

NC

7

FILE



RECEIVED

OCT 12 2007

07-1114-TP-CSS

Case Number



The Public Utilities  
Commission of Ohio

INVESTIGATION AND AUDIT DIVISION  
PUBLIC UTILITIES COMMISSION OF OHIO

Public Utilities Commission of Ohio  
Attn: Docketing  
180 E. Broad St.  
Columbus, OH 43215

Formal Complaint Form

James L. Stone  
Customer Name

1540 S. Hametown Rd.  
Customer Address

Akron OH 44321  
City State Zip

Account Number

Customer Service Address (if different from above)

RECEIVED-DOCKETING DIV  
2007 OCT 15 AM 11:47

PUCO

Against

Teleservices  
Utility Company Name

City State Zip

Please describe your complaint. (Attach additional sheets if necessary)

Attached is a copy of the last page of my most recent phone bill. It shows charges of \$74.26 for ILD Teleservices. I did not sign up for this, and don't know what kind of scam it is, but I will not pay this. Internet reveals this really is a scam. Verizon should not be billing people for this. ILD should be barred from doing any kind of business in Ohio. This is clearly fraudulent.

James L. Stone  
Signature

See Attachment  
from Internet

330-668-3040  
Customer Telephone Number

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business, Technician TM Date Processed 10/15/2007

**consumeraffairs.com**  
*knowledge is power!*

Consumer News   Recalls   Complaint Form   Scam Alerts  
 Rogues Gallery   Good Guys   Search   Home Page

Small Claims Guide | Legal Forms | Lemon Law | Resources | Newsletters

Automotive   Education   Electronics   Family   Finance   Health   Homeowners   Shopping   Travel

**Comcast - Official Site**

New Home Phone Service New Enhanced  
 Features and New Ways to Save.  
[www.comcast.com](http://www.comcast.com)

**Qwest Long Distance**

Just 5 Cents a Minute with Low Monthly Fee.  
 Qwest Official Site.  
[www.Qwest.com](http://www.Qwest.com)

**WinBI**

IT Bud  
 Saving  
[www.w](http://www.w)

**Ads by Google**

**Phone Directory**

**Local Phone Plan**

**Quest Phone Company**

**Long**

COMMUNICATIONS: Cable/DBS | Cell Phones | Internet Services | Local Phone Serv

## ILD Teleservices

And what might this be? As the complaints in this section show, ILD Teleservices is the name that appears next to mysterious charges on consumer phone bills. That's because ILD, among other things, is a "billing clearinghouse" for companies that bill for their services by placing charges on local phone bills.

Since its inception, this has been an area that has been open to abuse. There have been thousands of complaints about billing clearinghouses passing on phony and inflated charges for everything from collect calls to psychic readings, a practice known in the industry as "cramming."

ILD's Web site provides no clue to consumers as to how they might dispute inaccurate charges. However, it is one of seven clearinghouses that belong to something called CERB, the Coalition to Ensure Responsible Billing. CERB members subscribe to "stringent, pro-consumer policies for ensuring that only legitimate charges appear on consumers' bills."

One of CERB's standards is "Consumer Satisfaction." This section states:

Consumers must be able to easily and

### ILD Teleservices



- Collect Calls
- Calling Card Calls
- Directory Assistance Charges
- Internet Services
- Long Distance
- Payphone Charges
- Voicemail
- Yellow Pages/Web Sites

—  
 • Wisconsin Sues ILD Teleservices

- Florida Seeks Nationwide Telephone Billing Probe
- Florida Opens "Cramming" Probe

- Cramming Hits Consumers When They Least Expect It

**Who Owns This**

**Number?**

Type In Any Phone

Number And Find Out Who Owns It

ReversePhoneDetective.com

### **Phone Service**

Searching for telephone services? See our telephone services guide. TelephoneServicesGuide.info

### **MyUnlimited Long Distance**

Free Long Distance Calling Try Now no Commitment www.MyUnlimitedLD.com

### **Never Pay Another Bill**

Bill payment services for busy people and the elderly. Free info. myvesta.org

### **Att.com pay**

Pay Your Phone Bills Online Now. Surf to Att.com pay PaymentsElectronic.org

quickly discuss problems. Members are committed to monitoring consumer satisfaction particularly with regard to any disputes or inquiries that may arise. Members will provide quick and thorough responses. Members shall provide on request:

- The name, address, phone number and fax number of the service provider.
- The nature of any charge.
- The method of authorization.
- Information as to how a consumer may cancel a service or product.

CERB members are also supposed to aid in solving dispute and are required to:

- Provide a toll free customer service number.
- Provide dedicated staff to respond to consumer inquiries.
- Provide a full and timely investigation of any dispute.
- Initiate a credit or respond to the consumer within 30 days of the consumer's dispute.

Thus, any consumer whose local telephone bill includes an unauthorized charge from ILD should immediately call the toll-free number next to the charge to find out what the charge is for. If the charge is unauthorized, the consumer should politely insist that the ILD representative investigate further and report back in 30 days.

If ILD fails to do so, consumers should file a complete report using the ConsumerAffairs.Com complaint form, with copies to the Federal Trade Commission and their state Public Utilities Commission.

### **Corporate Information**

Fred Lloyd  
Vice President, Strategic Planning  
ILD Telecommunications, Inc.  
5000 Sawgrass Village Circle, Suite 30  
Ponte Vedra Beach, FL 32082  
Office: (904) 273-2440  
Tollfree: 1(800)433-4518  
Fax: (904) 285-3616  
Email: fred.lloyd@ildmail.com

### **Recent Complaints**

Here are a few of the more recent complaints. See the box to the right for specific categories.

### **George Luif of Lynwood IL (10/05/07)**

I noticed a repetitive phone charge appearing on my phone bill and when I called the number to investigate, the woman on the phone said that they will apply a refund to my phone bill in the next 60 days since it was an unauthorized sale. She refused to

**ILD Teleservices**

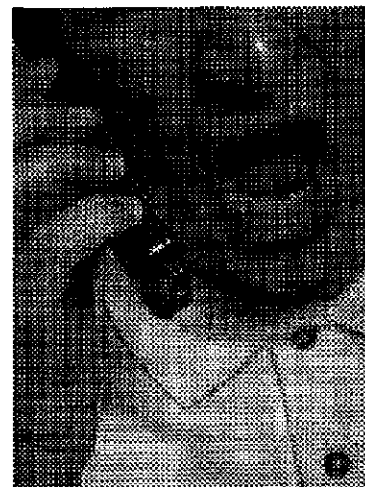


answer my questions as to why they don't verify internet sales to check authenticity and further refused to offer any investigation into who did this.

I am out \$59.00 until they refund the charges, if they do.

**Rachel of Valdosta GA (10/05/07)**

A mysterious charge appeared on my ATT business phone bill, in the amount of \$49.95. This charge referenced a company called Contact Message Systems, LLC and stated the bill was for a voice mail monthly service fee. This service was absolutely not requested by my company, or any member of. Telemarketers repeatedly called trying to get us to sign up for some ridiculous service we never needed. We responded no each time. We then asked to be taken off the calling list, in no uncertain terms. Shortly after is when we received this charge.



- Collect Calls
- Calling Card Calls
- Directory Assistance Charges
- Internet Services
- Long Distance
- Payphone Charges
- Voicemail
- Yellow Pages/Web Sites

- Wisconsin Sues ILD Teleservices
- Florida Seeks Nationwide Telephone Billing Probe
- Florida Opens "Cramming" Probe
- Cramming Hits Consumers When They Least Expect It

My time is valuable, and I have now spent over one hour on the phone trying to resolve this issue. First you are on hold, then everyone seems to be at a loss as to what is happening. You have to argue the fact that this is not a service you requested. You are then given another number to another company, and the cycle repeats. This is robbery clear and simple.

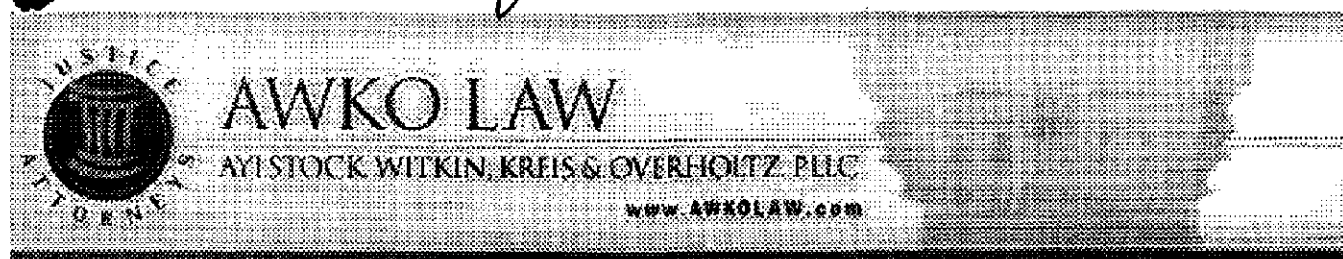
**Edwin Green of Orange Park FL (10/05/07)**

This company placed a charge on my phone bill with bell south for voice mail. We already have voice mail with bell south. The problem was resolved by calling the phone number on the bill but if I had of not noticed it I would have payed the fraudulent charges. It should not be legal for a company to place charges on a utility bill without authorization.

**Jessica of St. Simons Island GA (10/04/07)**

I have been billed \$19.95 a month for Member's Edge, LLC for voice mail services I have never signed up for. The number on the AT&T bill is no longer good.

(



## THE "CRAMMING" EFFECT

Have you ever been charged for something on your phone or credit card bill that you didn't purchase? Have you ever been victimized by charges with an "ILD" classification and been unable to have them reversed? If you answered "yes" to either of these questions, then you might have been a victim of "cramming."

Cramming is a type of consumer fraud typically associated with telephone services, in which fraudulent charges or overcharges are applied to a consumer's account. In addition to being billed directly by your telephone provider for services rendered, you may also be billed on behalf of other companies, oftentimes in a deceitful or fraudulent manner. Cramming tactics are not unlike email or web spamming, and may in fact be used in conjunction with one another.

### ILD Teleservices and Other "Billing Clearinghouses"

ILD Teleservices is one of several billing clearinghouses that serve as an intermediary for companies that use local telephone companies to bill consumers for their services. Billing clearinghouses are legitimate businesses that are not always manipulated, though they provide the perfect cover for crammers. Charges through billing clearinghouses are disguised with the name of the clearinghouse as opposed to the source of the charge. This creates an additional hurdle that consumers must deal with when contesting a charge. It can take a great deal of time to simply determine what it is that you are being charged for, before determining whether or not it is fraudulent. This weakness affords crammers protection and anonymity, making it easier for them to continue to prey on innocent consumers.

### Cramming – What to Watch out for

The nature of cramming is such that it is often difficult to realize you've been victimized until it's too late. Contesting fraudulent charges can be time consuming and fruitless. Oftentimes, cramming is done in such a subtle manner that it goes unnoticed. Many consumers trust the process to such an extent that they simply pay their bills without checking individual charges. Crammers prey on such consumer trust.

There are several things that may indicate cramming fraud:

1. **Spam Email:** Never open spam email. Talk with your ISP about spam protection for your email account. If you are getting an increased number of spam emails, alert your ISP.
2. **Junk Mail:** Pay attention to the fine print in junk snail mail. Oftentimes, "negative options" require you to contact a vendor to prevent service charges. Essentially, ignoring the vendor is considered a service agreement.
3. **Know who You're Talking to:** Crammers often pretend to be representatives from your phone company. They may ask you basic yes/no questions about your service, and record your "yes" responses. These can be doctored to show your consent for fraudulent services rendered.

It is incredibly important that you as a consumer ensure that all charges on your phone or credit bill can be accounted for.

Failure to do so may result in you being victimized by crammers.

Victimized by Cramming? What can you do?

If you have been a victim of cramming, you may be entitled to receive compensation for your losses. The difficulty of dealing with crammers is that they filter their fraud through third party vendors like ILD Teleservices, making it difficult for consumers to get fraudulent charges reversed. Oftentimes, third party vendors who have charged you via your telephone service provider can demonstrate proof of purchase on your behalf, in the form of a web receipt or transaction record. This proof of purchase, like the crammed charges, is fraudulent and difficult to contest. This is where we come in.

The law offices of Aylstock, Witkin, Kreis, and Overholtz boast some of the finest consumer fraud attorneys Pensacola, Florida has to offer. To get information on your rights as a consumer and to get assistance contesting fraudulent charges contact Aylstock, Witkin, Kreis, and Overholtz toll-free at (877)810-4808.



Billing Date: 09/25/07 Page 6 of 6  
Telephone Number : 330 668-3040 900515  
Account Number: 27 5430 2647022267 10  
How to Reach Us : See page 2

## Verizon Long Distance

Verizon Long Distance charges \$ 5.78

**Total Verizon Long Distance Charges \$ 5.78**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

### Billing for ILD Teleservices



For billing  
questions call  
800 433-4518

The following charges appear on your Verizon bill as a service to ILD Teleservices. Direct your billing questions to the phone number on the right.

Billing on behalf of Local Biz USA  
Billing Questions call 1 800 626-9515

### MISCELLANEOUS CHARGES AND CREDITS

Charges and Credits for 330 668-3040

1 Aug 16	Local Biz Internet Svc Mth Fee	34.95
2 Sep 16	Local Biz Internet Svc Mth Fee	34.95
<b>Total</b>		<b>\$ 69.90</b>

For questions concerning your bill, call the number listed at the top of this section. The calls on this page were forwarded by ILD Teleservices, the clearinghouse agent for Local Biz USA.

### TAXES AND FEES ON NON-REGULATED SERVICES

1 Ohio state sales tax	3.84
2 Local sales tax	.52
<b>Total</b>	<b>\$ 4.36</b>

**ILD Teleservices non-regulated service charges \$ 74.26**

**Total for ILD Teleservices \$ 74.26**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

For more information on ILD Teleservices,  
please access their World Wide Web Site address at: [www.ildtelecom.com](http://www.ildtelecom.com)