

Anti-Cramming Best Practices Guidelines - “Consumer Summary”

! Purpose:

- These voluntary LEC guidelines offer an array of Best Practices designed to prevent, deter, and eliminate cramming.

! Definitions:

- Cramming: The submission or inclusion of unauthorized, misleading, or deceptive charges for products or services on End-user Customers’ local telephone bills.
- Local Exchange Carrier (LEC): The local telephone company that renders the bill to the End-user Customer.
- Clearinghouse: Billing and collection customers that aggregate billing for their Service Provider customers and submit that billing to the LEC.
- Service Provider: The party that offers the product or service to the End-user Customer and directly or indirectly sends the billable charges/credits to the LEC, for billing to the End-user Customer.

! The Best Practices Include:

- Bills should be comprehensible, complete and include information the consumer may need to discuss and, if necessary, dispute charges.
- Consumers should be provided with options to control whether or not a third party’s products and services are charged on their telephone bills.
- Consumer authorization of services ordered should be appropriately verified.
- The LECs should screen products, services and Service Providers prior to approval for inclusion on the telephone bill.
- Clearinghouses should ensure that only charges that have been authorized by the End-user Customer will be billed.
- The LECs should continue to educate consumers as to their rights and the process for resolution of disputes.
- Each LEC should provide appropriate law enforcement, regulatory agencies, and other LECs with various categories of data to assist in controlling cramming.