

scammers are tricking consumers into approving subscribing and paying something through their phone bill. It's called cramming and the tactic usually picks up during the holiday season when people are more likely to donate to charities. Here's how it works, and how you can protect yourself.

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13-24 Kathleen Calligan/Better Business Bureau

26-32 FTC.GOV

114-127 Jamey Tucker

## **ANCHOR INTRO**

A CONSUMER WARNING TONIGHT, SCAMMERS ARE WORKING DOUBLE-DUTY TRYING TO TRICK YOU OUT OF YOUR MONEY.

THEY MIGHT CALL ASKING FOR A DONATION TO A CHARITY BUT EVEN IF YOU DECLINE, THEY COULD USE YOUR VOICE TO START DRAINING YOUR BANK ACCOUNT A FEW DOLLARS AT A TIME.

OUR CONSUMER TECHNOLOGY REPORTER JAMEY TUCKER HAS BEEN LOOKING INTO THIS TACTIC THAT'S TRICKED HUNDREDS OF THOUSANDS OF DOLLARS OUT OF UNSUSPECTING PEOPLE.

## **PACKAGE**

You may never look closely at your phone bill but the Better Business Bureau says you may want to start. Scammers are using this trick, called 'cramming' that often goes unnoticed.

"Many years ago consumers didn't have credit cards and the technology of your landline phone bill, and now our cellphone bills, allowed us to charge something to our telephone bill."

Kathleen Calligan tells me, a scammer gets your permission to pay for something with your phone bill without your knowledge. but it looks like they have your permission. They can get it when you answer a scam or robocall.

" all you have to do is say 'yes' to something, just in general conversation. A scammer can pick that out of a recording and they can put 3rd party charges on your phone bill."

Earlier this year the trick was discovered when a series of scam calls asked:

"Can you hear me?" say "yes", and they can confirm to your phone company that you've approved the monthly fee.

"So small every month you won't even slightly notice a change in the bill, and it will stay there for years at 2.99 a month or 10.99 a month."

So, don't pay your phone bill without looking at it. If your bill is paid automatically each month online, pull up your account. If you see 3rd party or "usage charges". contact your wireless carrier and tell them to stop. and file a complaint at [ftc-dot-gov](http://ftc-dot-gov).

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## **ANCHOR TAG**

THE BETTER BUSINESS BUREAU SAYS THE BEST WAY TO PROTECT YOURSELF IS TO NOT SAY ANYTHING AND HANG UP ON ANY ROBO-CALLS THAT RING YOUR PHONE.

## **WEB STORY**

You may be in a giving mood during the holidays but donating to what you think is a charity, could start draining your bank account a few dollars at a time. It's called cramming and it's a trick scammers use to add 3rd party charges to your phone bill.

"Many years ago consumers didn't have credit cards or online banking and the technology of your landline phone bill and now our cell phone bills, allowed us to charge something to our telephone bill," says Kathleen Calligan from The Better Business Bureau.

"Today many of us have forgotten that but if we look on our telephone bill, and I know we don't, you'll see that there can be 3rd party billing," said Calligan.

The charges are often for subscriptions to horoscope readings, love and dating advice or ringtones. If the consumer sees the charge and reports it to their phone company the scammers can show that you've subscribed by playing for them a call where you said "Yes".

"All you have to do is say 'yes' to something, just in general conversation. A scammer can pick that out of a recording and they can put 3rd party charges on your phone bill," explains Calligan.

How do the scammers get your 'yes'? Earlier this year there was an increase in robo-calls where the person on the other end of the line asked "can you hear me?" The answer "yes" was recorded. Those 'can you hear me?' calls were being reported across the country.

The scammers are sly by adding the charges in \$3 to \$9 increments. "So small every month and you won't even slightly notice a change in the bill and it will stay there for years," said Calligan.

So how can you protect yourself? If you get a robo-call or a call with someone on the line asking anything that would draw a positive response such as "yes" or "okay", don't say anything and hang up the phone. The FTC also urges consumers to report the call by going to [www.ftc.gov](http://www.ftc.gov)