

## Cramming – Unauthorized Charges on Your Phone Bill

### What is cramming?

**Cramming** is the illegal act of placing unauthorized charges on your wireline, wireless, or bundled services telephone bill. The FCC has estimated that cramming has harmed tens of millions of American households.

**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 mobile phone bill begins to resemble a credit card bill, the more difficult it may become to spot unauthorized charges.

### How does cramming occur?

Cramming most often occurs when telephone companies 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.

### How can I protect myself 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 company 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 don't know what service was provided for a charge listed on your bill, ask your telephone company 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 should I do if I think I've been crammed?**

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

- Call the telephone company responsible for your bill, explain your concerns about the charges, and ask to have incorrect charges removed. You can also call the company that charged you, ask them to explain the charges, and request an adjustment to your bill for any incorrect charges.
- If neither the telephone company sending you the bill nor the company that provided the service in question will remove charges you consider to be incorrect, you can file a complaint:
  - With the FCC about any charges on your telephone bill, whether they relate specifically to telephone service or to other products or services that appear on your bill;
  - With your state public service commission for telephone services within your state ([www.naruc.org/commissions.cfm](http://www.naruc.org/commissions.cfm));
  - With the Federal Trade Commission (<https://www.ftccomplaintassistant.gov>) about charges for non-telephone services on your telephone bill.

### **Filing a complaint**

You have multiple options for filing a complaint with the FCC:

- File a complaint online at <https://consumercomplaints.fcc.gov>
- By phone: 1-888-CALL-FCC (1-888-225-5322); TTY: 1-888-TELL-FCC (1-888-835-5322); ASL: 1-844-432-2275
- By mail (please include your name, address, contact information and as much detail about your complaint as possible):

Federal Communications Commission  
 Consumer and Governmental Affairs Bureau  
 Consumer Inquiries and Complaints Division  
 445 12th Street, S.W.  
 Washington, DC 20554



## Truth-in-Billing

The FCC's Truth-in-Billing rules require:

- Clear, non-misleading, plain language describing services for which you are being billed.
- The billing telephone company to identify the service provider associated with each charge.
- The billing telephone company to distinguish between charges that will result in disconnection of basic, local service if not paid and charges that will not result in disconnection if not paid.
- The billing telephone company to include one or more toll-free numbers you can call to ask about or dispute any charge.

In addition, wireline telephone companies must:

- Inform consumers of any blocking options offered for third-party billing.
- Place third-party charges in a distinct section of the bill separate from carrier charges.
- Include a separate subtotal for the third-party charges in the distinct bill section and on the payment page.

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