

#### BESPOKE BY DESIGN

#### 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.

Telecoms fraud now costs UK businesses £1Bn per year.

### 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.

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

You will be 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 us.

## What happens if I opt out?

Exceptional Call Reporting is automatically applied to any new or existing analogue or ISDN lines that you have with us.

If you choose to opt-out, you'll need 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.

