



AT&T MULTIQUEST®

Premium Billing Service

GUIDELINES

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September 2001

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## ***DEFINITIONS***

**"Customer"**: Enters into a contract with AT&T for MultiQuest Premium Billing Services. A Customer may be a Service Bureau or an Information Provider. There is only one AT&T Customer for each pay-per-call program.

**"Information Provider"** ("IP" or "Provider"): Provides the substance of the pay-per-call service.

**"Service Bureau"** ("SB"): Provides facilities, equipment or other services used by the Information Provider.

**"Local Exchange Carrier"** ("LEC"): Provider of billing and collections services on behalf of AT&T

## ***OVERVIEW***

This document sets forth guidelines for programs that use MultiQuest Premium Billing Services, including AT&T MultiQuest Interacter, MultiQuest HICAP, MultiQuest Vari-A-Bill and/or MultiQuest Express900. These guidelines are for general informational purposes and are intended only as a reference. Programs that meet these guidelines are not automatically eligible for MultiQuest Billing Services.

These Guidelines are ***minimum*** standards that a Customer must meet before AT&T will agree to provide Billing Services for any program, and do not constitute legal advice. Customers are solely responsible for the content of their programs. Customers, Information Providers and Service Bureaus must consult their own attorneys regarding the legality of their programs.

AT&T's only obligations in connection with any pay-per-call program are to its Customer under a signed MultiQuest Premium Billing Services Agreement. AT&T has no obligations to any Information Provider or Service Bureau that has not signed a MultiQuest Premium Billing Services Agreement.

### ***AT&T RESERVES THE RIGHT TO:***

1. Modify these Guidelines at any time. Such modification may include a decision to refrain from providing billing services for any category or type of program described in these Guidelines.
2. Consider factors not specifically identified in these Guidelines in determining whether to provide billing services for any program.
3. Impose conditions, not specifically identified in these Guidelines, on billing services for any program. (e.g., on some categories of programs AT&T does not require the customer to initially submit its advertising for review, however, AT&T may require submission of such advertising at a later date if questions arise).

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## I. GENERAL REQUIREMENTS

1. The Customer shall comply with applicable federal and state laws and regulations, including, but not limited to the following:
  - ❑ Telephone Disclosure and Dispute Resolution Act (P.L. 102-556, 106 Stat. 418, approved October 28, 1992)
  - ❑ **Federal Trade Commission ("FTC") (16 CFR \_ 308.1 et seq.)**  
FEDERAL TRADE COMMISSION - PUBLIC REFERENCE BRANCH  
6TH STREET AND PENNSYLVANIA AVENUE – NORTHWEST  
ROOM 130  
WASHINGTON, DC 20580  
PHONE: (202) 326-2222 - REQUEST FTC FILE #R311001, 900 PAY PER CALL
  - ❑ **Federal Communications Commission ("FCC") (47 CFR 64.1501, et. seq.).**  
INTERNATIONAL TRANSCRIPT SERVICE  
2100 M STREET, NORTHWEST  
WASHINGTON, DC 20037  
PHONE: (202) 857-3800

\*\* THE FCC MAY CHARGE A FEE FOR THIS INFORMATION.

### **PUC Regulations**

2. For all programs, AT&T reserves the right to request the Customer to submit the proposed
  - Preamble
  - Program Script
  - Advertising
  - Internet address for web based applications or printed copies of website
  - AT&T reserves the right to request original letters of authorization or releases from companies or individuals mentioned in the program or advertising.
3. All Customers must submit to AT&T the following information regarding the Information Provider:
  - Contact Name
  - Contact Telephone Number
  - Address (P.O. Box Not Acceptable)
  - Customer Service Telephone Number
  - Principal's Name
4. Customers must inform AT&T of any proposed transfer or assignment of a program from one Information Provider to another, and AT&T reserves the right to refuse to accept any such transfer or assignment.
5. The Customer must provide a descriptive name for each program of up to 10 characters that will appear on the caller's bill. Failure to provide such a name may result in AT&T's assigning a descriptor of its own choice. AT&T reserves the right to modify or change the bill descriptor at its discretion.
6. Once AT&T has released a presale, AT&T reserves the right to request the customer to submit to AT&T any changes to:

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- Preamble
  - Program Script
  - Advertising
  - Website
7. A 900 number may not exceed the following price points, \$50.00 for the initial rate period and \$10.00 for each additional rate period. Flat fees that are in excess of \$50.00 will be reviewed by AT&T on an individual case basis
  8. Programs must meet state program requirements where applicable or customers must block access to programs in those states that prohibit the type of program offered by customer.
  9. No video conferencing or videophones may be used in connection with any 900 program without the express written consent of AT&T.
  10. Web Applications must be priced at a flat, per call rate. Usage based charges will not be accepted. The maximum per call rate can not exceed \$25.00.



**ADVERTISING**

1. Disclose all material conditions for the purchase in such a manner that the general public may correctly understand the nature of the program and its associated charges.
2. Comply in full with applicable federal and state laws prohibiting unfair, false, deceptive, and misleading advertising and trade practices.
3. Contain the Information Provider's name and city and state of business, or name and service telephone number (this number cannot be a 900 number).
4. In the state of California, when advertising solicits a caller to a telephone number other than a 900 number including but not limited to a 800 number, and when the caller who calls the other number will be referred to a 900 number, the initial advertising must disclose that a referral will be made and the cost to the caller for calling the 900 number.



**PREAMBLES**

1. For all programs requiring a preamble, the customer must purchase the caller free time option available under AT&T Tariff.
2. If a touch-tone phone is required for the caller to access the program, the preamble must disclose that fact.

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## II. AT&T RESTRICTIONS

AT&T will not provide Premium Billing for any program whose message content or promotional materials contain, in words or visual images, the following:

1. Vulgar language, explicit or implicit descriptions of violence or sexual conduct, adult entertainment, or incitement to violence.
2. Inflammatory or demeaning portrayals of any individual's or group's race, religion, political affiliation, ethnicity, gender, sexual preference, or handicap.
3. Criticism or disparagement of the general use of telecommunications or computer products and services.
4. Material that is unlawful, or that is so controversial that its controversial nature outweighs the value of the program.
5. Group Access Bridge (GAB) lines, chat lines, or other live group interaction programs, where the sole purpose is for two or more callers to pay for 900 call simultaneously to interact with one another for social or entertainment reasons (excluding certain Conference Lines, See Conference Line Section.)
6. Multi-level marketing or "pyramid" schemes (generally defined as programs where purchasers of goods, property or services are compensated in the form of rebates, commissions or payments when they induce other persons to participate in the program).
7. Promotion or advertisement by means of recorded or live outbound telemarketing or automatic dialing equipment (autodialers). This includes, but is not limited to, programs that use outbound telemarketing to advertise an 800 number that, when dialed, refers callers to a 900 number. AT&T may permit live outbound telemarketing for fundraising programs on a case-by-case basis.

**Additionally, AT&T will not provide Premium Billing for any programs:**

8. Where a caller is required to dial more than one 900 telephone number in order to obtain service.
9. Where the Customer refuses to provide AT&T with the name, address, and customer telephone number of the Information Provider.
10. Where two or more Information Providers advertise or utilize extensions of a 900 number assigned to Customer.
11. Found to be in non-compliance with AT&T's Guidelines. AT&T may terminate billing services immediately and may refuse to provide billing services for any new programs submitted by the Service Bureau or run by the Information Provider.
12. Customers may not route calls to voice mailboxes or any telecommunications equipment or arrangements which allow charging to begin before the caller realizes any value on the call, e.g., Automatic Call Distribution (ACD) with call queuing, or Caller Hold.

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13. Advertisements and/or customer literature, for a customer's program, may not use any trademark, service mark, or logo of AT&T, nor indicate that AT&T endorses, authorizes, approves, or is associated with the program in any way, without AT&T's express written permission.
  14. Any program that offers "free time" as a promotion or a part of any service offer, an audible tone will be clearly sounded to alert the end user of the conclusion of the "free time" period.
  15. "Free time" may not be rebated back to the end user as part of any other offer or as part of another call to the same service.
  16. No advertisement, promotional materials, preamble or program content for any program offering "free-time" may characterize the available free time as any more than the actual amount of free time available in a single call. For example, it would be a violation of this Guideline to advertise "8 minutes free" when in fact only 2 minutes free are available on any one call and the caller must make 4 calls to get the full 8 minutes. No disclaimer explaining such an offer shall be sufficient to bring such offer into compliance.

### III. LOCAL EXCHANGE CARRIER (LEC) RESTRICTIONS

1. All LECs reserve the right to terminate a program at anytime. AT&T may dispute the cancellation on a case by case basis. Billing of the program may be suspended during the resolution of the dispute.
2. All rules and regulation are subject to change as individual LEC rules are revised.

### IV. AT&T VARI-A-BILL<sup>sm</sup> SERVICE GUIDELINES

VARI-A-BILL<sup>sm</sup> Service is a feature of AT&T MultiQuest Interactive Service. The following guidelines apply in addition to the foregoing guidelines for AT&T MultiQuest Billing Service.

1. Vari-A-Bill Service program preambles must also include an additional statement specifying that the caller may be offered options that could change the cost of the call to another caller rate. The range of rates, which may be charged, must be disclosed.
2. Advertising must include a conspicuous statement that the caller may be offered options that could change the cost of the call to another caller rate. The range of rates, which may be charged, must be disclosed.
3. Customers will describe in writing to AT&T how they will verify caller acceptance of the negotiated charge and/or caller rate. In case of dispute, the Customer's record of caller acceptance of a rate change must be made available within 48 hours (2 business days) of AT&T's request for this information. The Customer must maintain records of Vari-A-Bill Service calls for 12 months. AT&T reserves the right to offer the caller adjustments at AT&T's discretion.
4. The Customer shall ensure that the Customer Premises Equipment terminating the ISDN PRI (TR 41449//TR41459) facility has passed AT&T's ISDN Compatibility Test Program including compliance with appendix 5 to TR 41459.
5. Psychic and Astrology type applications are restricted from using Vari-A-Bill.

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## V. PROGRAM SPECIFIC REQUIREMENTS

The following requirements apply in addition to those set forth in sections I, II and III.




### *CHILDREN'S PROGRAMS*

INCLUDES ANY PROGRAM WHOSE MESSAGE CONTENT OR PROMOTION IS DIRECTED AT CHILDREN UNDER 18 YEARS OF AGE.

1. Customer must provide:
  - Preamble
  - Program Script
  - Advertisement
2. Charges must be **CAPPED AT \$4.00** per call.
3. Customers specifically agree to any and all adjustments by AT&T to callers requesting refunds.
4. Children may not be asked to make a recorded or live statement that includes their names, addresses, or telephone numbers, or other identifying information.
5. A children's program may not require an additional purchase or the viewing of a television program (free or pay) for the complete message to be received.
6. For all calls to a 900 number which originate and terminate in the state of California:
  - Maximum price of \$2.00 per minute and \$4.00 per call.
  - The preamble must state that the cost of the call will appear on the parents phone bill.

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The following requirements apply in addition to those set forth in sections I, II and III.

  
**CONFERENCE LINES**

INCLUDES LIVE, INTERACTIVE PROGRAMS WHERE THE PURPOSE OF THE CALL IS LIMITED TO GOVERNMENT, BUSINESS, PROFESSIONAL, and EDUCATIONAL INFORMATION AND ENTERTAINMENT.

1. Customer must provide:
  - Preamble
  - Program Script
2. The program must be limited to a specified period of time.
3. The program must be led by a moderator from Service Bureau or Information Provider with a specific agenda.
4. If the conference line is entertainment in nature, Customers must block calls in the following LEC territories:

Bell Atlantic South

Delaware	New Jersey	Virginia	Washington DC
Maryland	Pennsylvania	West Virginia	

BellSouth

Alabama	Kentucky	Mississippi	South Carolina
Florida	Louisiana	North Carolina	Tennessee
Georgia			

Centel

Florida	Nevada	Texas	Virginia
Illinois	North Carolina		

Southwestern Bell

Arkansas	Missouri	Oklahoma	Texas
Kansas			

5. If the Conference line is non-sports-related entertainment in nature, Customer must block calls billed in the following LEC territories:

Sprint/United

Florida	Nebraska	Oregon	Virginia
Indiana	Nevada	Pennsylvania	Washington
Kansas	New Jersey	South Carolina	Wyoming
Minnesota	North Carolina	Texas	
Missouri	Ohio	Tennessee	

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The following requirements apply in addition to those set forth in sections I, II and III.

  
**FINANCIAL INFORMATION**

PROGRAMS WHICH OFFER FINANCIAL INFORMATION OR INFORMATION ON HOW CALLERS CAN OBTAIN CREDIT, CREDIT COUNSELING, CREDIT REPAIR INFORMATION, CREDIT REPORTS, BAD DEBT AVOIDANCE, AND LOAN INFORMATION.

1. Customer must provide:
  - Preamble
  - Program Script
  - Advertisement
2. Charges must be **CAPPED AT \$20.00** per call.
3. Advertising must clearly and conspicuously disclose all conditions on the availability of credit.
4. Customers specifically agree to any and all adjustments by AT&T to callers requesting refunds.
5. Customers must block in states that have in effect credit services statutes that generally prohibit the offering of such programs unless the offer is registered, bonded and provides services under written contract with each customer. Some states also impose consumer disclosure requirements. Customers must consult their own attorneys regarding specific requirements for each state. At least (31) states may have some or all of these requirements.

These 31 states are:

Arizona	Indiana	Missouri	Tennessee
Arkansas	Iowa	Minnesota	Texas
California	Kansas	Nevada	Utah
Connecticut	Louisiana	New Hampshire	Virginia
Colorado	Maine	New York	Washington
Delaware	Maryland	Nebraska	Washington DC
Florida	Massachusetts	North Carolina	West Virginia
Illinois	Michigan	Oklahoma	

6. Compliance may also be demonstrated and blocking will not be required, if Customer is a bank or an agent of a bank. A bank must provide a copy of its charter(s) authorizing it to do business in the state(s) in which the program will be offered. An agent of a bank must provide a copy of the bank's charter and an original letter from the bank specifically endorsing the Customer's 900 services credit program covered by each presale application.
7. Fulfillment guidelines also apply when the advertised offering is not provided during the call.

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The following requirements apply in addition to those set forth in sections I, II and III.



### ***FULFILLMENT***

PROGRAMS WHERE THE PREDOMINANT PURPOSE OF THE CALL IS TO PROVIDE VALUE-ADDED INFORMATION, WITH A SUPPLEMENTAL MAILED ITEM SENT FREE OF CHARGE TO THE CALLER AFTER THE COMPLETION OF THE CALL.

1. Customer must provide:
  - Preamble
  - Program Script
  - Description of Fulfillment Items
2. Charges must be **CAPPED AT \$20.00** per call.
3. Customers specifically agree to any and all adjustments by AT&T to all callers requesting refunds.
4. The advertising and program script must contain an 800 number or business name and full address for callers to obtain additional information or to follow-up on items not yet received.
5. Callers must be informed of approximate time for receiving fulfillment items.
6. No Fulfillment application may be used as a means of billing and collecting the purchase price of tangible products.
7. Customer must block states in territories where LECs refuse to provide billing services. Examples of some blocking requirements are:
  - If tangible item is duplicative of substance provided during call blocking is not necessary
  - If tangible item is not duplicative of substance provided in the call or has more than a negligible value, Customer must block calls from the following LEC territories:

Ameritech

Illinois	Michigan	Ohio	Wisconsin
Indiana			

Bell Atlantic North

Connecticut	Massachusetts	New York	Vermont
Maine	New Hampshire	Rhode Island	

Bell Atlantic South

Delaware	New Jersey	Virginia	Washington DC
Maryland	Pennsylvania	West Virginia	

BellSouth

Alabama	Kentucky	Mississippi	South Carolina
Florida	Louisiana	North Carolina	Tennessee

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Georgia

Southwestern Bell

Arkansas  
Kansas

Missouri

Oklahoma

Texas

Pacific Bell

California

Nevada

US West

Arizona  
Colorado  
Idaho  
Iowa

Minnesota  
Montana  
Nebraska  
New Mexico

North Dakota  
Oregon  
South Dakota  
Utah

Washington  
Wyoming

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The following requirements apply in addition to those set forth in sections I, II and III.



## **FUNDRAISING**

INCLUDES ANY PROGRAM THAT SOLICITS FUNDS FOR CHARITABLE, NON-PROFIT, OR POLITICAL ORGANIZATIONS.

### ***Solicitation and Commercial Programs***

**Solicitation:** Any program where contributions are explicitly solicited for a charity or non-profit organization. Solicitation programs are these that merely thank the caller for the donation and do not provide additional information.

**Commercial:** Any program which seeks a donation for a commercial enterprise. Commercial and charity programs which provide value on the call and the opportunity to donate.

1. Customer must provide:
  - Preamble
  - Program Script
  - Advertisement
  - Original Written Certification and Proof of Tax Exempt Status from Organization (See #4)
  - Proof of registration as a charity with Attorney General (Illinois Only)
2. If the Solicitation Program runs in Illinois, the Customer or Information Provider must provide proof that it has registered as a charity with the Illinois Attorney General.
3. Customer specifically agrees to any and all adjustments by AT&T to all callers requesting refunds.
4. For Solicitations and for Commercial Programs in which there is an opportunity to make a charitable donation, the Customer or Information Provider must provide a written certification from the Organization confirming representation on its letterhead that it is tax exempt and fully authorized to make solicitation. Attached to the written certification must be a copy of the Organization's proof that the Internal Revenue Service has granted the Organization tax-exempt status.
5. Customer must block calls from the following LEC territories for Solicitation and Commercial Programs:

#### BellSouth

Alabama	Kentucky	Mississippi	South Carolina
Florida	Louisiana	North Carolina	Tennessee
Georgia			

#### US West

Arizona	Minnesota	North Dakota	Utah
Colorado	Montana	Oregon	Washington
Idaho	Nebraska	South Dakota	Wyoming
Iowa	New Mexico		

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- All portions of the charges that are remitted to a charitable organization must be stated clearly in the program and the charitable organization must be identified in both the program and on the advertisement.

### ***Political Programs***

INCLUDES BOTH SOLICITATION AND INFORMATIONAL POLITICAL PROGRAMS SPONSORED BY POLITICAL CANDIDATES OR COMMITTEES. IF ALL OR A PORTION OF THE BILLED CHARGES FOR A PROGRAM WILL BE REMITTED TO A POLITICAL CANDIDATE OR COMMITTEE FOR FEDERAL OFFICE, THE FOLLOWING GUIDELINES MUST BE MET.

- Customer must provide:
  - Preamble
  - Program Script
  - Original Representation and Warranty Letter (See #6)
- Customer of record must be a Service Bureau.
- The program script and the promotional materials should clearly state that a portion of the charges will be remitted to a political organization.
- The program script and advertising must identify the political organization
- A message should be included at the beginning of the program identifying the person who has authorized and paid for the program, and stating that a contribution to the political organization is not tax deductible.
- The Information Provider must submit a representation and warranty letter representing and confirming that:
  - The Information Provider shall comply with all applicable federal, state and local laws.

AND

- The Information Provider shall indemnify AT&T for any claims against AT&T regarding the program.
- Customer must block calls from the following LEC territories:

Ameritech

Illinois	Michigan	Ohio	Wisconsin
Indiana			

Bell Atlantic North

Connecticut	Massachusetts	New York	Vermont
Maine	New Hampshire	Rhode Island	

Bell Atlantic South

Delaware	New Jersey	Virginia	Washington DC
Maryland	Pennsylvania	West Virginia	

BellSouth

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Alabama  
Florida  
Georgia

Kentucky  
Louisiana

Mississippi  
North Carolina

South Carolina  
Tennessee

Southwestern Bell

Arkansas  
Kansas

Missouri

Oklahoma

Texas

Pacific Bell

California

Nevada

US West

Arizona  
Colorado  
Idaho  
Iowa

Minnesota  
Montana  
Nebraska  
New Mexico

North Dakota  
Oregon  
South Dakota  
Utah

Washington  
Wyoming

8. For programs in which advertising may stimulate telephone calls from outside the United States (e.g., candidates in states along the Mexican or Canadian border), the political organization treasurer must agree to Numbering Plan of America (NPA) blocking for area codes in those countries.
9. The political organization treasurer will identify and record all contributions from individuals and/or organizations that have contributed more than \$50 in the same year.
10. The political organization treasurer must identify and record all expenditures for the program, including the funds withheld by the Customer to cover its fees and expenses.
11. The Customer specifically agrees to any and all adjustments by AT&T for callers who request refunds.

NOTE: POLITICAL FUNDRAISING PROGRAMS FOR CANDIDATES FOR STATE OR LOCAL OFFICES ARE SUBJECT TO APPLICABLE STATE LAW. AT&T WILL PROVIDE BILLING SERVICES FOR SUCH PROGRAMS ON A CASE-BY-CASE BASIS.

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The following requirements apply in addition to those set forth in sections I, II and III.



### **GAME OF CHANCE**

INCLUDES ANY TYPE OF GAME OF CHANCE OR CONTEST, SWEEPSTAKES, CONTEST LISTING, OR INFORMATION THAT INVOLVES THE USE OF A 900 CALL TO A PROGRAM AS ONE OF THE MEANS OF ENTRY OR QUALIFYING FOR A PRIZE THAT IS AWARDED BASED ON CHANCE.

1. Customer must provide:
  - Advertisement
  - Alternate Means of Entry Disclosed in Advertisement
  - Official Rules Disclosed in Advertisement
  - Preamble
  - Program Script
  - Original Customer/Information Provider Letter (See Page 16)
  - Original Opinion of Legal Counsel (See Page 16)
  - Original Letters of Authorizations or Releases (See Page 17)
2. Charges must be **CAPPED AT \$5.00** per call
3. Customer specifically agrees to any and all adjustments by AT&T to callers requesting refunds.
4. A no-purchase/no-phone call alternative method of participating, disclosed in the solicitation letter, the official rules, and all advertising for the program, must be available which provides all entrants with an equal chance of winning and must be accessible to all entrants. If the alternative method of entry is by mail, any associated fulfillment must be completed within 20 days of the completion of the game. The deadline for responding by the alternative method of entry must be no sooner than the deadline for responding by calling the 900 number.
5. All unclaimed major prizes must be awarded via a second chance drawing. For purposes of these guidelines, the term "major prize" means a prize with a cash value of more than \$50.
6. The amount or value of the prize awarded may not be dependent upon the number of entries received.
7. The selection of a winner may not be dependent on the outcome of a future sporting contest or other future contingent event not under the customer's control (other than the random selection of an entry).

8. Customer must block calls from the following states:

California	Georgia	Louisiana	Minnesota
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9. The customer must block calls billed in the following LEC territories:

US West

Arizona	Minnesota	North Dakota	Washington
Colorado	Montana	Oregon	Wyoming
Idaho	Nebraska	South Dakota	
Iowa	New Mexico	Utah	

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10. If Game of Chance or program provides information or notice concerning entitlement to a prize, gift, award or other item of value the following state must be blocked:

New Jersey

11. If state requires registration to run program, Customer must represent that it has registration from the appropriate state authorities.
12. AT&T reserves the right to impose other conditions, not expressly set forth in these guidelines, in connection with its provision of billing services for any program in this category.

### ***Advertising Requirements***

1. The advertisement for a direct mail sweepstakes (i.e., the letter, postcard or other document sent to a particular person), or a print, visual or oral advertisement, must comply with the following:
  - A statement disclosing the starting and closing dates of the game.
  - A statement that the game is subject to the complete official rules.
  - A statement indicating "No Phone Call to the Pay per call service is necessary to enter the sweepstakes".
  - A statement disclosing the alternate means of entry
  - A statement indicating the odds of winning.
  - A statement referring the recipient to the location of the official rules.
  - No statement may be made indicating that AT&T is a sponsor of the game.
  - Words and phrases that seek to compel immediate action by recipients of the solicitation (e.g., "Immediate Action Required") must not be used in a manner which creates the false impression of an immediate deadline for action which does not exist or conveys the false impression that the recipient must call the 900 number in order to automatically receive a prize.
  - Words, phrases, format or symbols shall not be used in a manner that, taken as a whole, creates an impression that the solicitation was initiated or authorized by an agency of government.

### ***Official Rule Requirements***

1. **No Purchase/No Phone Call Necessary.** The alternate method of entry must be disclosed in conspicuous and easily readable text.
2. **Prizes.** The number, nature and fair market retail value of all prizes must be listed and described in descending order of retail value, except that a prize that the majority of all recipients will receive must be listed last.
3. **Odds of Winning.** The odds should appear immediately adjacent to the first identification of the prize to which it relates. The odds should be described in whole Arabic numbers such as 1:1,000.
4. **Selection of Winners.** The rules shall describe how winners will be selected, including disclosure of all material terms, conditions, restrictions or deadlines which must be satisfied to entitle the recipient to receive any prize offered.
5. **Second-Chance Drawing.** All major prizes must be awarded; major prizes, which are not claimed, shall be awarded in a subsequent drawing from the names of all who responded

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and did not receive a major prize. This drawing shall take place not later than 30 days after the closing date for the game.

6. **List of Winners.** A list of winners (including the winner's addresses) of all major prizes must be made available to any person requesting the list, and an address for requesting such a winners' list shall be contained in the official rules.
7. **Eligibility/Availability.** The rules shall disclose the following:
  - Starting and closing dates of the game
  - Age restrictions for participants
  - Geographic area where the game is available
  - A list of the specific states where the game is void, prohibited or restricted by law.
8. **Program Customer.** The rules shall disclose the Customer's or Information Provider's name and street address.

### ***Customer/Information Provider Letter Requirements***

1. A representation and warranty that the game is operated to increase the purchase of products or services (other than the game itself) in the marketplace, the provider of which products or services is clearly identified.
2. A description and identification by brand name of the goods or services being promoted.
3. A representation and warranty that prizes will not be funded from the proceeds of calls to 900 number(s).
4. The name and address of any entity that retains Customer or Information Provider to operate the game to promote the particular products or services;
5. A statement that Customer or Information Provider, at the start of the game of chance, has a sufficient amount of all items to be given as prizes.

### ***Opinion Letter of Legal Counsel Requirements***

1. The Customer or Information Provider must provide a written opinion of the Customer's or Information Provider's legal counsel stating, specifically, that counsel has reviewed the entire program, including all advertising, and finds it to be in compliance with the following:
  - All applicable federal and state laws and regulations including, but not limited to, laws governing fraud, gambling, lotteries prize notification and 900 programs.
  - Identify those states where the program is bonded and registered as may be required by state law, and the states where the program will be voided.

### ***Letter of Authorization Requirements***

1. The Customer or Information Provider must provide letters of authorization or releases from each company and/or individual mentioned in the programming or advertising that authorize the Customer or Information Provider to use such person's name, image, likeness, trademark, servicemark, etc. in connection with the proposed game of chance. Alternatively, the Customer or Information Provider may furnish a letter from a third party, which has been licensed or authorized by each company and/or individual, in which the

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third party affirmatively represents to AT&T that it is authorized to permit the Customer or Information Provider to use such person's name, image, likeness, trademark, service mark, etc. in connection with the proposed game of chance.

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The following requirements apply in addition to those set forth in sections I, II and III.



### **GAMES OF SKILL**

1. Customer must provide:
  - Preamble
  - Program Script
  - Criteria for Winning
2. Charges must be **CAPPED AT \$5.00** per call.
3. Game must not have the element of chance as the predominant determination factor.
4. Questions can not be so difficult as to cause callers with a reasonable amount of knowledge on the subject matter to guess answers
5. Questions can not be so easy as to cause all callers to answer questions correctly UNLESS all callers who do so win the same prize
6. The same questions are posed to every caller (e.g., no random computer generation of questions).
7. The Customer must submit a set of criteria for selection of the winners.
8. All callers who meet the same criteria for winning must be awarded the same prize.

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The following requirements apply in addition to those set forth in sections I, II and III.

  
**JOB INFORMATION LINES**

INCLUDES ANY PROGRAM WHICH INDICATES OR SUGGESTS THAT THE CALLER SHOULD OR MAY CONTACT SPECIFIC COMPANIES TO OBTAIN EMPLOYMENT OR WHICH ASSIST THE CALLER IN OBTAINING EMPLOYMENT.

1. Customer must provide:
  - Advertisement
  - Preamble
  - Program Script
2. Remove closed job ads from program script within 24 hours.

***Advertising Requirements***

1. Fully disclose all the locations where jobs are available.

***Opinion of Letter of Legal Counsel Requirements***

1. Customer or Information Provider must provide written opinion of counsel stating that the program complies with the following:
  - All applicable federal, state, or local laws of the specified jurisdictions where it will be advertised, including but not limited to requirements for bona fide job orders from each employer whose job ad is listed.
  - Licensing and bonding requirements
2. Customers must block calls from the following 31 states:

Arkansas	Louisiana	New Jersey	Tennessee
Colorado	Maine	New York	Texas
Connecticut	Maryland	North Carolina	Utah
Georgia	Massachusetts	North Dakota	Virginia
Illinois	Michigan	Ohio	Washington
Indiana	Minnesota	Oregon	Washington DC
Iowa	Missouri	Pennsylvania	Wisconsin
Kentucky	Montana	South Carolina	

**FOR PROGRAMS WHERE NO SPECIFIC JOB ADS ARE PROVIDED TO THE CALLER, BUT RATHER, NAMES OF COMPANIES ARE LISTED AS POTENTIAL EMPLOYERS FOR CAREERS DESCRIBED IN THE PROGRAM, THE CUSTOMER MUST ALSO:**

1. Provide AT&T with original proof of authorization to use company names.  
This must include written authorization on company letterhead indicating that the company has given the Customer express permission to use its company name on this 900 application.

Indicate in all advertising and in the program script that the companies named are only potential employers, who may not have openings at the time the caller contacts them.

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The following requirements apply in addition to those set forth in sections I, II and III.



### ***PERSONAL LINES***

INCLUDES THE FOLLOWING TYPES OF PROGRAMS: ROMANTIC STORIES, PERSONAL BULLETIN BOARDS, DATING LINES, INTRODUCTION LINES, CONFESSION LINES, SOUND-OFF LINES, AND "ONE-ON-ONE LINES.

1. Customer must provide:
  - Preamble
  - Program Script
  - Advertisement
2. Customers must review caller messages, in order to determine compliance with AT&T Guidelines, where programs involve the leaving of personal messages.
3. Before broadcasting any personal messages, Customer must review each message to confirm that each caller:
  - Is at least 18 years of age
  - Has authorized the broadcast of the personal message; and
  - Has provided accurate information.

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The following requirements apply in addition to those set forth in sections I, II and III.



***PROFESSIONAL SERVICES***

INCLUDES ANY LIVE PROGRAM CONTENT PROVIDED BY INDIVIDUALS UPON WHOM CALLERS WOULD RELY FOR PROFESSIONAL ADVICE REGARDING THE LEARNED PROFESSIONS SUCH AS, HEALTH PROFESSION, LAW AND SIMILAR SERVICES.

1. Customer must provide:
  - Preamble
  - Program Script
  - Certification of Credential
2. Customer must represent that Information Provider is licensed to practice the profession in the states where program is offered.

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The following requirements apply in addition to those set forth in sections I, II and III.



**PSYCHIC/ASTROLOGY PROGRAMS**

INCLUDES ANY PSYCHIC/ASTROLOGY PROGRAM WHICH OFFERS LIVE INTERACTION BETWEEN CALLER AND PSYCHIC/ASTROLOGER.

1. Customer must provide:

- Preamble
- Program Script
- Advertisement

When the means of advertising the 900 number is an 800 number, sponsor must provide all 800 numbers associated with the program.

2. Customer must block calls billed in the following LEC territories:


US West

Arizona	Minnesota	North Dakota	Washington
Colorado	Montana	Oregon	Wyoming
Idaho	Nebraska	South Dakota	
Iowa	New Mexico	Utah	

3. Vari-A-Bill is not a billing option.

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The following requirements apply in addition to those set forth in sections I, II and III.



***STATE-SPONSORED LOTTERIES***

INCLUDES LOTTERIES SPONSORED OR AUTHORIZED BY A STATE LOTTERY OR GAMING COMMISSION.

1. Customer must provide:
  - Preamble
  - Program Script
  - Copy of Contract with State Lottery or Gaming Commission
2. Customer must submit copy of Information Provider's contract with state lottery or gaming commission, or other appropriate regulatory body, or an original letter from a lottery or gaming commission (on agency letterhead) authorizing the Customer to conduct a lottery utilizing 900 services, on its behalf.

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The following requirements apply in addition to those set forth in sections I, II and III.

  
**TRANSACTION CODES**

TRANSACTION CODES INCLUDE PROGRAMS WHERE THE PURPOSE OF THE CALL IS TO PURCHASE A TRANSACTION CODE VIA A 900 NUMBER. *THE SERVICE ACCESSED BY THE TRANSACTION CODE MUST COMPLY WITH THE MULTIQUEST PREMIUM BILLING GUIDELINES.* TRANSACTION CODES DO NOT ALLOW MONTHLY RECURRING BILLING, THE CONSUMER MUST INITIATE EACH BILLING EVENT SEPARATELY.

1. Transaction codes are limited to Internet applications only.
2. Caller charges must be a **maximum of \$25.00**
3. Customer must provide:
  - Preamble
  - Program Script
  - Advertisement
  - Internet Address (URL)
  - Description of service provided by the Transaction Code
4. The 900 number and associated Internet application must adhere to all AT&T Premium Billing Guidelines associated with program content.
5. Customer must block in the following LEC territories:

BellSouth

Alabama	Kentucky	Mississippi	South Carolina
Florida	Louisiana	North Carolina	Tennessee
Georgia			

Southwestern Bell

Arkansas	Missouri	Oklahoma	Texas
Kansas			

US West

Arizona	Minnesota	North Dakota	Washington
Colorado	Montana	Oregon	Wyoming
Idaho	Nebraska	South Dakota	
Iowa	New Mexico	Utah	

