



Premium Rate Services

This fact sheet has been developed for the Consumer Education Program by the Communications Commission of Kenya. It was compiled by studying material from various authoritative sources and adopting what is universally acceptable and relevant to the Kenyan situation. The fact sheet is intended to enable Consumers have a good understanding of the issues discussed and hence empower them when making decisions regarding ICT products and services.

Introduction

Premium Rate Services (PRS) are delivered via a short message service (SMS) or calls made to certain numbers which are typically prefixed by 0900 or 091 or in the case of mobile phones, three, four or five digit short access codes followed by a descriptive keyword e.g. “1234 enter”. A premium rate service offers you information or entertainment at an extra charge (premium) through a variety of media including phones, fax, internet, mobile and TV. Typical services include:

a) Entertainment

- Competition scratch cards
- Phone chat
- Horoscopes
- Interactive TV games
- Charitable fund raising
- TV vote lines (for example, Tusker Project Fame, Big Brother etc)
- Mobile ring tone and logo download
- Competitions

b) Information

- Technical help lines (for example, for computer or Internet problems)
- Adult entertainment
- Information (weather, traffic, news, etc.)
- Directory enquiry services
- Sports results

Premium Rate Numbers

Premium rate telephone numbers are used as a platform for which calls for premium rate services. Usually the prices for PRS calls are higher than normal prices charged.

Toll Free Numbers

Toll free numbers are numbers beginning with 800 or 888. They allow the caller to reach a business and/or individuals without charges. The charge for using a toll free number is paid by the called party instead of the calling party. Toll-free numbers have proved successful for businesses, particularly in the areas of customer service and



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telemarketing. Toll-free services provide potential customers and others with a “free” and convenient way to contact businesses.

An example of a toll free number is the child help line number 116. One can call this number if they feel that a child needs care, protection, counselling. The number can also be used if a child’s rights are violated. Parents should inform their children about this number and save the number in the phone for use by the child.

How does the PRS work?

PRS services are offered by providers responsible for the content, product or service provided or who act as resellers on behalf of a number of such providers. The telephone or ISP Company receives the call on behalf of the service provider. In many cases, the money paid by users of Premium Rate Services is shared between the telephone company carrying the service, the organisation providing the content and the service provider.

Regulation

The Communications Commission of Kenya (CCK) is the independent regulatory authority for the communications industry in Kenya. Its role is to license and regulate telecommunications, radio communication and postal/courier services in Kenya. The Commission further regulates all premium rates telecommunication services in the country.

CCK investigates complaints, and has the mandate to deal with errant service providers who breach the terms and conditions of their licences.

PRS SCAMS

SMS Scams

Increasingly, mobile network operators are offering reverse charge SMS services that enable a user to be charged for incoming SMS messages. The idea behind the reverse charge on SMS is to allow users to make small payments, called micro payments, for services with their mobile quickly and easily. To facilitate authentication by the system and before a reverse charged message can be sent, a certain message must be sent to a network 'short code'. The short codes used are usually telephone numbers consisting of just 3, 4 or 5 digits, which can only be accessed from within that particular network.

Most mobile phone scams normally start with the mobile phone user receiving a message offering a prize or informing the user of having won a prize in an ongoing competition and that they should call a certain number to claim their prize. This number is usually a premium rate number that is charged above normal and the price is often non-existent. The fraudsters will do anything to convince you to send a message to this number, and may even send you seductive messages, or urgent messages claiming that a loved one is unwell. As soon as you send a message to the



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given number which serves as an acknowledgement to receive the premium rate charged messages, the fraudsters may send you the costly messages as many times as they like.

Network operators usually take steps to shut down the scams as long as they have proof of such operations. Unfortunately, in most cases many innocent users will have been swindled.

Safeguards from scams

- Never reply to text messages from people you do not know because the message could be part of an SMS scam, a phone virus or it could be from a predator or a bully who has obtained your number from someone else.
- If someone approaches you in the street and asks to use your phone (even if they say it is an emergency) direct them to the nearest public phone or, in the case of an obvious emergency, dial 999 or 112 for them. Do not allow strangers to use your phone because they may either be trying to steal your phone or, they may be a scammer who uses your phone to dial a premium rate number that charges your phone account.
- Contact your telephone service provider for details on premium rate call barring.

Internet Diallers

While using dial-up internet connections to access certain PRS such as sports highlights, film or music downloads or adult content, a user may be asked to download software known as 'a dialler' which temporarily disconnects the dial up connection and connects the user to a PRS number for the duration of the visit to the website.

Many companies use diallers legally to collect revenue. Such companies will normally inform customers of the premium rate charge before the customer downloads the dialler. However in some cases diallers can connect the user's computer to a premium rate number without their knowledge or consent. This constitutes illegal internet PRS connection. Such software is referred to as 'rogue diallers'. Often the premium rate number used by the rogue dialler stays on the user's computer meaning that every time they connect to the internet the dialler will dial up the premium number. It is only when the user checks the dialler that they would be able to tell that the number has been changed. It is advisable that the user manually changing the dial-up back to the original provider.

Because the rogue diallers dial premium-rate phone numbers, the user may end up paying exorbitant phone bills which may precipitate a dispute between the user and the telephone service provider over who is liable for the phone bill because the user may not know until they access the phone bill.

Safeguards from internet diallers

- You should always be cautious about clicking on pop ups or links or accepting downloads particularly if they appear unexpectedly.



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- Install firewalls antivirus and anti-pop ups software and regularly update them.
- Regularly check the dial up setting of your computer to make sure that you are connected to your usual ISP.
- Children should be encouraged not to open e-mails from people they do not know and certainly not to open any attachments.
- There are filtering solutions available to help combat spam, however you should note that such filters sometimes erroneously send important e-mails to the junk mail box. Always check your junk mail box for e-mails that may have been placed through there by mistake.
- If you download premium content, make sure that you read the terms and conditions properly, so that you know what you are getting yourself in to.
- You should ask your telecoms service provider to block premium rate numbers. This will stop rogue dialers from calling an international telephone number. You should also ask for international numbers to request a pin code
- If you have broadband connection, make sure that you are safe by ensuring that your dial up modem is disconnected from the phone socket or computer

What one can do if premium rate calls are made without their permission?

If calls have been made without the user's permission, the user should contact the telephone service provider to discuss the bill. The user should consider asking the provider to bar their phone from making premium rate calls, sending or subscribing to premium rate messages.

How to complain

If a user has a complaint about a premium rate service, it is advisable the telephone service provider or the Internet Service Provider to obtain details of the PRS provider. If the user feels that the complaint has not been addressed satisfactorily, they may at that point contact CCK.

For more information contact the Communications Commission of Kenya on the following address:

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Disclaimer:

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