



**Opening Statement - Oireachtas Committee on Finance, Public Expenditure and Reform, and
Taoiseach: Authorised Push Payment (APP) Fraud**

Tuesday 24th October 2023

Chair and members of the Committee, good evening and thank you for your invitation to attend this session. My name is Ed Brophy, and I am Head of Public Policy for Amazon in Ireland.

I am joined by colleague Abigail Bishop, Global Head of External Relations in Amazon's Scam Prevention division. Abigail leads a global team working closely with organisations and individuals to combat scams and prevent fraud internationally.

We have been invited to speak to you today about Authorised Push Payment (APP) Fraud. I will provide the Committee with a short overview of Amazon's approach to addressing fraudulent activity more broadly and APP fraud in particular. We are happy to answer any questions the Committee may have.

Amazon in Ireland

Next year, Amazon will celebrate our 20th anniversary in Ireland, having first invested here in 2004, and we look forward to many more years of investing in the country.

We employ more than 6,500 people in Dublin, Cork, Drogheda and in additional regional locations in diverse roles and disciplines, such as data engineers, operations management and finance.

Over last three years we have opened our first fulfilment centre in Dublin, which has created 500 new jobs, and will continue to grow. We have more than 1,200 Irish SMEs selling on Amazon, creating over 3,500 jobs. Irish SMEs on Amazon recorded €150 million in export sales, an increase of 25% from 2021.

We make multiple investments in skills development and community, including establishing a programme with the Technological University Dublin to train data centre engineers; supporting establishment of the Tallaght District Heating Scheme (the first in Ireland); launching a "start-up loft" at our Dublin office and offering Career Choice to our FC employees, which pays 95% of their course tuition in high demand fields over four years.

Fraud and APP Fraud

Scams affect everyone. Like most people, I regularly receive scam texts and calls myself. Scammers are clever, and impersonate trusted brands just enough to seem legitimate. Scams today are complex. Scammers use many methods. Scams are global. Scammers are innovative, creative and opportunistic, keeping up with the times.

This is a significant issue in Ireland, but we in Amazon have seen limited evidence of APP scams across our services.

We are a retail store, and as such we generally don't see this type of fraud on our store or through our services themselves. However, as one of the world's most trusted and recognisable brands, scammers unfortunately do seek to use our name in their scams to afford themselves further credibility.



Our focus on scam prevention at Amazon starts with our mission to be “Earth’s most customer-centric company.” Our mission is at the heart of everything we do and drives us to deliver an amazing customer experience. It includes a commitment to protect our customers from scammers who would take advantage of their trust in us. When a scammer attempts to take advantage of our customers using the Amazon name, we take that seriously. Amazon is committed to protecting consumers by preventing scammers from impersonating Amazon’s brand or anyone else’s.

As Members will appreciate, we work proactively against the impersonation of Amazon and our brand. For instance, in 2022, we invested more than €1.2 billion and employed more than 15,000 people – including machine learning scientists, software developers, and expert investigators – who were dedicated to protecting customers, brands, selling partners, and our store from counterfeit, fraud, and other forms of abuse.

Fraud Prevention

In order to further combat these scams, we have a number of secure mechanisms on our Store, namely:

- Customers can view order and communication history with Amazon by logging into their account and checking the Message Centre.
- The buyer-seller messaging tool offers a secure channel for customers to communicate with Amazon sellers.
- Amazon implemented email verification technology across more than 20 countries to make it easier for customers to distinguish authentic communications from Amazon.
- Our self-service reporting tool, available at amazon.com/ReportAScam is available online and on our app, to enable simple, speedy, and standardized reporting, available in 20 countries and languages.

Beyond the protections in place on our Store, our team is working to protect customers from scammers, through consumer education and enforcement actions. Amazon reinforces scam avoidance best practices in its communications, including: working with consumer organizations on awareness campaigns, sending regular direct emails to hundreds of millions of customers around the world, and amplifying our communications policies through our communication channels. We also continue to innovate with our tech solutions.

We have zero tolerance for scammers who attempt to impersonate Amazon. Last year, we initiated takedowns of more than 20,000 phishing websites and 10,000 phone numbers being used for impersonation scams. We have referred 100s of bad actors across the world to law enforcement to help them ensure that these scammers are held accountable. These efforts have been acknowledged by the US Department of Justice.

Conclusion

Amazon strives to be the world's most customer-centric company, maintaining the trust and safety of our customers is paramount for us. We have taken many steps to increase customer trust and prevent fraud. We work to secure our customers’ funds and personal financial information. This is the case in Ireland as much as it is in other markets. We look forward to any questions the Committee may have.