

# You should know...



North Dakota Public Service Commission

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North Dakota Public  
Service Commission

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## Pre-Paid Calling Cards

### WHAT IS A PREPAID CALLING CARD?

A pre-paid calling card is a card you purchase to make long distance calls. Many people like them because they can be used anywhere and there are no bills because they are paid for in advance.

### WHAT DO THEY COST?

There are many pre-paid calling cards on the market and the difference in rates can be significant from one company to another. Rates also vary according to what type of a call is being made. Intrastate calls, which are calls that originate and terminate in the same state, can be much higher than interstate calls, which originate in one state and terminate in a different state. International rates can also be substantially higher than other types of calls.

### HOW DO I KNOW WHAT RATE I AM BEING CHARGED FOR THE TYPE OF CALL I'M MAKING?

You should read all of the information that comes with the prepaid calling card before using it and call the customer service number on the card if you are unsure of the rate. The cheapest rate is usually posted on the front of the card, but other types of calls made with the same card can cost more. For example, some companies deduct more than one minute of use for one minute of actual call time for intrastate calls. Some cards also deduct minutes just to initiate a call or to make calls from payphones.

### HOW DO I DECIDE WHICH CARD TO BUY?

While the North Dakota Public Service Commission cannot refer consumers to a specific brand of pre-paid calling card, the agency can provide you with some general advice and tips. The following is a list of some helpful hints:

- ✓ Always read the fine print on the cards

so that you are aware of the rates, terms and conditions before buying a card.

- ✓ If some of the terms and conditions are unclear on the card, write down the customer service number and call it to ask more questions before you buy a card.
- ✓ Check the expiration date before purchasing a card.
- ✓ If you are buying a specific card for the first time, start by buying one with a small amount of minutes first.
- ✓ Ask family and friends which cards they have used and liked.

### COMMON COMPLAINTS OF PRE-PAID CALLING CARDS

- Intrastate rates are significantly higher than interstate rates.
- Access numbers and pin numbers don't work.
- Customer service numbers that are always busy.
- Card issuers go out of business, leaving people with useless cards.
- Rates are higher than advertised, or contain undisclosed fees.
- Cards that charge even when a call does not go through.
- Poor quality connections.
- Cards that expire without the purchaser's knowledge.

### CONTACT US

For more information about prepaid calling cards, or for assistance resolving a complaint, contact the Public Service Commission at 328-2400. The FCC also has information about calling cards and other telecommunications issues, which can be found at [http://www.fcc.gov/cgb/information\\_directory.html](http://www.fcc.gov/cgb/information_directory.html).

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