

900 Pay-Per-Call and Other Information Services

FCC Consumer Facts

Background

Due to complaints of widespread abuse involving calls to 900 numbers, or “pay-per-call” services, the Federal Communications Commission (FCC) first adopted rules to govern such services in 1991. The FCC later strengthened the rules relating to pay-per-call services, and adopted rules governing information services provided using 800 numbers and other toll-free numbers.

What Is Pay-Per-Call Service?

Pay-per-call services, offered only using a 900 number, is any service:

- providing audio information or entertainment;
- providing access to simultaneous voice conversation;
- including the provision of a product, where charges are assessed on the basis of completion of the call; or
- for which the caller pays a per-call or per-time charge greater than the charge for the transmission of the call.

Other information services that may be offered through numbers other than 900 numbers (for example through an 800 or other toll-free number) include certain directory services, or services for which users are assessed charges only after entering a prior payment or subscription arrangement. It is important to note that, given these definitions, not all 800 calls are toll-free calls.

Phone Calls to Toll-Free Numbers

Calls placed using 800 and other prefixes like 888, 877 and 866 are widely understood to be toll-free. Such calls, however, can sometimes be connected to a service that will charge you for accessing information. If you dial an 800, 888, 877 or 866 number, the information service provider receiving your call cannot connect you automatically to a 900 number service and cannot call you back collect. You can only be charged after calling an 800 number for information if:

- you have entered into a written agreement with the company offering the 800 number information services that includes:
 - the amount you will be charged for each call;
 - the information service provider's name, business address, and phone number; and
 - a unique PIN or other security device to prevent unauthorized charges to your account.

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Phone Calls to Toll-Free Numbers (cont'd.)

- you are charged for the information through a credit, prepaid, debit, charge or calling card. Before you can be charged for a call to an 800 number, the service provider must provide an introductory message telling you:
 - that there is a charge for the call;
 - the service provider's total cost per minute and any other fees;
 - that charges will be billed on a credit, prepaid, debit, charge, or calling card, and asking for your credit card number;
 - that charges for the call will begin at the end of the introductory message; and
 - that you can hang up during the introductory message or at the end of the introductory message and will not be charged for the call.

No written agreement is required for calls to 800 numbers that charge for using devices to provide telecommunications services to persons with hearing or speech disabilities. Similarly, no written agreement is required for directory services provided by a telephone company, or for the purchase of goods or services that do not qualify as information services.

Your Telephone Bill

Charges for 900 pay-per-call and 800 number information services should be displayed in a section of your telephone bill that is clearly separate from your local and long distance telephone charges. For each call made to a pay-per-call service, information regarding the type of service, the amount of the charge, the date and time of day and length of the call must be indicated. Information service providers must notify their customers at least one billing cycle prior to making any changes in their charges or terms of service.

Your Telephone Bill (cont'd.)

Your telephone company cannot disconnect your local or long distance service for nonpayment of disputed 900 or 800 number charges. Your telephone company can, however, block you from making calls to 900 numbers if you do not pay legitimate 900 number charges.

Blocking 900 Numbers

In most areas, you can ask your local telephone company to block 900 number dialing from your phone and the company must do so at no charge. You must ask within 60 days of beginning new telephone service. The company can charge a reasonable one-time fee if you ask for blocking outside the 60-day period. If you decide to remove the 900 number dialing block, your request to your local telephone company must be in writing.

Filing a Complaint with the FCC

If you have a complaint regarding a 900 or 800 number service, first try to resolve it with the company providing or billing you for the service. If you can't resolve it directly, you can file a complaint with the FCC. There is no charge for filing a complaint.

You can file your complaint using an FCC online complaint form found at www.fcc.gov/complaints. You can also file your complaint with the FCC's Consumer Center by calling 1-888-CALL-FCC (1-888-225-5322) voice or 1-888-TELL-FCC (1-888-835-5322) TTY; faxing 1-866-418-0232; or writing to:

Federal Communications Commission
Consumer & Governmental Affairs Bureau
Consumer Inquiries and Complaints Division
445 12th Street, SW
Washington, D.C. 20554.

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What to Include in Your Complaint

The best way to provide all the information the FCC needs to process your complaint is to complete fully the online complaint form. When you open the online form, you will be asked a series of questions that will take you to the particular section of the form you need to complete. If you do not use the online complaint form, your complaint, at a minimum, should indicate:

- your name, address, email address, and phone number where you can be reached;
- the telephone and account numbers that are the subject of your complaint;
- the names and phone numbers of any companies involved with your complaint;
- the amount of any disputed charges, whether you paid them, whether you received a refund or adjustment to your bill, the amount of any adjustment or refund you have received, an explanation if the disputed charges are related to services in addition to residential or business telephone services; and
- the details of your complaint and any additional relevant information.

Filing a Complaint with the Federal Trade Commission (FTC)

The FCC can process your complaint about information service providers that are also telephone companies subject to its jurisdiction. Many information service providers, however, are not telephone companies. If you have a complaint about an information service provider that you know is not a telephone company, you can file it with the FTC.

You can file a complaint with the FTC online at <https://www.ftccomplaintassistant.gov>. You can also file a complaint by calling the FTC toll-free at 1-877-382-4357 (voice) or 1-866-653-4261 (TTY), or writing to:

Federal Trade Commission
CRC-240
600 Pennsylvania Ave., NW
Washington, DC 20580.

For More Information

For information about other telecommunications issues, visit the FCC's Consumer & Governmental Affairs Bureau website at www.fcc.gov/consumer-governmental-affairs-bureau, or contact the FCC's Consumer Center using the information provided for filing a complaint.

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To receive information on this and other FCC consumer topics through the Commission's electronic subscriber service, click on www.fcc.gov/cgb/contacts/.

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