

Fraud Policy – Norwich Telecoms Ltd.

1. What is Toll Fraud?

Toll Fraud is becoming increasingly common in the UK, costing businesses £1.2 billion per year. Toll fraud is the use of telecommunications products or services with the intention of either gaining profit or making calls without paying. The majority of these calls are often to international destinations or premium numbers at the expense of the business effected.

2. How Norwich Telecoms Ltd protect your system

2.1 All telephone systems supplied and installed by Norwich Telecoms Ltd are done so in accordance with industry best practice and manufacturer guidelines to reduce your business' risk of toll fraud.

2.2 As of 1st January 2015 a Norwich Telecoms Ltd engineer will restrict all access to Premium Rate telephone numbers, unless unambiguously asked not to do so upon installation of all business telephone systems.

2.3 As standard Norwich Telecoms Ltd restrict Voicemail access from outside lines and do not enable Direct Inward System Access (DISA) unless specifically requested to do so.

2.4 Maintenance access passwords are changed from their default settings upon all telephone systems supplied and installed by Norwich Telecoms Ltd.

2.5 Although we take steps to protect our customers from the risks associated with Toll Fraud we make no guarantee that you are not susceptible.

3. Customer Provisions

In addition to the precautions taken by Norwich Telecoms Ltd outlined in Section 2, the customer is expected to take the following safeguards to protect their system:

3.1 Customers should immediately notify Norwich Telecoms Ltd of suspected Toll Fraud by calling our offices on 01603 488344.

3.2 Be prepared to ascertain the means by which the fraud occurred, if known, and any modifications made to Customer Premise Equipment (CPE) in an attempt to identify and cease the Toll Fraud.

3.3 Upon customer notice, Norwich Telecoms Ltd will examine any suspected Toll Fraud and may block, suspend or otherwise limit the ability of the Service to prevent continued Toll Fraud.

3.4 The customer agrees to cooperate with Norwich Telecoms Ltd in the investigation, providing Norwich Telecoms Ltd with information and documentation Norwich Telecoms Ltd requires.

3.5 The customer agrees to cooperate with Norwich Telecoms Ltd in the investigation, by informing the appropriate agencies.

3.6 It is the customer's responsibility to set strong voicemail passwords on all mailboxes and to ensure they are changed often, to minimise risk of infiltration, (please find instructions to do this in your 'Quick Reference Guide') the following passwords should not be used:

- i. Four of the same digits such as 1111, 2222, 3333 etc.
- ii. Predictable patterns such as ascending digits (1234) or descending digits (4321).
- iii. The same number as your extension (or your extension reversed).

3.7 The majority of Toll Fraud is executed with the sole aim to place international and/or premium rate calls. If the customer has requested for Norwich Telecoms Ltd not to place a block on all international calls, the customer should ensure the following provisions should be taken:

- i. Prohibit or restrict calls to countries you do not do business with.

- ii. Limit international calling to only those employees who need to place international calls
- iii. Place time of day restrictions, such as prohibiting or limiting outbound calling at night and at weekends

3.8 Report all suspicious incoming calls, below is a list of activities that should be noted, if they occur within a customer's business:

- i. A caller that asks to be passed back and fourth amongst extensions
- ii. A caller asking to be transferred to an outside number
- iii. A caller repeatedly dialling in and asking for an invalid extension number
- iv. A caller asking what number/company/call group they have reached
- v. An unusual amount of 'hang ups' within a day
- vi. An unusual amount of 'wrong numbers' within a day
- vii. Obscene and threatening calls
- viii. Dead air calls (incoming calls where the caller remains silent and waits for a hang-up)

4. Liability

Norwich Telecoms Ltd is dedicated to providing quality, user-friendly telecoms services and business telephone systems. As part of that commitment, Norwich Telecoms Ltd respects the right of its customers to choose Norwich Telecoms Ltd services and equipment that meet particular Customer needs, so long as the use is lawful and does not violate Norwich Telecoms Ltd's policies and procedures.

The freedom of the customer to choose which Toll Fraud provisions they make, and the customers use and control of the Customer Premise Equipment (CPE) means that the customer, and not Norwich Telecoms Ltd is responsible for addressing and preventing Toll Fraud. It is the exclusive responsibility of the customer to prevent the occurrence of fraud, and the customer is responsible for the payment of any charges incurred due to fraud (including Toll Fraud), misuse of services and/or CPE, whether known or unknown to the customer, and whether or not Norwich Telecoms Ltd takes any actions to stop Toll Fraud.

5. Useful Links

For more information on toll fraud, please explore the links below:

[Action Fraud - Fixed Line Fraud](#)

[Action Fraud – Report a Fraud Online](#)

[Communications Fraud Control Association - 2013 Global Fraud Loss Survey](#)

[National Fraud Authority - National Fraud Indicator](#)

[Wikipedia - Phone Fraud](#)