



# Consumer Alert

## Protect Yourself When Using 900 Number Pay-Per-Call and Other Information Services

You will be billed for all calls you make to a 900 number!

900-number calls are never without charges. So, before making this type of call, understand that:

- There will be a charge – it is **not** a toll free call
- There is no regulation of rates for such calls
- Rates are set by the provider of the information service you call

Information services offer telephone callers the opportunity to obtain a wide variety of telephone programs that provide recorded or live information and entertainment. "Chat" lines, psychic advice, stock market updates, sports information, to name a few, are the types of information services available through 900 numbers. These services are valued by some consumers. Unfortunately, there are some telephone scams operating through 900 numbers and other information service numbers.

It doesn't matter who dialed the 900 number — a minor, a guest or someone working in your home — the call will be billed to the telephone number of a call's origination and the billed party will be responsible for paying the charges. These 900-number service providers are usually unable to verify authorization or the age of callers and are not required to do so. The rates they charge are not regulated by anyone!

### How can you protect yourself from unwanted charges when calling a 900 number?

- Be aware that charges are always incurred when you participate in a program offered through a 900 number, even if the 900 call was originally accessed through a toll free number. Listen to the introductory message and hang up promptly if you decide you are not interested in the service or do not want to pay the charges given. The introductory message must state that callers under 18 must obtain parental permission. Also, 900-number call providers are prohibited from advertising or marketing to children under 12 years old unless the services are educational in nature.
- Do not confuse 900 numbers with 800, 888, or other toll free numbers. 900 numbers ARE NOT toll free. There is always a charge for a 900-number call.
- Some deceptive advertisements urge consumers to call a 900 number by offering free gifts or prizes. Be wary of ads that don't provide much detail about what is offered or the cost. If it sounds too good to be true, it probably isn't true.
- Consider having your local telephone company place a 900-number block on your telephone line if you do not want 900-number calls placed from your telephone. In Michigan, there is no charge for 900 blocking. By law, blocking must be offered by all telephone service providers in Michigan. Contact your local and long-distance telephone companies about the availability of blocks for international or toll calls. (However, be aware that it may be possible to dial around blocks by dialing a regular long distance phone number, 800 access numbers, or an international toll number to another country.) Blocks to international calls are available through your long-distance provider.

- Review your telephone bills carefully each month. Also, keep in mind that while calls to 900 numbers must be listed separately on your bill, calls to a service provider in a foreign country may not be designated as such. They frequently appear as a very expensive international or calling card call.

### Who can help you with a complaint?

First, you should attempt to resolve your dispute directly with the telephone company, information provider, or billing entity. Follow up all conversations with the provider in writing and keep a copy for your records. 900-number charges are almost never the result of tampering or equipment malfunction and, in any case, proving anything of this nature is extremely difficult.

- Your local telephone company is under no obligation to remove charges where tampering or equipment malfunction is only suspected or when it is difficult for you to accept that someone in your family made the call.
- The Michigan Public Service Commission (MPSC) has no authority to order 900-number charges removed from a telephone bill.

Local telephone companies can revert charges back to the originator of the 900 service, although this does not prevent the originator from taking direct collection action against the customer. Also, your local telephone service cannot be terminated for non-payment of 900-number charges. However, account balances may be referred to a collection agency. If you are unsuccessful in resolving a 900-number call dispute, contact:

#### Federal Communications Commission

Enforcement Bureau  
Consumer Complaints  
Mail Stop 1600A2  
Washington, DC 20554  
888.225.5322  
[www.fcc.gov](http://www.fcc.gov)

#### Michigan Public Service Commission

Service Quality Division  
6545 Mercantile Way  
Lansing, MI 48909  
800.292.9555  
[www.michigan.gov/mpsc/complaints](http://www.michigan.gov/mpsc/complaints)

#### Michigan Attorney General's Office

Consumer Protection Division  
PO Box 30213  
Lansing, MI 48909  
Toll free: 1.877.765.8388  
[www.michigan.gov/ag](http://www.michigan.gov/ag)

*(Describe the problem and send a copy of the bill)*

