



Technology

In Our Lives

Keeping Connected Without Losing Your Wallet...Or Wireless Minutes ☎

(NAPSA)—In less than a decade, wireless phones have evolved from heavy, brick-sized car phones to those that fit in the palm of your hand, providing the latest in headline news and stock quotes with mobile-commerce right around the corner. It's probably safe to say that whether it's for business or personal use, whether you're 16, 66, or anywhere in between, wireless phones are a way of life.

Today, the Yankee Group reports that more than 130 million Americans own a wireless phone, roughly translating to nearly 50 percent of the U.S. population—and this number continues to grow. With the increase of people turning to wireless phones, companies are offering a continual stream of new options, from decorative face plates and rings that are reminiscent of favorite songs to dozens of payment plans from which a consumer can choose. In a market that changes as fast as the weather, however, it can be a real conundrum as you pen your name to a contract that could last two years. So how do you choose a wireless plan that suits your budget and meets your ever-changing needs in today's fluid market?

A survey recently conducted by JD Power and Associates found the average "connected" person uses 422 airtime minutes per month. The average calling plan is roughly 750 minutes, a number that has more than quadrupled in the past year—leaving hundreds of minutes unused since most of these "wasted" minutes come from times when the phone-owner is asleep.

It's important to know your options, especially if you find yourself on the other end of the spectrum by exceeding contract minutes that end up costing more and more, with each 40-cent minute quickly ticking by. Most wireless users have been in this situation and recognize how this bill is hard to swallow (when you are like millions of Americans who live month to month).

Luckily for the rapidly growing number of wireless phone users, companies are looking for new and different ways to make owning a wireless phone easier and more affordable than ever. Pre-paying for your wireless airtime is one alternative that offers flexibility in your budget and flexibility in your airtime minutes. In fact, it's a trend that's quickly catching on, with more than 18 million users.

Until recently, prepaid wireless programs had limited features and were more expensive than their traditional calling plan counterparts. With the growing number of providers offering consumers a prepaid option, competition within the marketplace has effectively driven down airtime fees, ultimately benefiting the cost-conscious consumer. Most wireless providers now offer prepaid wireless services as well as convenient prepaid wireless payment alternatives like the Western Union® SwiftPay® service.

For example, the Western Union SwiftPay service is available to consumers at more than 40,000 agent locations nationwide, providing consumers a quick

and easy way for replenishing their wireless airtime.

In addition to the perks that prepaid services provide, such as flexible payment plans and not paying for unused minutes, how do you determine if prepay is the right plan for you? Initially designed for those without established credit, prepaid wireless has now moved to the general consumer who wants to watch his or her wallet and prevent overspending on expenses.

The Pelorus Group, an analyst firm specializing in telecommunications, found that today's prepaid market is especially appealing for consumers who want to limit monthly telephone expenses, control costs when away from home, help family members manage their budgets, and who need temporary, short-term phone service.

So who are these people who find prepay appealing? Research says they are college students, military personnel and their family members, vacationers, retirees, people-on-the-move, roommates and business travelers. So in some form or fashion, isn't this practically all Americans?

It can be tough to make decisions when you are saturated with so many options that continue to change before you have your money on the counter. This is all the more reason to review your alternatives to help determine a solution that will best meet your unique needs.

If you're interested in more information on prepaid wireless payment alternatives, call Western Union at 1-800-325-6000.