



# International Phone Number Scam

Be cautious when calling or returning a missed call to an unfamiliar telephone number – it could be a costly international telephone call.

Consumers are lured into calling international telephone numbers through missed calls, advertisements and other promotions for interesting or important information.

Missed calls may appear on your phone log or caller ID. Ads may promise information and entertainment services ranging from psychic readings to chat lines to employment opportunities. You may be unaware that some of these numbers are actually costly international "pay-per-call" numbers, where a portion of your international long distance charge goes to pay for the information or entertainment you receive over the phone.

The cost for the calls can be in the hundreds of dollars for even one telephone call. You could end up with a hefty phone bill if you call an international telephone number because each country sets its own telephone rates and there is no limit to the per-minute charge.

Those urging you to call have an incentive to keep you on the line as long as possible because they receive a portion of the international long distance charge.

The more often you call – and the longer you stay on line – the more they profit.

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*You may receive an "urgent" message to call international number.*

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## Know where you are calling

It is not always easy to tell if you are calling an international telephone number. In most cases, you have to dial "011" to begin your call to a foreign country.

But there are locations outside the United States and Canada, (many of them in the Caribbean) and cell phone numbers where you simply dial the area code and number to reach your party.



While these telephone numbers may look like domestic long distance calls, international telephone rates apply.

## Eight steps to avoid a pay-per-call scam

1. Be aware of missed calls and phone or email messages from companies or numbers and people you do not know.
2. Avoid answering advertisements or messages that state "Not 900 Number," "No Premiums Apply," or "Long distance rates apply".
3. Watch out for advertisements that may be for employment opportunities or some sort of entertainment, such as psychic hotlines or prize entries.
4. These advertisements claim that "No Premiums Apply" because legitimate companies are required to notify the customer of any premium charges, like per-minute costs.
5. Be aware that long distance rates can be very high for these calls as you are calling outside the country.
6. Tell children that they must ask permission to dial any long distance numbers.
7. Check your telephone directory before calling any unknown long-distance number to determine if it is domestic or international.

8. Check your phone bill closely for any suspicious long-distance charges.

## Be a smart phone shopper

These international telephone services are similar to "900" number services because you purchase information or entertainment over the telephone and pay for it simply by dialing the telephone number.

Providers of both 900 number and international pay-per-call service make money based on the number and length of calls generated to the pay-per-call numbers.

However, one very important difference is that the protections afforded by the Federal Trade Commission's (FTC) 900 Number Rule – clear disclosures about the cost of the call before those costs are incurred – do not apply to international pay-per-call numbers.

If you are deciding whether to call an international pay-per-call number, you should also know that:

- You will not hear a free preamble stating the cost of the call. Nor will you be given an opportunity to hang up without being charged.
- Ads for international pay-per-call numbers rarely, if ever, reveal the precise amount that you will be billed – this can result in a big surprise when your bill arrives.
- Your telephone service may be cut off if you do not pay the charges for international calls.
- There is no easy way to block access to these numbers from your telephone.

## Beware of scams

Some international pay-per-call numbers are promoted in uniquely deceptive ways. You may receive "urgent" messages left on your voicemail answering machine or email or text messages trying to get you to call the international number.

The messages tell you to call a long distance number for more information. In many cases, the return-call number is an international pay-per-call line, with a three digit exchange that looks like an American or Canadian area code.

The message may falsely claim that a family member has been injured, that you have won a prize, or that there is a problem with your credit. If you return the

call, you may be unwittingly putting money into the pockets of scam artists.

## How to protect yourself

If you see an ad for an information or entertainment service, or receive an urgent message to return a call, follow these precautions:

- Be skeptical about area codes you do not recognize, especially:

**809** – Dominican Republic

**876** – Jamaica

**758** – St. Lucia

**664** – Montserrat

**257** – Burundi, Africa

There are dozens of other area which connect callers to an international telephone call.

Check your telephone directory or call the operator to determine if the area code is for a domestic or international location before calling. No matter how you get the message, if you are asked to call a number with an area code you do not recognize, **DO NOT RETURN THE CALL!**

- Be wary of ads for information or entertainment services which make such claims as "not a 900 number," "no premiums apply," or "LD rates apply." The advertisers of these services would like consumers to believe that these pay-per-call services are not as costly as 900 number services when, in fact, they may be even more expensive.
- Tell family members they need your permission to call domestic or international long distance services. For example, children should be cautious of telephone numbers outside your immediate area code and numbers with more than 10 digits.
- Promptly check your phone bill for long distance charges you do not recognize. If your bill contains an unauthorized call, contact your local telephone company as well as your long distance carrier. The telephone company may provide a credit or refund, but they are not required to do so.

However, your notification will help the telephone companies identify telephone numbers which are the source of abuses.

Scams of this type are extremely hard to prosecute, and since you actually did make the call, neither your local phone company nor your long distance carrier will want to get involved.

They will tell you that they are simply providing the billing for the foreign company. You will end up trying to deal with a foreign company that feels they have done no wrong. It can turn into a nightmare!

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