



Fraud in 2023

2023

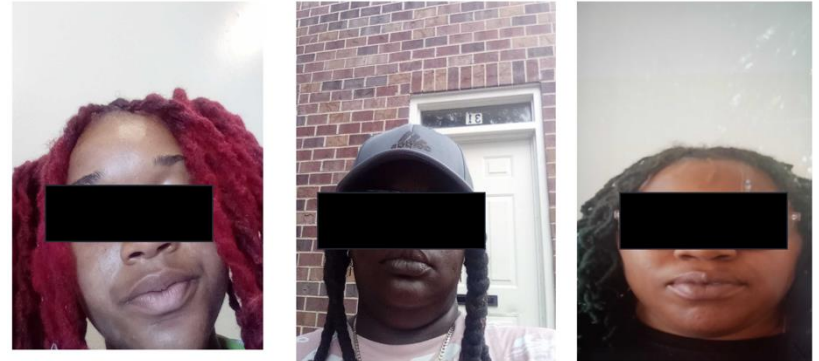
Door-to-Door (D2D):

- **Ghost Badging** – Agents selling using someone else's name/IDs
- **GPS Spoofing** – Falsifying location data to appear compliant
- **Recycled Customer Info** – Re-enrolling past customers under new providers
- **Disposable Contact Methods** – VOIP phones, throwaway emails

Telemarketing:

- **Fake Call Centers** – Fraud rings using unstaffed or fake locations
- **TPV/Sales call Manipulation** – Splicing real customer audio for fake approvals
- **Dark Web Data Theft** – Using stolen personal info for unauthorized enrollments

Ghost badging

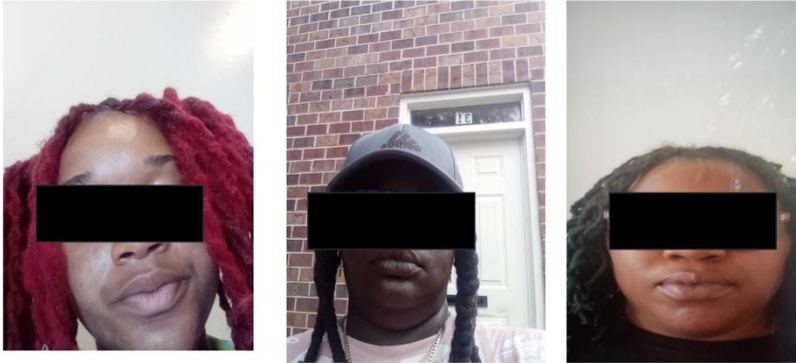


Fake Call Center



Rise of the Machines

2023



vs.

2025



...Innovating in the Worst Ways Possible

2023

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2025

- **AI Deepfake Audio Recordings** – Fraudsters cloning voices to manipulate verification calls
- **Bot-Farmed Web Traffic (Data Fraud)** – Fake customer consents and web enrollments driven by automated scripts
- **AI-Generated Customer Responses** – Synthetic voices and scripts mimicking real customers
- **Large-Scale Data Manipulation** – Fraudsters gaming analytics to appear legitimate

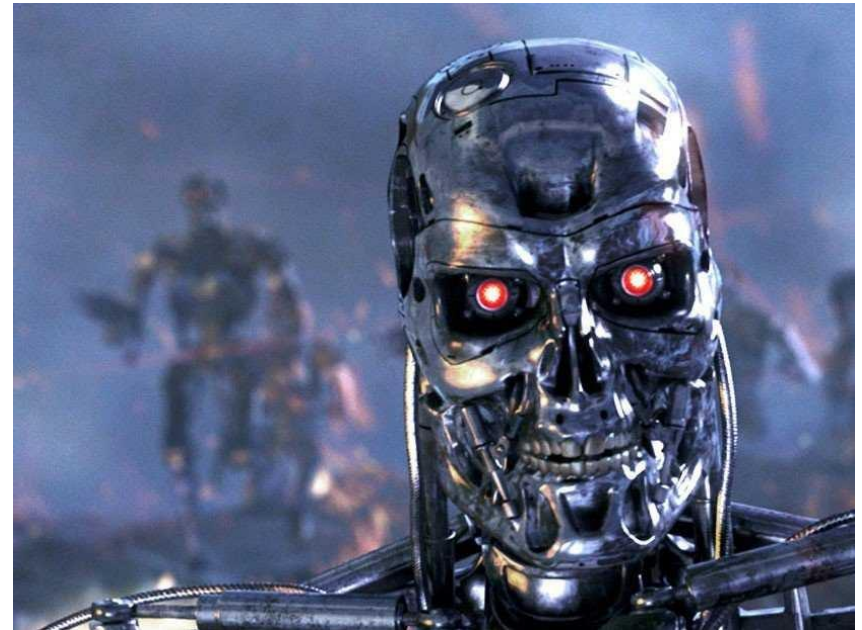
 **The Future of Fraud is Smarter. Our Defenses Must Be Too.**

The Next Threat

AI is changing the Game

Fraud is Evolving

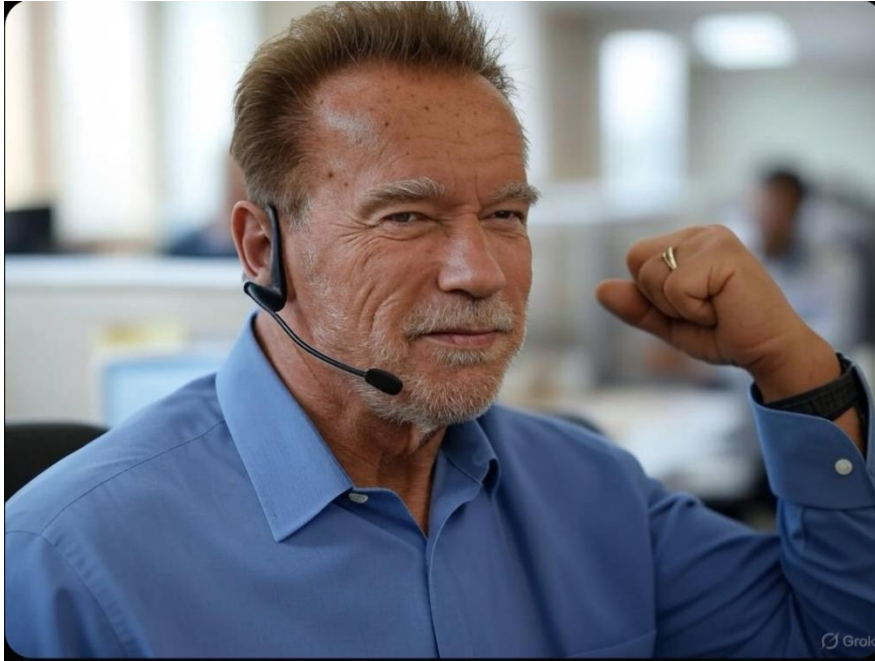
- AI Deepfake Audio Recordings
- Bot-Farmed Web Traffic (Data Fraud)



 **The Future of Fraud is Smarter. Our Defenses Must Be Too.**

Deepfake Audio Fraud

Fraudsters Are Faking Customer Voices



Challenge: Traditional fraud detection doesn't work – the voice sounds 100% authentic.

Solutions

Telemarketing

Door to Door

Bot Farms

Texas Web Fraud

Telemarketing Splicing/Deepfake

- **Spliced Sales Call**
- **Deepfake Voice Cloning**
- **Deepfake TPV**



Live Access to Dialers

- “Drop” into sales calls to monitor interactions

Detect Deepfake Audio

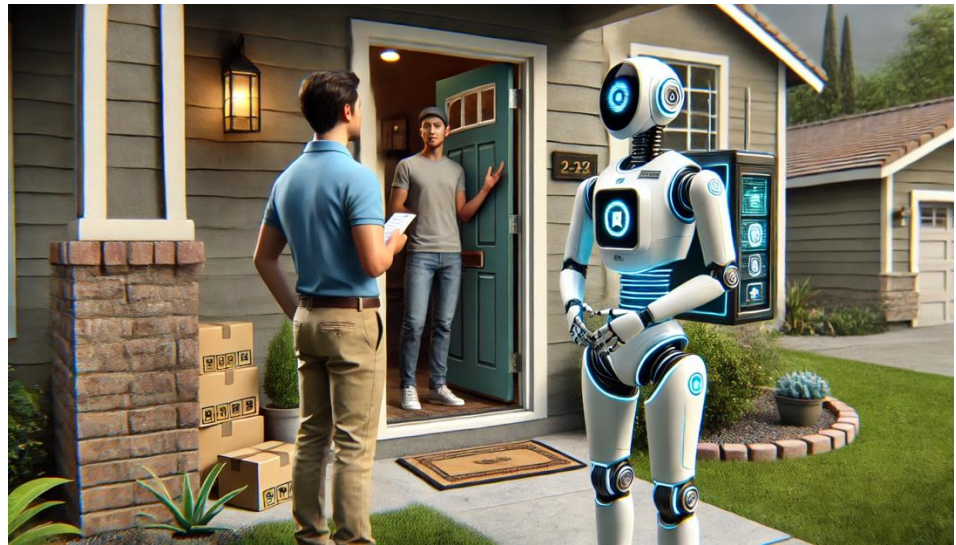
- Identify use of cloned voices on sales and TPV calls

Detect Spliced Audio

- Identify use of altered sales and TPV calls

Door to Door

Problem	Basic	Advanced
<p>Ghost Badging</p> <p>Fake Number</p> <p>Agent Analytics</p> <p>GPS Spoofing</p>	<p>Agent Selfies</p> <p>Block VOIP</p> <p>Monitor Sales Velocity, etc.</p> <p>Company Issued Device</p>	<p>AI Facial Recognition</p> <p>After Sale Verification</p> <p>External GPS Tracking Device</p>



Telemarketing / Bot Farms

Post Sale Validation / Unacceptable Sales Tactics

Transcription of Sales Calls

Post Sales Assessment Calls

- Search keywords to identify problematic interactions
- Reach out to new enrollees asap

Lead Quality Verification- Bot Farms

Lead Verification Software

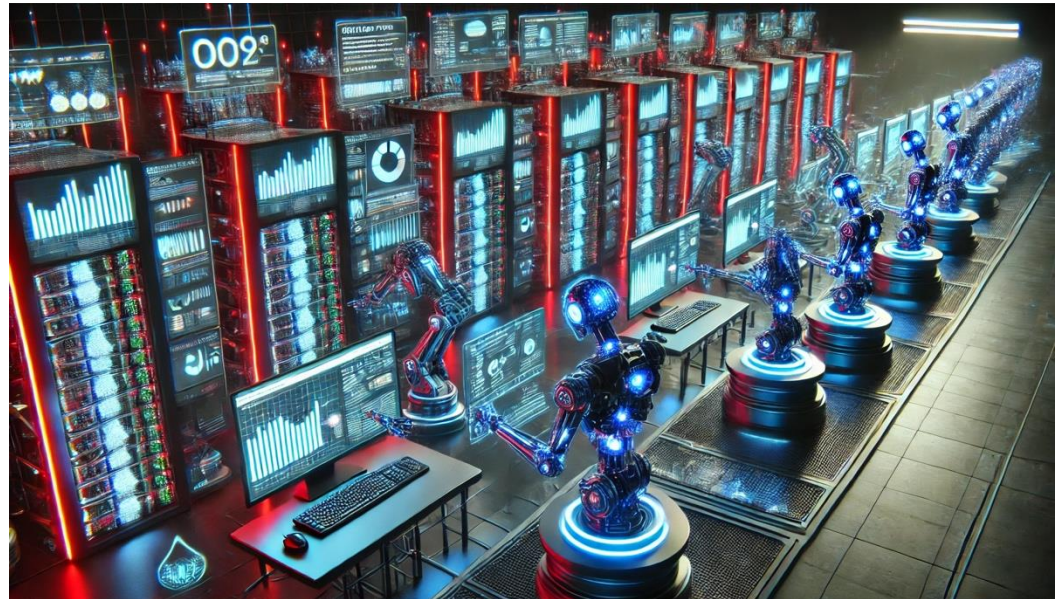
- Leverage 'big data' to score probability that a lead is authentic

Screen Capture of Lead Generation

- Capture customer's view of lead capture screen for litigation protection

Track Origin of Inbound Calls

- Check for unusual routing of calls to reduce inauthentic call volume



Web Fraud



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Risk Scores + ID Verification

- Augment standard credit bureau services with newer technology

Web Pattern Detection

- Identify probability of bot generated enrollments by checking for non-human patterns

Filter Ad Traffic for Bots

- Reduce ad spend by checking for non-human patterns & filtering out bot generated engagement

Stolen Identity Pattern Detection

- SSN, IP address, email address, number of attempts , number of active enrollments limits

Internal Customer Data Checks

- Identify and tag bad actors with bad debt & reoccurring fraud detection exceptions.

No same day move in's, Frequent Switchers

- Reduces Fraud attempts

Third Party Software or Service

TLP, AnswerNet, TPV Solutions – TPV Vendors

Anura – Bot farm detection tool

Reality Defender – Deepfake Detection

Tether – Call transcription/search

AWS – Facial Recognition Service

Experian Identity Guard – Identity validation

TrueCall – Call routing tracing

AWS Textract – document fraud detection

THANK YOU
ANY QUESTIONS?

