

## Mobile Cramming Roundtable Tweets

On May 8, 2013, the FTC hosted a workshop on mobile cramming – unauthorized charges on your mobile phone bill. Staff tweeted the day-long event from its @FTC account. The hashtag was #FTCmobile.

Tweets are posted in chronological order for ease of reading. They remain in their original order on the FTC's Twitter account for as long as the site allows.

### Opening Remarks

We're starting! #FTCmobile

FTC Commissioner Maureen Ohlhausen kicks off the workshop. Notes it is also Public Service Recognition Week. #FTCmobile #PSRW

We need to protect consumers & also let innovative mobile service flourish, says Ohlhausen. #FTCmobile

Ohlhausen highlights FTC's 1st mobile cramming case - more info: <http://go.usa.gov/TGfA>  
#FTCmobile

Ohlhausen: Workshop will cover understanding 3rd party billing & mobile cramming & current, possible strategies to reduce it. #FTCmobile

### Panel 1 Tweets

Panel 1: Understanding Third-Party Billing & Mobile Cramming. Moderated by FTC's Larissa Bungo & Andrew Schlossberg.

Panelists L to R: Mike Altschul, Kate Welley McCabe, John Breyault, Jim Manis, Jim Greenwell, and Larry Bryenton. #FTCmobile

Each of the panelists are giving a brief overview of their organizations and roles. #FTCmobile

Moderator: What is the process for placing a third-party charge on a mobile phone bill?  
#FTCmobile

Up to 80% consumers surveyed said they did not know that third party services can be billed to their mobile phone, says McCabe. #FTCmobile

Up to 80% consumers surveyed said they did not know that third party services can be billed to their mobile phone, says McCabe. #FTCmobile

Bryenton: Charitable third party billing on mobile phone bills does not seem to be a problem. It lies in commercial space. #FTCmobile

Mobile bills can be used like a credit card said Bryenton, but consumers don't get same benefits of regulations. #FTCmobile

Correction: Breyault: Charitable 3rd party billing on mobile phone bills does not seem 2 be problem. It lies in commercial space. #FTCmobile

Correction: Mobile bills can be used like a credit card said Breyault, but consumers don't get same benefits of regulations. #FTCmobile

Panelist: Carriers provide disclosures in service agreement at point of sale that 3rd party services can be charged to cell bill. #FTCmobile

Panelist: Carriers provide disclosures in service agreement at point of sale that 3rd party services can be charged to cell bill. #FTCmobile

Neg option is not compliant. Industry cooperates w/law enforcement in identifying & prosecuting crimes, says Altschul. #FTCmobile

Have questions for panelists? Tweet them now! #FTCmobile

Moderator: What do you think of the scope of the cramming problem? #FTCmobile

Complain to your carrier if you've been crammed. You may get a refund. - Breyault #FTCmobile

Photo: Panelists discuss mobile cramming & third party billing. #FTCmobile  
[pic.twitter.com/777K2pTLGs](http://pic.twitter.com/777K2pTLGs)

Greenwell poles audience - how many people pay their mobile bill with a credit card on file? Nearly half raise hand. #FTCmobile

## **Panel 2 Tweets**

Panel 2: Current Strategies to Reduce Mobile Cramming. Moderators: FTC's Deitch & Pozza. Webcast link: <http://bit.ly/VaRgWX> #FTCmobile

Moderator discusses the FTC's mobile cramming case against Wise Media. Details here: <http://go.usa.gov/TGfA> #FTCmobile

Panelists L to R: Jim Chilsen, Cara Frey, Derek Halliday, John Bruner, Paul Singer and Chris Witteman. #FTCmobile

It is encouraging the steps industry has taken to reduce cramming, but I think we need tougher regulation. - Chilsen #FTCmobile

If mobile cramming persists/increases, then at some point consumers will not want to participate in mobile channel. - Frey #FTCmobile

Here is Paul Singer's presentation: <http://go.usa.gov/TGhA> #FTCmobile

In California, the billing telephone corp bears ultimate responsibility for all items in a consumer's bill, says Witteman. #FTCmobile

Moderator wants to drill down on vetting content providers. Asks how much upfront vetting is done before they can start billing? #FTCmobile

Bruner: Vetting content providers = doing background check on provider much like a background check on a person. #FTCmobile

Re: Mobile cramming: It feels like a high-tech game of whac-a-mole. - Chilsen #FTCmobile

Chilsen: Good, solid industry guidelines & government regulation shouldn't be mutually exclusive. #FTCmobile

Moderator: What is double opt-in and how does it work? #FTCmobile

Double opt-in = process designed 2 ensure consumer knows exactly what purchasing - 1)point of sale 2) second text notice. -Bruner #FTCmobile

Reminder: If you have questions for panelists about mobile cramming, tweet them with #FTCmobile and we'll ask them for you.

Panelist: One of the best protections from mobile cramming? Read your bill! #FTCmobile

Chilsen: Got strange text message? Check out number at <http://smswatchdog.com> & find out more about the sender. Free service. #FTCmobile

Curious about our panelists? You can read bios here: <http://go.usa.gov/T7bG> #FTCmobile

Lunch break! We'll be back for #FTCmobile at 1:30pm EDT.

### **Panel 3**

Next up: Panel 3: Other Possible Strategies to Address Mobile Cramming. Moderated by FTC's Malini Mithal & Jim Trilling. #FTCmobile

Just tuning in? You can watch our webcast on mobile cramming here: <http://bit.ly/VaRgWX> #FTCmobile

Panelists LtoR: Alan Sege, Melanie Tiano, Martine Niejadlik, Lynn Follansbee, Delara Derakhshani, Dave Asheim, and Mike Altschul. #FTCmobile

Tiano discusses investigations into mobile cramming and proposed legislation to protect wireless users. #FTCmobile

Sege: Refund rates are not indicative of cramming necessarily. #FTCmobile

Moderator: Should refund rates be reported nationally? #FTCmobile

No consistent policies implemented at carrier or aggregator levels. Need clear reason codes why consumers refunded. -Niejadlik #FTCmobile

We need to be proactive - take action before consumers are hit with these charges. - Derakhshani #FTCmobile

Moderator: Once a carrier or aggregator terminates a content provider, are consumers notified? Should they be? #FTCmobile

Sege wants to discuss if there are any ways of improving security before transactions are initiated. #FTCmobile

Negative opt-in is not compliant with industry best practices. - Altschul #FTCmobile

Moderator: What can industry do to make double opt-in more secure? #FTCmobile

All you need for cramming is to know an active phone number exists. - Derakhshani #FTCmobile

Rules we have in place today simplified, easy to understand and comply with since CTIA took them over from MMA. - Niejadlik #FTCmobile

Moderator: Should consumer be able to dispute charge & not make that part of payment without it affecting their service or credit? #FTCmobile

### **Closing Remarks**

Jessica Rich, FTC's Division of Financial Practices, gives closing remarks. #FTCmobile

Easy charitable giving and alternative method of payment for non/under banked are some of the benefits of mobile. - Rich #FTCmobile

Rich says today's workshop highlights the need for additional measures to safeguard consumers from mobile cramming. #FTCmobile

Rich: Next steps: Will examine comments. Will figure out if need to make additional recommendations & write workshop report. #FTCmobile

Rich thanks staff that put on workshop: It takes a village to make it come together. #FTCmobile

FTC's upcoming workshop on mobile threats is June 4. Learn more: <http://go.usa.gov/T7A5>  
#FTCmobile