

FAQ - What's the difference between Slamming and Cramming

Slamming is the practice whereby a consumer's chosen local or long-distance telephone company is changed without the consumer's knowledge or consent. In accordance with our mission statement, ethical business practices and our business solutions partnership agreements, FORWARD Telecommunication Services, Inc. will not change Customer's voice (local or toll access) or data network services without explicit instructions from the Customer and not without appropriate authorized customer signatures on contracts between the Service Provider and the Customer. Company will require written verification of changes in subscribers' carrier services.

Cramming, the practice of adding optional chargeable services to your voice / data services, and occurs without the consent of phone customers. FORWARD Telecommunication Services, Inc. will only add services pre-authorized by the Customer. Although we may offer or advise additional or enhanced services for your account, it is the responsibility of the customer to authorize such purchases.

Should the Customer suspect that Cramming or Slamming has occurred, FORWARD Telecommunication Services, Inc. will assist the Customer in resolution of these issues with the Network Service Providers.

WHAT ARE THOSE CHARGES ON MY BILL? (Archive: 3Q2002 Newsletter Article)

First of all let's talk about SCAMS to your telephone billing.

A renewed OLD SCAM going around concerning the telecommunications sales market. Here's a brief synopsis of what happened recently to one customer.

The caller identified herself as "Dana" and her company employee ID as D43610L. The name of her Company is LCR (Low Cost Rates), and they are based in Illinois. She said that due to a computer failure the service was changed from Business to "Home" service and that the line rate that should be \$4.95 has been changed to \$5.41. She said that this rate will be going to \$8.98 in the near future and eventually to \$32.00. She wanted to have the authorization to change the service of the customer back to business class so this wouldn't happen. She said the reason she was calling the customer is because they had a PIC freeze on their line and they can't legally change the service without the customer's approval. She also said they are "funded by SBC Ameritech" to do this and they got the customer's number from SBC and can only call companies with a PIC freeze.

When pressed for a phone number, city of origin or even a website to verify that her company existed, she replied that she was not allowed to give out that information but that the verifier could. The supervisor (Lisa N.) gave out a direct line of 800-549-6701 which, when called, was a disconnected number.

This type of SCAM also recently happened with a "Customer Service Call" from a Gas Utilities Billing Company at our offices.

Several of our Customers refer these types of various "Telephone Company" sales calls to call their Client Manager at FORWARD Telecommunication Services, to handle any questions the "Telephone Company" has about their account.

If you receive a call similar to this, please feel free to refer the caller to Anna Redcliff at 630-966-1919 to verify your AT&T (SBC) account information. **FORWARD will not add nor delete any services from your account without your direct authorization** and we can get verification of Authentic AT&T (SBC) departments.

Are You Being Crammed? (Archive: 3Q2003 Newsletter Article)

One of the services we perform is Telephone Bill reviews for our customers. During recent reviews we've run across quite a few questionable charges from companies customers didn't have any idea who they were or what services they were paying for.

Even our own bill got "crammed" through a company called "Enhanced Telecommunications" who say they are a

411 service that charges a minimum of \$4 per month for their "411 Service". The problem is that we never ordered it, never signed anything, nor spoke to a representative of the company, and legitimate 411 charges are still being billed by the company, whose service we do use.

Normally these charges are so small that they may go unnoticed, but they will be clearly marked on your SBC bill along with legitimate SBC services, Internet services and, possibly, your Long Distance Services.

These companies that add their charges without your consent or order, to your phone bill are non-regulated and may bill between 1 and 2 months ahead of time.

Here's what you will need to do to get these erroneous charges off of your bill and credited from your account. Review your past months' bills for the charges; a total will be on page one of your SBC bill and usually towards the end of the bill is a page showing the breakdown of the charges.

Call the toll free number associated with the company. If you are able to get a rep on line **get the address of the company**, request that the full amount billed (remember you may be seeing 1-2 months behind what they've billed SBC) be credited and that the account be cancelled. Ask for this in writing. I called 6 times before I got it sent to me by fax. I also requested proof of ordering the service which they could not provide. Keep accurate notes with whom you spoke and the date and time of your calls.

Call the SBC Local Service Billing Phone number listed on your SBC bill and request the charges showing on your account (they are 1-2 months behind in receiving the charges from the company) be RECOURSED. Asking that the charges be recoured will result in a bill back to the original billing company.

SBC will direct you to the ICC. The ICC cannot take complaints for unregulated services, but they can take information and track these companies. So call the ICC at 800-524-0795 to log your information. They will suggest you file a complaint through the Attorney General for cramming.

To request a complaint form from the Attorney General call 800-243-0618 or download one at: <http://www.ag.state.il.us/file.htm> The Attorney General will not take a complaint without the address for the company you are filing on.

Another company who's name appears often on customers' bills is ILD Teleservices. If you find this company billing through your local service telephone bill and you DID NOT order their services, visit http://www.consumeraffairs.com/cell_phone/ild.html for information on how to proceed to remove the service and file complaints.

Follow up. Make sure the charges are credited from future bills. If the billing company does not issue the credit—call SBC and recourse the charges that appear after your initial request to recourse older charges.