

**Before the  
FEDERAL COMMUNICATIONS COMMISSION  
Washington, D .C. 20554**

In the Matter of	)	
	)	
Empowering Consumers to Prevent and Detect Billing for Unauthorized Charges (“Cramming”)	)	CG Docket No. 11-116
	)	
Consumer Information and Disclosure	)	CG Docket No. 09-158
	)	
Truth-in-Billing and Billing Format	)	CC Docket No. 98-170

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**REPLY COMMENT OF ATTORNEY GENERAL FOR THE STATE OF LOUISIANA**

As Attorney General of Louisiana, I write to submit a comment with regard to and commend the Federal Communications Commission’s interest in addressing the serious issue of unscrupulous third-party charges.

I support the Commission taking measures to protect consumers from the practice known as "cramming." Other than the proposed total ban of all third-party charges, I support the recommendations set forth in the July 12, 2011, Notice of Proposed Rulemaking. I submit that more reasonable and effective approaches should be adopted.

In evaluating this issue, it is clear to me that many consumers find third-party billing to be a valuable tool in handling their finances. It is also clear that industry leaders have implemented practices that have drastically reduced problems associated with third-party billing. While disreputable entities and individuals expose customers to the inconvenience and frustration associated with removing unwanted charges, a total ban on all third-party charges is not the most effective means of protecting customers. A total ban is tantamount to tossing the baby out with the bath water and hinders legitimate entities and individuals from providing invaluable services to which customers have become accustomed.

Because of this, I believe that limitation, as opposed to a prohibition, of third-party billing is the reasonable and appropriate course. Examples of possible limitations are: 1) allowing consumers the ability to block third-party charges; 2) distinguishing such charges on the consumer's bill; and, 3) requiring merchants to be approved by customers before being allowed to place charges on a telephone bill. Additionally, consumers should be allowed to have unauthorized charges removed from their accounts upon initial dispute of charges, pending review for consent for those charges.

In conclusion, the outright ban of third-party billing would be unreasonable for legitimate business owners and consumers. It is my hope that the FCC, short of a total ban, will explore appropriate limitations designed to reasonably protect consumers.

Respectfully submitted on December 05, 2011.

A handwritten signature in black ink, appearing to read 'James D. Caldwell', written over a horizontal line.

JAMES D. "BUDDY" CALDWELL  
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