

PINELLAS COUNTY CLERK OF THE CIRCUIT COURT AND COMPTROLLER

INSPECTOR GENERAL



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CRAMMING!

It's a problem that has bedeviled landline telephone users for a while now, but is increasingly causing headaches for mobile phone users as well. It's called cramming, and it involves a third party placing unauthorized charges on your wired, wireless, or bundled services' telephone bill. The Federal Communications Commission (FCC) estimates that cramming has impacted tens of millions of American households.

Tips to Protect Yourself Against Cramming

- Carefully review your telephone bill every month for unfamiliar charges (they could be monthly or one-time only charges). Some telephone companies mail out abbreviated bills with few details, but may offer more detailed bills online or upon request.
- Keep an eye out for generic-sounding services and fees listed on your phone bill, like Min. Use Fee, Activation, Member Fee, or Subscription.
- Keep a record of the services you have authorized, even for small charges.
- Don't enter your telephone number on unsecured websites.
- Be on the lookout for unsolicited text messages. A text message from someone you don't know could be a signal that you might be signed up for a service you didn't order.
- Carefully read all forms and promotional materials—including the fine print—before signing up for telephone or other services to be charged on your bill.
- Ask your telephone carrier about any services it may offer that block third-party charges.
- When in doubt, ask questions. If you don't know what a charge listed on your bill is for, ask your telephone company to explain it before you pay it.

Cramming practitioners take advantage of what's known as local exchange carrier (LEC) billing, which allows users of particular electronic products or services—like ringtones, cell phone wallpaper, premium text messages of sports scores or daily horoscopes, etc.—to be billed through their local telephone company accounts rather than directly from the providers of the product or service. LEC billing is lawful, as long as the customer is aware of and has agreed to these charges. But when extra charges are placed on customers' bills without their knowledge or consent, it's cramming.

The FCC and the Federal Trade Commission (FTC) routinely undertake civil enforcement actions to punish those responsible for cramming and to provide financial relief for the victims.

The primary ingredient in any cramming scheme is a working phone number. Investigators believe that crammers get these numbers from lists they buy from marketers and/or from victims entering their phone numbers on misleading website advertisements.

Crammers rely on a number of tricks to confuse consumers into paying for services they didn't authorize or that cost more than they were led to believe. For instance, unauthorized charges are usually given general and innocuous-sounding names, like service fee, service charge, voicemail, mail server, and calling plan. And the charges, usually monthly, are often relatively small, anywhere from \$9.95 to \$24.95. Consumer awareness is the key to minimizing the financial damages caused by crammers. If you think you've been the victim of cramming, contact your telephone service provider and file a complaint online with the FCC or the FTC.