



## Fraud monitoring

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 can cost 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.

### 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 has automatically been applied to any new or existing analogue or ISDN lines that you have with us.

The charges will be invoiced monthly in advance at £0.50 per channel.

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

You have three months in which to opt-out of this service and the appropriate credit will then appear on your next bill.

If you do choose to opt-out of the monitoring service, you will be required to sign a waiver document, which will acknowledge 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?

Each channel is covered up to the value of £5,000 per instance. If fraudulent activity has taken place, you will be liable for only the first £250 and anything above £5,000. The remainder will be paid by M-Line Telecoms.

**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.**

We can help you to minimise the risk of being a victim of fraud.