

Protecting Your Finances

Ways To Fight Phone Cramming

by Blanca DeLeon

(NAPSA)—Each year, millions of consumers benefit from the ease and reliability of having charges for services and products placed directly on their home phone bill. The ability to pay for multiple services through one bill with a single payment helps to keep costs low, saving consumers money on valuable services such as long-distance and international calling, operator-assisted calls, Web hosting and design, voice mail and Internet services.

In some cases, however, unscrupulous merchants may try to bill consumers for charges they have not authorized, in a practice known as “cramming.” Third-party billing companies have implemented a number of protections to ensure that charges on your phone bill are legitimate. In addition, Billing Services Group, a leader in third-party billing services, offers a consumer-friendly website—KnowYourPhoneBill.org—to help you understand how to better protect yourself from cramming.

When you review your phone bill, take these simple steps to double-check all your charges:

1. Read your phone bill to identify any new or changed charges for services. Be sure you understand each itemized charge. Review the bill summary page to identify any new merchants that you may have not noticed before.

2. If you notice an increase, find out if you or a member of your household authorized the charge to the merchant listed. Make sure the only merchants listed on your



A few simple steps can help you be sure you're not paying for unauthorized charges on your phone bill.

bill are ones from which you have expressly ordered services.

3. Read all the terms of the services when you sign up for a product or service. When you get your bill, make sure the charges are consistent with the prices you were quoted by the merchant.

4. If you are still unaware of why you have been charged, call the toll-free number and ask questions. Examine the numbers or services below any such charges very carefully and challenge any that you have not expressly authorized and used. If you do not recognize or have a question about a listed charge, call the toll-free number listed next to the charge or on the bill page of the charge to address the issue.

For more information, visit www.KnowYourPhoneBill.org.

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