

# FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

## When Your Computer Makes A Call... Without Your Okay

If you use the Internet, you're probably dialing a local phone number to get online. Chances are you know exactly what you pay for that local service. However, many consumers are surprised to find they've been charged for calls to destinations that aren't remotely local, simply *remote*. The calls were made through their modems without their knowledge or approval.

How does it happen? According to the Federal Trade Commission (FTC), the nation's consumer protection agency, it's a scheme some Web sites use to trick consumers into paying to access "free" Internet content. Often, the sites claim to be "free" or advertise that "no credit card is needed," then prompt the user to download a "viewer" or "dialer" program. Here's the catch: Once the program is downloaded to the user's computer, it disconnects from the Internet and reconnects using another phone number — a domestic long distance, international or 900 number — at rates between \$2 and \$7 a minute.

The FTC says these scams, which are typically associated with adult sites, don't require a credit card number for access. That means they're available to children, who can click onto them without their parents' knowledge or permission. Even if parents disable international calling from their phone lines, many modem dialers are programmed to circumvent the "block," and initiate international calls using a "10-10 dial-around" prefix.

Here's how you can minimize your chances of finding surprise charges on your phone bill:

- Consider a dedicated phone line for your computer and restrict it to local calls.
- Pay attention to any program that enables your modem to re-dial to the Internet. If you see a dialog box on your computer indicating that it's dialing when you didn't direct it to, cancel the connection and hang up. Check the number you're dialing and continue only if it's a local call.
- Make sure your modem makes an audible noise when dialing a phone number — so you can hear that a new connection is being made.
- Delete any dialer programs that have been downloaded onto your computer.
- Read online disclosures carefully. They may be buried several clicks away in pages of small print. In addition, read the language in the typical gray boxes on your screen. Don't click on "OK" unless you know exactly what you're agreeing to.

- If in the past you used a modem to dial up the Internet and now you use a high-speed DSL or cable connection, disconnect the phone line from your computer. You don't need it to access the Internet any more, and it could leave you vulnerable to a dialer program.
- You may want to install a firewall, especially if you use a high-speed Internet connection. A firewall is software or hardware designed to block hackers from accessing your computer. You also might consider increasing the security settings on the operating system software on your computer.
- Talk to your children. Explain that they could be targets of international modem dialing scams and tell them the consequences of downloading "viewer" or "dialer" programs on the computer.
- Monitor your children's Internet use. Keep track of the Web sites your children visit by checking the Web browser history files and cache.
- Be skeptical when surfing the Web especially when you see claims like "free" or "no credit card needed" in exchange for a product or service.
- Dispute the charges with the company doing the billing.
- Save the bill. If you think you've been a victim of unauthorized modem dialing, it may help identify the scammers when you report the incident.
- Take action if you are billed for access to Internet content that you didn't authorize. Use the complaint form at [www.ftc.gov](http://www.ftc.gov), or contact the FTC, toll-free, at 1-877-FTC-HELP (1-877-382-4357).

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



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