

Telecoms fraud now costs UK businesses £1Bn per year and is becoming the largest source of fraud across the UK.

#### How can fraud happen?

Criminals can hack into business phone systems and use the lines to ring premium phone numbers, leaving the business liable for the call charges. Attacks on unmonitored lines cancost thousands and unless prosecution and a conviction can be made, the business is left unprotected and potentially exposed to large costs. However, there are simple steps you can take to mitigate the risk.

### Duty of Care

We have a duty of care to ensure we are protecting our customers against telecoms fraud, so we are now making Exceptional Call Reporting mandatory on all lines.

The average cost of a telecoms fraud case is £2000, with Exceptional Call Reporting on your lines, you are covered up to £5000 per case.

#### Minimising the risk

Exceptional Call Reporting will report on calls on your lines, looking out for any strange calling patterns to premium rate numbers (particularly out of hours), or high levels of spend to known fraudulent destinations, for example, Cuba, Somalia, Sierra Leone, Zimbabwe, or Latvia.

If we detect any of these patterns, we'll notify you of the exceptional activity and as a first step, we can place an immediate block on outbound calls from the lines making these calls. Then, if we agree that fraudulent activity has indeed taken place, we'll ask you to report the matter to the police for investigation and to obtain a crime reference number. We can offer help and support on the best way to do this.

# How do I remove the block from my lines and resume normal service?

Contact us to confirm that the calls are genuine. We will then remove the call bar immediately.

#### How much will this service cost?

Exceptional Call Reporting will automatically be applied to any new analogue, SIP, hosted and ISDNIines that you have with us.

Any existing analogue, SIP, hosted and ISDN lines not on Exceptional Call Reporting were automatically added as of  $1^{st}$  October 2021 and customers will receive the Exceptional Call Reporting FREE OF CHARGE for 3 months. The charges will then be invoiced monthly inadvance at £2.17 per channel/line.

#### What happens if I do not want to pay the charge for this service?

If you do choose to opt out of the Exceptional Call Reporting service, please contact us at <u>billing@firstcomeurope.co.uk</u>. You will be required to sign a waiver document, which willacknowledge that you are fully liable for any fraudulent activity and will be required to settle the full amount of any invoice from us, irrespective of fraudulent activity being suspected, or having taken place.

#### If I'm a victim of fraud, will I have to pay anything?

We will first need to investigate the calls to determine if fraud has actually taken place, if it is proven that fraud has occurred, each line/channel is covered up to the value of £5,000 per instance.

Unfortunately, on occasion we do find instances of our customers' staff making personal or accidental calls, these would not be covered under Exceptional Call Reporting and the customer would be expected to pay for these calls. In addition, certain equipment such as Alarms, CCTV and Credit Card machines can sometimes dial premium rate numbers as part of their service or to download updates, these also would not be covered.

## As the skill level of hackers continues to increase, the only way to ensure you are protected against Telecoms Fraud is with Exceptional Call Reporting.

You are probably already investing in the protection of your data and IT systems through firewalls and anti-virus software. It is equally important to now protect your telephone lines and voice systems from fraudulent attacks.