



Florida Public Service Commission

Consumer Bulletin

Lisa Polak Edgar, Chairman



PREPAID CALLING CARDS

Prepaid phone cards are a way to purchase long distance telephone service before actually placing the long distance calls. They are usually sold at convenience stores, discount stores, large retail stores, service stations, and airports. They are typically sold in \$5, \$10, or \$20 denominations, and look like a credit card. These cards may also be called "phone cards," "prepaid debit cards," "telecards," "prepaid telephone cards," or "prepaid calling services."

Are prepaid phone cards the same as credit calling cards?

Prepaid phone cards and credit calling cards are not the same. Prepaid phone cards represent telephone calling minutes that are paid for before actually placing the calls. You will not be billed later for the calls made with your prepaid phone card. With a traditional credit calling card, you receive a bill and pay after making the call.

What should you know before purchasing a prepaid phone card?

- How much does each minute of the conversation time cost?
- Does it cost more to make an international call?
- Will minutes be used for ring-time, or conversation time? You should only be charged for conversation time.
- Will there be any additional fees for each call?
- Is the card "rechargeable?" (Can more minutes be purchased once the initial amount is depleted?) If so, will the per-minute rate be the same as it was originally? Will there be any additional fees for each call once the card is "recharged"? Some cards can be recharged through a credit card, making the card even more convenient.
- Is there an expiration date on the card? Be sure to use the minutes before the expiration date. Some phone cards expire even if there are unused minutes left on them.
- Is the Personal Identification Number (PIN), which is printed on the card, out of sight and hidden from view? Be sure that no one has access to the PIN. This will protect minutes from being used prior to purchasing the card.
- Is there a toll-free customer service number?
- What is the issuing company's refund policy?
- Is this your first purchase of a prepaid phone card? Purchasing a card with a small amount of minutes will allow you to sample the service and limit loss should the card fail to operate properly.

Why would someone want to use a prepaid phone card?

Potential Savings: Regardless of your distance from the person you are calling, the prepaid phone card's price per-minute is usually the same.

Convenience: Prepaid phone cards provide a convenient way to make long distance calls from a payphone without using coins, or from any phone without being billed for the call.

Security: If your prepaid phone card is lost or stolen, the amount of loss is limited to the value of the card. With lost credit calling cards, you may be subject to additional charges for calls made by others prior to your canceling the card.

How do you use a prepaid phone card?

- Dial the toll-free access number printed on the card.
- Enter your personal identification number (PIN).
- Dial the number of the person you want to call.

Many prepaid phone cards give you voice prompts at each step, telling you how many minutes you have remaining on your card, or when you are about to run out of call time.

What if my card doesn't work?

- You may have used all the minutes on the card.
- Check for an expiration date on the card. The card may have expired.
- Call the toll-free customer service number printed on the card and request assistance.
- Write to the company that issued the card. The mailing address should be printed on the card.
- Call the Florida Public Service Commission (PSC).

The PSC is available to assist with questions concerning prepaid calling cards. For questions or concerns, call **1-800-342-3552**. You may also e-mail us at [contact@ psc.state.fl.us](mailto:contact@psc.state.fl.us), or visit our Internet home page at <http://www.floridapsc.com> for more information.

Lisa Polak Edgar is the Chairman of the Florida Public Service Commission. The PSC sets the rates regulated utility companies charge for natural gas, electric and telephone service within the state. In 36 counties, it sets the price you pay for the water you drink, if your water company is privately owned.