8:30  Registration

9:00  Welcome
Shameka Gainey
Staff Attorney
FTC Division of Marketing Practices

**Introductory Remarks**
David C. Vladeck
Director
Bureau of Consumer Protection, FTC

9:30  Session 1: Cramming — How Does It Happen and What Is the Injury?

This panel will describe the nature of landline telephone bill cramming that law enforcers have investigated and prosecuted. This panel will discuss the ways in which unauthorized charges are placed on the landline telephone bills of consumers and small businesses, the kinds of goods and services that are being billed, and the resulting injury.

**MODERATOR**
Russell Deitch
Staff Attorney
FTC Division of Marketing Practices

**PANELISTS**
Beth Blackston
Assistant Attorney General
State of Illinois

Dianne E. Dusman
Senior Assistant Consumer Advocate
Pennsylvania Office of Consumer Advocate
10:30  Break

10:45  Session 2: What Steps Does the Telephone Billing Industry Take to Detect, Monitor, and Prevent Cramming?

This session will examine the steps that industry currently takes to prevent, detect, and halt telephone bill cramming. The discussion will address the steps taken to keep crammers from accessing the billing platform, to monitor billing data and complaints to detect ongoing cramming, and to take action to expel crammers from the billing platform and ensure that they do not return. The panel will discuss how effective these steps have been in identifying and preventing cramming.

MODERATOR

Larissa Bungo
Assistant Regional Director
FTC East Central Regional Office

PANELISTS

Richard Goldberg
Assistant Director
Office of Consumer Protection Litigation
U.S. Department of Justice

Don Teague
President
MORE International

Laura Kim
Assistant Director
FTC Division of Marketing Practices

Kent Wardin
Assistant Vice President
AT&T

Jennifer Arbittier Williams
Assistant U.S. Attorney
Eastern District of Pennsylvania

John McGlamery
Deputy Attorney General
State of Nevada
12:00  Break for Lunch — on your own

1:30  Session 3: Approaches to Cramming Prevention: How Are the Mobile and Landline Billing Platforms Different?

This session will examine the different approaches to third-party billing and cramming prevention between the mobile and landline telephone billing platforms. Do the two platforms differ in procedures for screening third-party billers, monitoring cramming activity, and taking action against billers who submit unauthorized charges? Are the mechanisms used to ensure customer authorization different? What cramming prevention mechanisms and best practices could translate from one platform to the other? What cramming prevention mechanisms and best practices would be difficult or impossible to adopt due to technological or other differences between the platforms?

MODERATOR
Robert Schoshinski
Staff Attorney
FTC Division of Marketing Practices

PANELISTS
Michael F. Altschul
Senior Vice President and General Counsel
CTIA–The Wireless Association

Jim Manis
Chairman and CEO
Mobile Giving Foundation

Glenn T. Reynolds
Vice President for Policy
U.S. Telecom Association

2:30  Break
2:45   Session 4: Potential Solutions to the Cramming Problem

This session will discuss potential solutions to enable industry, consumers, and law enforcers to better prevent, detect, and reduce telephone bill cramming. Panelists will discuss specific ideas such as allowing consumers to request a block on all third-party billing, requiring third parties to get written approval from consumers before placing charges on their phone bills, improving disclosure of third-party charges to consumers, and creation of a registry of telephone numbers of consumers who do not want any third party billing. This panel also will address how to implement these potential solutions to the cramming problem.

**MODERATOR**

Lois Greisman  
Associate Director  
FTC Division of Marketing Practices

**PANELISTS**

John Breyault  
Vice President of Public Policy  
Telecommunications and Fraud  
National Consumers League

Elliot Burg *(invited)*  
Assistant Attorney General  
Office of the Vermont Attorney General

Joel Gurin  
Chief  
Consumer & Governmental Affairs Bureau  
Federal Communications Commission

Erik Jones  
Counsel to the Senate Committee on Commerce, Science, and Transportation

Keith Vanden Dooren  
Special Counsel  
Florida Office of the Attorney General

4:00   Closing Remarks

Chuck Harwood  
Deputy Director  
Bureau of Consumer Protection, FTC