

CONSULTATION DOCUMENT

ictQATAR Proposal For Telecommunications Billing Guidelines:

Protecting Consumers from Unfair Billing Practices

The Supreme Council of Information & Communication Technology “ictQATAR”

AUGUST 2008

Comments in response due by 25 September 2008

ICTRA 04/08-PA

Table of Contents:

1. Background	3
2. ictQATAR's Legal mandate	3
3. How to Submit Comments	4
4. Purpose and Summary	5
5. Telecommunications Billing Guidelines: an ictQATAR Proposal	5
6. Closing Date for Submitting Comments	10

Background: Why are Telecommunications Billing Guidelines Needed?

Although competition is fast approaching on the horizon and the people of Qatar will soon be able to choose between mobile Service Providers, ictQATAR recognizes that competitive pressures alone do not always ensure that consumers receive clear, informative and customer-friendly telecommunications bills. ictQATAR's proposal is also intended to help consumers avoid paying for services that they have not subscribed to and billing mistakes in a marketplace where the rapid introduction of new telecommunications services makes it difficult for even the most techno savvy to keep up with changes in terminology, services and prices.

Good billing practices are also good for Service Providers. Satisfied customers will complain less, thus lowering the cost of doing business. Customers are also more likely to stay with a provider if they are confident that they are being treated fairly.

ictQATAR's Legal Mandate

ictQATAR is authorized under Article (50) of the 2006 Telecommunications Law to set rules regulating Service Providers' practices relating to the issuance of bills and retention of documents, instruments and papers concerning the provided services.

The billing guidelines proposed in this document are intended to be broad principles, except where otherwise indicated, so as to allow the greatest flexibility for Service Providers to meet these minimum requirements in a manner that best suits their needs and those of their customers. ictQATAR also encourages Service Providers to build upon these guidelines, using billing as a tool for creating a competitive advantage in the marketplace.

These guidelines, once finalized, will be binding and apply to all telecommunications Service Providers. Service Providers, according to the 2006 Telecommunications Law, are persons who are licensed to provide telecommunications services to the public or own, establish or operate a telecommunications network to do the same.

How to Submit Comments

All interested parties are encouraged to submit comments regarding any aspect of ictQATAR's proposal for Telecommunications Billing Guidelines. Interested parties can do so by completing the attached form or by preparing their own document. All comments must be submitted in writing no later than 3:00 pm (local time in the State of Qatar) on the 25th of September, approximately 30 days from the publication of this document.

ictQATAR asks that respondents, to the extent possible, support their comments with examples or any relevant evidence. We will usually publish all comments or a summary of the comments on our website at www.ict.gov.qa to ensure a completely transparent process. If you think your response should be kept confidential, you should indicate what part or whether all of your response should, in your view, be kept confidential, and specify why.

ictQATAR will take into consideration all comments received but is under no obligation to adopt or implement any comments or proposals submitted.

ictQATAR prefers that comments are sent by email to consult@ict.gov.qa. Parties who choose to submit comments by post or courier may do so at the following address:

Regulatory Policy and Economic Affairs Department
Regulatory Authority
ictQATAR
Al Mirqab Tower, Corniche Road
P.O. Box 23264, Doha, Qatar

Comments that are sent by courier or post should include an electronic version, preferably in a CD Rom format, in addition to a hard copy.

For more information concerning this consultation, contact Duha Al-Buhendi, Regulatory Policy and Economic Affairs Department, at 4995332.

Purpose & Summary

The purpose of these guidelines is to protect consumers from unfair billing practices and ensure that consumers have the tools they need to understand their telecommunications bills. Consumers should know who is asking them to pay for a service, what services they are being asked to pay for and how to dispute any unauthorized or incorrect charges. They should also be able to receive their bill on a timely basis and in a format that is easily accessible.

ictQATAR's proposed Telecommunications Billing Guidelines require Service Providers to meet minimum requirements for 10 key billing areas. These areas include:

- (1) Bill Format and Accessibility to Billing Information
- (2) Bill Organization and Presentation
- (3) Customer Information
- (4) Disclosure of Billing Parties
- (5) Descriptions of Billed Charges
- (6) Disconnection
- (7) Disputing Charges
- (8) Billing Accuracy
- (9) Billing Timeliness and
- (10) Payment.

Service Providers are encouraged to include additional information, formats and billing services to best meet the needs of their customers.

Service Providers will have 90 days to ensure compliance with these Guidelines once they are finalized.

Telecommunications Billing Guidelines: An ictQATAR Proposal

The 10 guidelines proposed below are intended to set minimum billing standards for Service Providers in Qatar so that customers may be assured of receiving a standard level of fair billing practices. These guidelines do not address wholesale billing or matters related to pricing. ictQATAR has also taken care not to propose overly descriptive guidelines so as to allow Service Providers flexibility in meeting the requirements in a way that promotes competition and customer satisfaction.

I. Bill Format and Accessibility to Billing Information

Service Providers are required to provide billing invoices, free of charge, in a written format agreed by the customer with exceptions for those with special needs. Until further notice and unless specifically agreed in writing by an individual customer, all personal and business customers must be sent a written billing invoice by post.

Service Providers are encouraged to improve access to billing information through electronic means such as via stand alone customer kiosks and the Internet. If Service Providers do provide electronic access to billing information, they must ensure that access is quick, simple and easy. For example, customers should be able to independently receive authorization and any needed passwords to access such systems instantly without having to go through a lengthy approval/application process. Customers should also have access to a minimum of 3 months of online billing statements.

Service Providers must provide billing formats that are accessible to all of their customers, including those with disabilities, at no additional charge. Due to the substantial number of non-Arabic speakers in Qatar, ictQATAR also requires that bills be bi-lingual in both Arabic and English.

2. Bill Organization and Presentation

Telecommunications bills should be clearly organized with billing information presented in a way that it can be easily understood. This information should avoid unnecessary complexity, be straightforward and unambiguous. Where information is grouped by sections and categories, the information presented must be logical and described in such a way so that the customer can readily understand their meaning and context.

Most importantly, billing information needs to be specific enough so that customers can accurately assess that the services for which they are billed correspond to those that they have requested. In other words, each amount billed must be clearly related to a particular service or purpose which must be indicated on the bill.

3. Customer Information

To ensure that customers are able to easily verify that the bill they have received corresponds to the services they have subscribed to, ictQATAR requires that every bill contain information that clearly identifies the customer. At a minimum, this information should include the name of the customer, the customer number, account number and email or postal address.

4. Disclosure of Billing Parties

More and more frequently, Service Providers are offering their billing and collection services to individual companies that sell products and services or to companies that bill on behalf of a group of companies. To ensure that customers can clearly identify any products or services billed in this manner, ictQATAR requires that every bill include the name of the billing party associated with each charge. Where the charges for two or more billing parties appear on the same bill, the charges should be listed separately by billing party.

The goal of this requirement is to enhance the ability of customers to review individual charges on their bills and avoid fraud by detecting charges for services for which they have not subscribed.

This requirement does not extend to companies with which a Service Provider has a roaming agreement.

5. Descriptions of Billed Charges

Information regarding charges and their method of calculation must be clearly presented in simple language so that customers can easily assess whether the costs of the requested services conform to their understanding of the price charged. The charges included on a billing invoice should include all charges related to a current billing period to the extent possible. In any case, a Service Provider must not bill for charges for the first time if they are older than 90 days from the date of the charge.

ictQATAR requires that all charges appearing on a bill are itemized. All services charged on a per unit (e.g. Msg/MB/Min) basis must include, at a minimum, the:

- ▶ name of the service
- ▶ date of service
- ▶ time of the service
- ▶ duration of the service, if applicable
- ▶ number called
- ▶ charging rate/calculation method
- ▶ all related charges
- ▶ total charge.

An example is provided below:

GSM Voice Service: International Call

Date	Time	Number Called	GSM/Min Charge	IDD*/ Min Charge	Duration	Total Charge
1/9/2008	10:00 AM	+974 4995333	0.35	2.08	5 Min	12.15

*IDD is International Direct Dialing

For customer equipment or other non-call/unit charges, Service Providers must list each item and the amount billed.

Service Providers may offer customers an option to opt-out of receiving itemized billing if the customer wants to avoid lengthy billing statements. However, these customers should still receive a billing summary and be able to view their full billing statement on an itemized basis through an electronic means.

6. Disconnection

Service Providers must clearly inform customers when non-payment of a service or group of services will result in full or partial disconnection of a service/s.

Before disconnecting a customer for any reason, the Service Provider must first notify the customer in writing of any planned action to disconnect the customer. The written notification may be sent by post, email or SMS for example.

ictQATAR encourages Service Providers to avoid disconnecting customers except for extreme circumstances. The implementation of late fees, outgoing call barring and special payback schemes may be a more effective means for Service Providers to recover any unpaid charges as well as strengthen customer relationships.

7. Disputing Charges

Service Providers must provide a toll free number/s by which customers may query or file a dispute regarding any charge *contained* on their bill. The toll free number/s must be prominently displayed on billing invoices so that it is easily noticeable by customers. Service Providers must also provide a means for customers to dispute charges in writing, if they so request, by providing a mailing address or electronic means of communication (email, website, fax etc...).

To ensure that customers are not intimidated into paying for charges that they believe are incorrect, Service Providers must clearly indicate that a customer will not be disconnected from a service while the dispute is under review. They must also clearly indicate that a customer is **not** liable to pay the charges that are under dispute while the dispute is still ongoing. Customers will be liable to pay for any charges that are rightfully due.

Service Providers should endeavor to promptly resolve any billing disputes and do so no later than 30 days from when the dispute was filed. The 30 day dispute resolution period may be extended if both parties, i.e. the customer and the Service Provider, are in agreement.

8. Billing Accuracy

Service Providers are required to ensure the accuracy and reliability of any billing system used in connection with the provision of telecommunications services to the public.

Service Providers must be able to demonstrate the accuracy of their billing in response to customer queries regarding disputed charges. Customers will be entitled to a refund or a credit to their account if this accuracy cannot be demonstrated.

9. Billing Timeliness

Service Providers must ensure that customers are provided with a telecommunications bill on a timely basis and no later than 20 days after the closure of a billing period. A billing period is approximately 30 days or one month in duration. SMS alerts or other forms of messaging alerts do not constitute as billing invoices.

Service Providers are encouraged to make use of innovations such as electronic access to billing information as a means to ensure timeliness in market where the population is increasingly mobile and where the postal system cannot always be relied upon.

10. Payment

Customers must be given a period of no less than 30 days from the date a bill is issued to make payments for any outstanding charges. The issue date of the bill must be clearly indicated on the bill.

Service Providers must also inform customers of all payment options - credit card payments over the phone, electronic means, post and/or over the counter (e.g. customer service center) and ensure that the necessary steps have been taken to safeguard the security and accuracy of all payment transactions to the extent possible.

All Service Providers should submit proposals to ictQATAR in respect of the provision of direct debit facilities to customers no later than 1 April 2009.

For customers who elect to use a direct debit payment scheme, the Service Provider must provide a means (e.g. web, telephone or SMS) for customers to easily cancel any authorizations given for direct debit bill payments if they so choose.

Customers must be able to verify that their payments have been received by acknowledgment of payment on their next bill, by calling the Service Provider's customer service number or via other mechanisms chosen by a Service Provider such as on-line enquiry mechanisms, the Internet or interactive voice response services.

Closing Date for Submitting Comments

All comments must be submitted in writing no later than 3:00 pm (local time in the State of Qatar) on the 2nd of September, approximately 30 days from the publication of this document.

Responding Party

Date: _____

Name: _____

Organization: _____

Address: _____

Telephone: _____

Email: _____

Confidentiality

- ____ Do you request confidential treatment of your entire Response?
- ____ Do you request confidential treatment of parts of your Response? If so, please provide a copy of a non-confidential version of your response and mark as such.

Consent

By submitting this Response to ictQATAR, the Respondent consents to its publication in full by ictQATAR on its official website or in other media, unless confidential treatment of all or part of the Response has been requested on this form. The final decision on publication shall be entirely at the discretion of ictQATAR. See chart for additional content.

	* Proposed Guideline	Agree	Disagree	Undecided	Comments
1	Bill Format and Access to Billing Information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2	Bill Organization and Presentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3	Customer Information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4	Disclosure of Billing Parties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5	Descriptions of Billed Charges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

* More detailed summary of proposed guidelines attached.

* Proposed Guideline		Agree	Disagree	Undecided	Comments
6	Disconnection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7	Disputing Charges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8	Billing Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9	Billing Timeliness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10	Payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Any other issues or comments that should be addressed by these Billing Guidelines:

* More detailed summary of proposed guidelines attached.

Submission

Submit this form to ictQATAR by email to consult@ict.gov.qa or by post or courier to the following address:

Regulatory Policy and Economic Affairs Department

Regulatory Authority

ictQATAR

AI Mirqab Tower, Corniche Road

Proposed Guidelines - Detailed Summary

1. Bill Format and Accessibility to Billing Information

Billing invoices should be provided free of charge for all customers including the disabled. Service providers should improve electronic access to billing information and make it easier to use. Bills should be in both Arabic and English.

2. Bill Organization and Presentation

Billing invoices should be easy to understand. The information on a bill should enable a customer to easily figure out if there are any billing mistakes.

3. Customer Information

Customers should be able to easily verify that the bill is theirs. Service Providers must provide information that clearly distinguishes one customer from the other. At a minimum, this information should include the name of the customer, the customer number, account number and email or postal address.

4. Disclosure of Billing Parties

Every bill should contain the names of all billing parties, including billing parties that are not telecommunications service providers. This will help customers avoid fraud by detecting charges for services for which they have not subscribed.

5. Description of Billed Charges

All charges appearing on a bill must be itemized. Customers must also know how each charge is calculated. Service Providers should not bill for charges older than 90 days from the date of the charge for the first time.

6. Disconnection

Service Providers must notify customers in writing of any intentions to disconnect the customer prior to doing so. Instead of disconnecting customers for late payments, ictQATAR encourages service providers to recover unpaid charges through the implementation of late fees, outgoing call barring and special payback schemes.

7. Disputing Charges

Customers must be able to dispute charges via a toll free customer service number. Service Providers should resolve disputes within 30 days. Customers should not have to pay for the charge or be disconnected from services while the dispute is under review.

8. Billing Accuracy

Service Providers must maintain accurate and reliable billing systems. Customers should be entitled to a refund for disputed charges that cannot be verified through a Service Provider's billing system.

9. Billing Timeliness

Customers must receive a full billing statement within 20 days from the close of a 30 day billing cycle. Service Providers should improve electronic access to billing information in order to ensure timeliness.

10. Payment

Customers must be given 30 days to pay a bill from the date a bill is issued. Service Providers must inform customers of all payment options. Customers must be able to verify that their payments have been received.

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