

THEN and NOW!

Progress In Bill Paying

(NAPSA)—Many of us still pay our bills the same way our parents did. We pull out the checkbook, write a check, put it in an envelope and drop it in the mail.

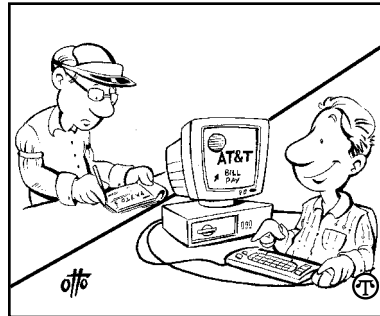
But times are changing. The Internet is helping make this time-consuming task an unpleasant memory.

Online billing is coming of age, particularly in the telecommunications industry. More than 1.6 million of the nation's households pay for telecommunications services online, according to The Yankee Group. And by 2003, 10.8 million households are expected to pay their telecommunications bills online.

According to Katherine Bagin, consumer e-relationships vice president for AT&T, paying your bills online not only saves you time, it can offer you features not available with a paper bill and save you money as well. "In addition to saving the cost of checks, envelopes and stamps, you may be able to save money on the service itself. For example, at AT&T, some of our best-priced consumer offers are available only to those who sign up for online billing."

She offers the following tips for consumers interested in purchasing communications services over the Internet or arranging for online billing:

- Only do business with a company you know and trust.
- Make sure you'll have access



Will bill payers soon see the end of the paper chase? Experts expect so.

to online customer care if you have questions about your bill.

- Compare special features that may be available with an online bill: Can you sort your calls easily to separate business and personal calls or calls made by different members of your household? Does the bill have a "reverse number lookup" feature so you can easily verify the called party when you don't recognize a number on your bill? Can you automatically credit yourself for calls you didn't make?

- Find out how you're notified when your bill is due for payment.

- Ask about various payment options, including automatic debit or credit card payment.

AT&T offers more consumer tips and information about online bill payment on its Web site at www.att.com.