

Premium Rate Services (PRS)



Introduction

Premium Rate Services (PRS) offer either information or entertainment and are charged at a premium (higher than conventional) cost. PRS are typically accessed via the SMS (short messaging service) on a variety of media to include; landline telephones, fax, internet, mobile-phones or TV. PRS offer access to such services as: **Entertainment:** competitions, phone-chat services, horoscopes, interactive TV games, charitable fund-raising, TV voting (e.g. as used for Tusker Project Fame, Big Brother), ring-tone and logo downloads. **Information:** Directory Enquiry Service, technical help-lines (for such things as IT problems), adult entertainment, weather or traffic updates, sports or global news.

PRS numbers

PRS numbers provide a means by which Premium Rate Services may be accessed. They are typically prefixed by **0900** or **091** on **fixed line networks** (or, when accessed by a mobile-phone, by a three-, four- or five-digit number). On the other hand, PRS numbers on mobile networks are usually four-digit numbers.

Toll-free numbers

Toll-free numbers allow callers to make **FREE** calls and are typically used by organizations that wish to make it easy for users to contact them (such as charitable organizations, 'help lines', or companies that wish to attract business). Such organizations pay for the calls themselves. Typically, toll-free numbers begin with **800** or **888**. **There are a few exceptions such 116**, which provides free access to the Child Helpline Service. Concerned parties or children are invited to call this number if they believe a child's rights are being violated.

How the PRS service works

PRS services are usually offered by Service Providers, who are responsible for their content. Usually, the telephone company (or the ISP company) will handle the call on behalf of the Service Provider, and the revenue from the call will be shared between them and the organization providing the service.

Regulation of the PRS service

PRS services are regulated by The Communications Commission of Kenya (CCK). An independent authority, CCK regulates and issues licences to all radio communication and postal/courier services in Kenya. CCK is also responsible for investigating all complaints and taking action against those organizations that breach the terms and conditions of their licences.

PRS 'scams' (fraudulent deceptions)

A number of 'scams' can be perpetrated using the PRS service. The prime scam relates to the reverse-charge SMS service which, when activated, results in the

user being charged for all incoming SMS numbers from that number. To activate the reverse-charge SMS service, the user must send a pre-specified message or make a call to a specific number. Termed 'short codes', these are usually 3, 4, or 5-digit numbers (accessed from a specific network).

How the reverse-charge SMS scam works

When a reverse-charge SMS scam is in operation, the user will receive an SMS message offering an inducement for them to call a certain (PRS) number (to claim a prize, or receive news of a loved one). Thereafter the operator of the scam can send unlimited messages – all charged at premium rate. Network operators are expected to shut down such fraudulent operations as soon as they realize they are in operation, but before that time – many innocent users are swindled. So, if you know of a scam in operation – **report it immediately**.

How to safeguard yourself against fraudulent scams

- Never reply to text-messages from unknown sources. Not only could you be exposing yourself to the threat of a scam, but also such messages can carry telephone viruses, or initiate contact with negatively-intentioned persons.
- Should you be approached by someone asking to use your mobile-phone in an 'emergency' you are advised to direct them to a public phone. In case of a serious emergency YOU should dial 999 or 112 on their behalf.
- Ask your Service Provider for details on availability and procedures for PRS call- barring.

Internet 'Dialer' scams

If you are using a dial-up Internet connection to access a certain PRS, you may be asked to download software known as a 'dialer'. If fraudulently configured/designed, it may temporarily disconnect the dial-up connection and connect the user to a PRS number. Whilst many of these 'dialers' are perfectly legitimate and advise the user that they are accessing a PRS service before they agree to download the software, some do not. Known as 'rogue dialers', the fraudulent dialers automatically connect the user's computer to a PRS - to which it remains connected until such time as the user manually disconnects it and re-connects to their usual provider. Thus, every time the user connects to the Internet he/she is using a high-cost PRS connection.

Protection against PRS scams

- Treat an invitation to 'click' on links or 'pop-ups' or accept a download with extreme caution – especially if such invitations appear unprompted.
- Install firewalls, anti-virus protection and anti-'pop-ups' software – and update them regularly.
- Check the dial-up setting on your computer regularly to ensure that you are connected to your chosen ISP.
- Do not allow children to open e-mails (especially those with attachments) from unknown sources.
- Whilst 'spam filters' designed to recognize incoming 'junk mail' and direct it to the 'junk mail' box can be installed – they are also capable of misdirection of mail. Users of such filters are advised to check their 'junk mail' box regularly
- Before downloading PRS content ALWAYS read the terms and conditions.
- Consider requesting your Service Provider to bar your equipment from dialing PRS numbers. And, to protect yourself against 'rogue dialers' dialing international PRS numbers at your expense, request that international numbers only be accessed via the use of your own PIN number.
- Users of broadband Internet access are advised to ensure that their dial-up modem is properly disconnected from both the phone-socket and the computer.

How to react to a PRS scam

Contact your Service Provider immediately. In the event that you feel your complaint has not been properly handled, contact CCK (see details below).