



# Cramming and Slamming

Cramming is the act of placing unauthorized charges on your telephone bill.

## Deception is the hallmark of cramming.

Crammers often rely on confusing telephone bills to trick consumers into paying for services they did not authorize or receive, or that cost more than the consumer was led to believe.

## Wireless consumers should be particularly vigilant.

Smartphones are sophisticated handheld devices that enable consumers to shop online from wherever they are or charge app purchases to their phone bills. The more your phone bill begins to resemble a credit card bill, the more difficult it may become to spot unauthorized charges.

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*Carefully review your telephone bill every month.*

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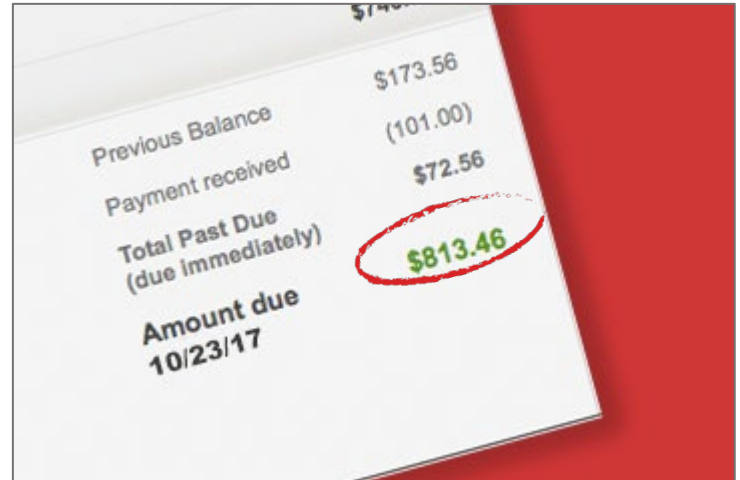
## How does cramming occur?

Cramming most often occurs when telephone service providers allow other providers of goods or services to place charges on their customers' telephone bills, enabling a telephone number to be used like a credit or debit card account number for vendors. Crammers may attempt to place a charge on a consumer's phone bill having nothing other than an active telephone number, which can be obtained from a telephone directory.

## What do cramming charges look like?

Cramming comes in many forms. Charges – such as those described below – may be legitimate if authorized but, if unauthorized, are cramming:

- Charges for services that are explained on your telephone bill in general terms such as "service fee," "service charge," "other fees," "voicemail," "mail server," "calling plan," and "membership."
- Charges that are added to your telephone bill every month without a clear explanation of the



services provided – such as a "monthly fee" or "minimum monthly usage fee."

- Charges for specific services or products you may not have authorized, like ringtones, cell phone wallpaper, or "premium" text messages about sports scores, celebrity gossip, flirting tips or daily horoscopes.
- A list of legitimate typical charges you may see on your bill according to the Federal Communications Commission (FCC) can be found at:

[Fcc.gov/consumers/guides/understanding-your-telephone-bill](http://Fcc.gov/consumers/guides/understanding-your-telephone-bill)

## How to protect against cramming

- Carefully review your telephone bill every month, just as closely as you review your monthly credit card and bank statements.
- Ask yourself the following questions as you review your telephone bill:
  - Do I recognize the names of all the companies listed on my bill?
  - What services were provided by the listed companies?
  - Does my bill include charges for calls I did not place or services I did not authorize?

- Are the rates and line items consistent with the rates and line items that the provider quoted to me?

When in doubt, ask questions. You may be billed for a call you placed or a service you used, but the description listed on your telephone bill for the call or service may be unclear. If you do not know what service was provided for a charge listed on your bill, ask your telephone service provider to explain the charge before paying it.

- Make sure you know what service was provided, even for small charges. Cramming often goes undetected as very small "mystery charges" – sometimes only \$1, \$2, or \$3 – to thousands of consumers. Crammed charges can remain on bills for years.
- Keep a record of the services you have authorized and used. These records can be helpful when billing descriptions are unclear.
- Carefully read all forms and promotional materials, including the fine print, before signing up for telephone or other services to be billed on your phone bill.

## What to do if you have been crammed

Take the following actions if your telephone bill lists unknown or suspicious charges:

- Call the telephone service provider responsible for your bill, explain your concerns about the charges, and ask to have incorrect charges removed. You can also call the provider that charged you, ask them to explain the charges, and request an adjustment to your bill for any incorrect charges.
- If neither the telephone service provider sending you the bill nor the provider that provided the service in question will remove charges you consider to be incorrect, you can file a complaint with the Wisconsin Department of Consumer Protection.

## Slamming

"Slamming" is the illegal practice of switching a consumer's telephone service provider without permission. FCC rules also prohibit unreasonable delays in the execution of an authorized switch by your local

provider. The rules provide a remedy if you have been slammed, discourage slamming by removing the profit and protect consumers from illegal switches.

## How to protect against slamming

- Always examine your telephone bill immediately and thoroughly. If you see a new provider name on your bill, call the number that is shown on that portion of the bill and ask for an explanation.
- Be sure you understand that switching providers may also mean switching international service. Ask whether any international calling plans you have with your current provider will be offered by the new provider.
- Ask your provider to place a "freeze" on your account to keep anyone other than you from changing your authorized provider selection. Your written or verbal authorization will be required to remove the freeze.

## Authorized switching methods

Your new telephone service provider will verify the switch by one of the following methods:

- Using an independent third party to verify your oral authorization to switch.
- Obtaining your signature on a letter that indicates, in writing, that you want to switch authorized providers.
- Providing a toll-free number that you can call to confirm the order to switch authorized providers.

## What to do if you have been slammed

If your authorized telephone service provider has been switched without your permission:

- Call the slamming provider and tell them that you want the problem fixed and, under FCC rules, you do not have to pay for the first 30 days of its service. You also do not have to pay your authorized telephone company for any charges for up to 30 days. After 30 days, you must pay your authorized company for service, but at its rates, not the slammer's rates.

- Call your authorized provider to inform it of the slam, and that you want to be switched back with the same calling plan you had before the slam.
- Also, tell your authorized provider that you want all charges for switching companies removed from your bill. If you discover you have been slammed after you have paid the bill of the slamming company, the slamming company must pay your authorized company 150% of the charges you paid the slamming company. Your authorized provider will reimburse you 50% of the charges you paid the slamming company. Alternatively, you can ask your authorized provider to recalculate and resend your bill using its rates instead of the slamming company's rates.

*For more information or to file a complaint, visit our website or contact:*

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Trade and Consumer Protection  
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