



How to research a phone bill

Is your phone bill suspiciously high this month? Let's have a look. Make sure you have an itemized bill that lists each number generated a charge. It could be a phone call, text message or electronic purchase.

If you do not have a hard copy of your bill, it is usually available online, especially from cellular phone companies. Log in to your mobile phone company website to see your account and billing statement. In most cases available for download. If for some reason you can't see a detailed bill, call your phone company and ask for an itemized bill.



On that itemized phone bill, certain charges may stand out. For example, you may see that a premium-rate 1-900 number has been called from your phone. Or, someone using your phone may have gone over your monthly texting plan by repeatedly messaging a certain number.

The easiest way to find out who has been contacted from your phone is by using online [reverse phone look up](#) service. Type in the number from your bill that you want traced. In return you will receive the owner's name and address. There is a small fee for this service since the mobile phone numbers are not public. If you need to look up more numbers on your phone bill,

you can save money by purchasing a full year membership with unlimited reverse phone lookups.

When you make a purchase or sign up for services at authorized online stores, service providers and telecommunication companies, you will receive one of the following inserts: [ENABILL](#), [ESBI](#), [HBS](#), [OAN](#), [USBI](#) and [ZPDI](#) in your phone bill. The phone bill insert will have details on the purchase showing the service provider name, where the purchase was made and charge information.

Enabill and **HBS** charges are for purchases that you made by using the Bill2Phone payment option at merchants, online stores and telecommunication providers who sell digital goods, content, memberships and subscriptions. Examples include movie and music downloads, memberships, subscriptions, ringtones, dating services, downloadable software and other products that are digitally delivered to you. It is a service where you can purchase goods and pay later on your local home phone bill.

ESBI stands for Enhanced Services Billing, Inc. Consumers with a home phone can purchase from online stores or service providers and pay later on their home phone bill. The service provider must be authorized by major telecommunications carriers and go through an extensive application and certification process. Look in your home phone bill which should have details on your purchase and contact information for the authorized service provider.

OAN charges are related to a variety of different types of services. Enhanced service providers support services that are beyond basic phone service, such as pay-per-call services for sports or weather updates, web service and long distance calls.

USBI are long distance companies that process charges for residential or commercial calls.

ZPDI stands for Zero Plus Dialing, Inc. These charges are for zero plus services that utilize an operator, such as inmate calls, third-party calls, collect calls, calls from payphones, and calls