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Things You Should Know About...PAY-PER-CALL SERVICES

The telephone offers consumers an inexpensive and efficient way of communicating directly with family, friends and businesses. However, while new technology introduces options such as 800 and 900 number services, fax machines and cellular phones, it also gives scam artists new ways to defraud consumers.

900 Number Services

- Nine hundred numbers are referred to as “pay-per-call” services because you pay a certain amount each time you place a call. Pay-per-call services include but are not limited to 900 and 976 numbers.
- Charges for pay-per-call services are not regulated. You may be required to pay a flat rate or a per minute charge each time you dial the number, and charges may range from \$.50 per minute to \$99 a call. There may be a minimum charge as well as additional fees based on the length of the call. For example, the cost may be \$3.90 for the first minute and \$.90 for each additional minute.
- Promoters of 900 services sign contracts with long distance carriers to include 900 number charges on monthly phone bills. Long distance carriers receive a small fee for acting as the billing agent, but most of the money goes to the 900 provider.

State and Federal Regulations

In Illinois, pay-per-call services are regulated by the Pay-Per-Call Services Consumer Protection Act (815 ILCS 520), which is enforced by the Attorney General.

- Advertisements for 900 services must clearly disclose the cost of the call.
- This information cannot be hidden in small print.
- When you dial a 900 number that costs more than \$2 per minute, the first thing you must hear is a message, or a preamble, that describes the service, gives the name of the company providing the service and tells the cost of the call.
- Once this information is provided, you must be given three seconds to hang up without being charged for the call.
- The preamble must also instruct callers under the age of 18 to hang up unless they have parental permission to place the call. Companies cannot advertise to children under 12 unless the 900 number involves an educational service.
- Under federal law, an 800 number service may not automatically transfer you to 900 numbers.

Protect Yourself

Many 900 promotions are legitimate services; however, some are scams and others violate consumer protection laws. Before you place a call, be sure to do the following:

- Verify the cost of the 900 call. Estimate how long you expect the call to last and calculate its total cost. Decide if the information you expect to receive is worth the total cost.

- Be suspicious of delays with the call or poor connections that require you to dial again. These deliberate tactics result in additional charges.
- Think twice before calling a 900 number for a “free” gift. When you dial the 900 number you are essentially paying for the gift.
- Discuss 900 calls with all household members. If you like, you can tell your phone company to block 900 calls from your home.
- Deal only with reputable companies. Make sure you understand the nature of the information and service you will receive.
- Check your phone bill for any unauthorized 900 number charges. Law requires that 900 calls be itemized separately from other charges. If you find an error, write to the address specified on your bill within 60 days after receiving the erroneous bill. The company handling the dispute must correct the error or explain to you the reason for not doing so within two billing cycles. Be aware that even if the 900 number charge is removed from your telephone bill, the 900 promoter might continue to pursue the charge by other means, such as referring the matter to a collection agency. If that happens, you have rights under the Fair Debt Collection Practices Act.
- Report any misleading or deceptive 900 number promotions to the Attorney General’s Consumer Fraud Bureau.

800 Number Services

The 800 service was initially advertised as toll free. While long distance carriers intend to continue to use and protect the toll-free 800 service, some con artists misuse it and charge for calls that are expected to be free. For example, some 800 services charge for calls to access “adult” talk lines, dating services, psychic advice or other programs.

The Federal Communications Commission Law prohibits the practice of charging callers for information carried on 800 numbers unless the caller uses a credit card to pay for the service or has an established billing relationship with the 800 information service in the form of a presubscription agreement. For example, a caller could dial an 800 number to reach a stock information service which charges a fee, but would be required to have a billing relationship with the service or use a credit card to receive the service. The 800 information service CANNOT bill the customer’s phone number or permit charges by a third party with whom the consumer has no business relationship.

BE AWARE - If you call an 800 number and are asked to call another long distance number or receive a collect call to obtain additional information, you may be charged for the collect or additional call. The collect or additional call is not a part of the original 800 call.

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