

What are Prepaid Phone Cards?

Prepaid phone cards allow consumers to pay for long distance calls before the calls are dialed. Cards are usually sold at convenience stores or retail stores in denominations of \$5, \$10 or \$20, and look like a credit card. Prepaid cards may also be called phone cards, prepaid debit cards, telecards, or prepaid calling cards. No matter how far away you are from the person you're calling, you will usually pay the same per-minute price.

Prepaid cards can be very convenient because you can use any phone at any time without worrying that the charges will be assessed to the owner of the phone. If the card is lost or stolen, the amount of the your loss is limited to the value of the card in contrast to credit calling cards in which you would be liable for charges made prior to cancellation of the card.



*400 copies of this brochure were printed
at a cost of .03¢ per copy*

Public Utilities Commission

State Capitol Building
500 E Capitol
Pierre SD 57501

Call: 1-800-332-1782

Fax: (605) 773-3809

www.state.sd.us/puc

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State Capitol Building
500 E Capitol
Pierre SD 57501

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Fax: 605-773-3809

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Are Prepaid Phone Cards the same as Credit Calling Cards?

No. With a typical credit calling card, you receive a bill and pay after making the call. When you purchase a prepaid phone card, you are buying a certain number of minutes. You may make calls without getting a bill or subscribing to long distance service until the minutes on the card are used up.

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 wish to call.

Many prepaid cards give you phone prompts at each step, telling you how many

minutes you have remaining on your card and alerting you when you are about to run out of calling time.

Questions to Ask....

- ⇒ How much will I pay per minute of conversation time?
- ⇒ Is the cost greater for an international call?
- ⇒ Will minutes be used for ring-time, or just conversation time?
- ⇒ Will there be a surcharge or additional fees for each call?
- ⇒ Is the card rechargeable? If so, will the per-minute rate be the same as it was originally? Will there be a surcharge or any additional fees for each call once the card is recharged?
- ⇒ Is there an expiration date on the card? Some cards may expire, even if there are unused minutes left on them.

- ⇒ Is there a toll free customer service number? What hours will customer service be available?
- ⇒ If you are unfamiliar with the company offering the prepaid card, buy the least expensive one to see if it works satisfactorily.

What if my card doesn't work?

- ◆ You may have used all of the minutes on the card
- ◆ The card may have expired. Check for an expiration date on the card and request assistance.
- ◆ Call the toll free number for customer service.
- ◆ Write to the company which issued the card. The mailing address should be on the card.
- ◆ Call the PUC:
1-800-332-1782.