

eToll Fraud Awareness and Response Protocol

1. Understanding eToll Fraud

eToll fraud occurs when a driver, issued an eToll card for company use, misuses it by conducting multiple unauthorized transactions. This often happens when a driver allows other individuals to use the card in exchange for cash, leading to excessive charges on the company's eToll account. Such fraudulent activity not only results in financial losses but also undermines the integrity of the eToll system.

2. Responsibility for eToll Card Usage

- The company to which an eToll card is issued is **fully responsible** for all transactions conducted with that card.
- eToll cards are open-use, meaning that anyone with possession of the card can use it. Companies must take appropriate internal measures to prevent misuse.
- If a driver engages in fraudulent activity, liability **does not** shift to **DOT COM ZAMBIA PLC** as the eToll payment collection agent or the Toll operators (NRFA or PPP Operators)
- Companies **MUST** implement and enforce strict internal controls to monitor and restrict unauthorized use of eToll cards.

3. Preventative Measures and Fraud Detection

We are actively working to **detect and prevent** eToll fraud by:

- Analyzing **transaction patterns** to identify unusual usage that may indicate fraud.
- Collaborating with **Toll Operators** to flag suspicious activities and take corrective actions.
- Enhancing **internal fraud detection systems** to identify and prevent unauthorized transactions more effectively.

4. Lost or Stolen Cards

- If an eToll card is **lost or stolen**, the company must notify **DOT COM ZAMBIA PL** **immediately** so that the **card can be blocked** and prevent unauthorized transactions.
- **Failure to report a lost or stolen card** may result in continued charges to the company's account, **for which the company remains liable**.

5. Steps for Companies to Take

To minimize the risk of fraud and unauthorized use, companies should:

- **Monitor Usage:** Regularly review eToll transactions to detect any irregular activity.
- **Secure eToll Cards:** Since eToll cards are open-use, companies must ensure they are handled responsibly and used only for authorized purposes.
- **Restrict Unauthorized Access:** Employees should be made aware that misuse of the eToll card constitutes fraud and may lead to legal consequences.
- **Report Lost or Stolen Cards Immediately:** Delays in reporting lost or stolen cards increase the risk of financial loss.
- **Comply with Investigations:** Companies must fully cooperate in fraud investigations to help identify and prevent future abuse.

6. Fraud as a Criminal Offense

- **eToll fraud is a crime and is prosecutable by law.**
- The **first step** in addressing fraudulent activity is for the company to generate a **criminal complaint** against the driver involved.
- We require **full cooperation** from the company in assisting law enforcement authorities with the investigation and prosecution of fraudulent individuals.

7. Our Commitment to Fraud Prevention

- We continue to **strengthen fraud detection systems** to identify misuse more efficiently.
- We work closely with **Toll Operators** to implement security measures that help prevent fraudulent activity.
- We take **firm action** against those involved in eToll fraud to uphold the integrity of the system and protect companies from financial losses.

8. Conclusion

- eToll fraud is a serious offense that has financial and legal implications.
- Prevention starts with **company oversight, strict internal policies, and responsible card management.**

- We will **support companies** in identifying and addressing fraud, but we require their **active participation and cooperation in pursuing legal action where necessary**.

For any concerns regarding eToll fraud, please contact us immediately to ensure proper action is taken.