

- Luring children into making expensive calls.
- Using phony contest, award and prize offers.
- Charging for calling toll-free numbers.

The law specifies the following about pay-per-call services:

- A message must warn callers of the additional charges for the call.
- Advertisements must tell you the cost of or rate for the call.
- In the case of an advertisement which offers a prize or award, the ad must disclose the odds of winning.
- Your local phone company must provide a free blocking service to prevent access to pay-per-call services from a given access line.
- Pay-per-call services on a collect call basis are prohibited.
- Your local phone company can't disconnect your phone service for nonpayment of 900 calls.

Who can help?

DATCP (800) 422-7128
 (608) 224-4929 TTY
<http://datcp.state.wi.us>

Public Service Commission

The Public Service Commission of Wisconsin is an independent state agency that oversees more than 1,100 Wisconsin public utilities that provide natural gas, electricity, heat, steam, water and telecommunication services.



**Public Service Commission
of Wisconsin**

P.O. Box 7854
 Madison, WI 53707-7854
 Telephone: 608-266-5481
 Toll free: 888-816-3831
 Consumer affairs: 608-266-2001 / 800-225-7729
 TTY: 608-267-1479 / 800-251-8345
 Fax: 608-266-3957
 Website: <http://psc.wi.gov>

Check Your Bill for Cramming

**Stop unauthorized
charges on your
telephone bill**



Cramming is illegal

“Cramming” is the practice of placing unauthorized, misleading or deceptive charges on your telephone bill.

How can cramming happen?

Usually a third party billing agent adds a charge to your local phone bill. They often obtain your billing information through telemarketing, sweepstakes and contests, calling “entertainment” lines (such as a psychic line or kids’ chat line) or by other means. These companies count on people who don’t take the time to read their bills and question charges they don’t understand.

Some examples of how crammed charges might appear on a bill are:

- Web page
- Voice mail
- Paging service
- 800 line
- Travel club service

Crammed charges can also be listed in very vague terms such as:

- Billing fee
- Monthly fee
- Membership

How can I avoid being crammed?

• **Beware of Sweepstakes and “Give-Aways”.** If you do sign up, do so with caution, read all of the fine print carefully, and make note of the company and its contact information. Watch your telephone bill after you sign up.

• **Check Your Bill** carefully, each month! If you notice charges from a company that you don’t recognize, you may have been crammed.

• **Get Protection.** Ask your local phone company if they offer cramming protection. While this will be helpful in stopping some cramming changes, it may not stop all of them so it’s still important to be careful and watchful.

• **Dispute the Charges.** Call the 800 number listed at the top of the bill page and dispute the charges. If a minor in the house signed up for the charges, ask them to remove the charges from your bill. Contact the DATCP or PSC for further assistance.

• **Document Your Efforts.** In some cases, the cramming company does not answer the phone, or does not resolve the problem. Make sure to document your efforts to dispute the charges in case the “crammer” later refers such charges to a collection agency.

• **Call Your Local Telephone Company** and ask that the charges be removed from your bill. Make sure to ask your local telephone company to stop the billings from the “crammer” altogether, or the charges will appear again next month.

• **Pay Undisputed Charges.** It may take 30-60 days for the charges to be removed from your local telephone bill. In the meantime, pay all undisputed charges on your bill. 7729 to file a complaint.

• **File a Complaint.** Even if your problem is resolved, filing a complaint with DATCP at 1-800-422-7128 helps the state investigate and prosecute crammers and warn consumers.

• **Call the PSC, if your service is subject to disconnection** because of crammed charges. The PSC can help on that disconnect issue, but the actual cramming matter will be referred to DATCP. The PSC may be contacted at 1-800-225-7729.

What is being done about cramming?

• The PSC has encouraged local companies to increase enforcement of their billing and collection contracts when a company they bill for engages in cramming. In several cases, the local companies have refused to bill and collect for the crammers, which halts cramming at its source.

• The PSC has worked with the DATCP and Department of Justice to investigate and prosecute alleged crammers.

• Bill formats have been improved, so consumers can determine, at a glance, if services have been added without authorization.

900/976 pay-per-call services

900 or 976 numbers are called “pay-per-call” services. Charges for 900 or 976 number calls, which are often much more than regular long distance rates, are set by the 900 or 976 number companies, not by the government or by the telephone companies that carry the calls.

Legitimate 900/976 number companies follow the rules, but fraudulent operators may try to take advantage of you by:

- Not clearly stating the cost of calls.
- Misrepresenting their goods, services or charges.