



Children and Smart Phones

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If your child has their own smart phone or tablet, or has access to yours, read on...

Parents sometimes end up paying unexpectedly large phone bills and don't know why.

PhonepayPlus, the premium rate services regulator, explains what to look out for when giving your child a mobile device...

Case study #1

'I thought the app was free'

'After noticing a higher phone bill than usual, I started to question my network where the extra charges were coming from. They explained there was a premium rate charge on the phone. I couldn't figure out why. I don't call premium numbers and I doubted my kids would. PhonepayPlus, the regulator, told me that it was linked to an app on my phone. I spoke to my daughter about it. She said she had downloaded the game and although it was free to download, she didn't realise there were charges to continue playing the game.'

When using a tablet or smartphone to go online, play games or take part in social activities, children can buy content and services on that device that then get charged to your phone bill, or are taken off your pay-as-you-go credit.

Some free to download apps offer in-app purchases. These can be for a variety of things, such as upgrading to the next level in a game.

In the days of credit card payments or PayPal, it was more obvious that a financial transaction would be taking place. You would need to key in an account number, expiry date etc. But many app stores now offer the option to make payments for content via your phone bill or pre-paid account.

Payments for games or competitions that you enter online can also be charged to your phone bill. This is called Operator Billing or Direct-to-Bill and will appear in your phone bill under different names, depending on your telephone network provider. For many it's an easy, convenient way to pay for things. You can literally just click once to complete payment. For others, particularly younger children, it may not be obvious that they are buying something.

Talking to your child about this now and explaining what to look out for will help them get the most out of their devices – and could help you avoid an unexpected bill later on.

Case study #2

'I thought I had only signed up once'

'It took me a while to realise that the money was coming out of the phone bill. I don't really check it all that much. It was only when I did I noticed an odd charge. Looking back over the months I saw that this had been going on for a while. The number charging my phone was one of those short text numbers you see on ads. It turns out that when I had let my son enter a one-off competition, he didn't realise there would be multiple charges each month for receiving other stuff.'

Top tips for tablets and smartphones



Growing at Meadowside Primary School

The key thing is to explain to your children that they are spending real money, even when the app itself was free. Tell them always to check with you before buying or signing up to something online, on their phone or tablet. The world they are in may be virtual, but the money is not!

Follow these rules:

Before downloading an app, check the permissions for in-app purchases and the reviews for the app.

Although an app is free for download, it may incur charges later or for upgrading to the next level or for ad-free versions.

Explain to your child that even when playing free games on a mobile device, buying extra lives, coins or moving to the next may cost real money.

Tell your children to be careful where they click on their devices (for example 'buy' buttons) as this can lead to spending real money.

Quizzes, competitions and prize draws may cost money for taking part.

Put parental controls in place Parental controls can never provide a complete safeguard, but they are an additional tool to complement talking to your child about spending real money through purchasing virtual items in apps.

For Android OS

On an Android phone or tablet, apps are downloaded from the Google Play Store. On the device, open the Play Store app, touch the Menu icon > Settings > Require authentication for purchases and then choose a setting.

For iOS

On the iOS device, go to Settings > General > Restrictions and then tap Enable Restrictions. Now you'll see what's allowed on the device. To prevent in-app purchases only, turn off InApp Purchases. If you want to disable purchasing completely, turn off iTunes Store, iBooks Store, Installing Apps, and In-App Purchases.

Note: if you make an in-app purchase on your iPhone by entering the password, you will be able to do so without the password for at least another 15 minutes. Bear this in mind if you allow a purchase for your child and then hand the phone back to them.

For Windows OS

On your computer, go to account.microsoft.com/family and sign in with the Microsoft account you've set up as a parent account. Select your child's account from the list. Go to the Purchase & spending page, then use the control for Windows Phone 8 purchases. For more information and advice, take a look at our websites

www.PhoneBrain.org.uk

(link is external)

www.phonepayplus.org.uk

(link is external).



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