

# Check Your Bill for Cramming



“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 that don’t take the time to read their bill and question charges they don’t understand.

Some examples of how crammed charges that may 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”.** Avoid signing up for sweepstakes or give-aways. If you do sign up, do so with caution, and 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 charges, 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, PSC or Federal Communications Commission 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.
- **Call the PSC.** If your local company does not remove the charges and contact the “crammer” to prevent new charges from appearing next month, call the PSC at 1-800-225-7729 to file a complaint.
- **File a complaint.** Even if your problem is resolved, filing a complaint also with DATCP at 1-800-422-7128 helps the state investigate and prosecute crammers and warn customers..

## 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 such companies, 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 telephone and 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.
- 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.
- Advertisements can't target an audience that's less than 12 years of age and can't target an audience less than 18 years of age without informing the caller that they must get the consent of their parents.
- 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>

**PSC:** See information below

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>

Telecom 04 (09/09)