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Buying a great-rate phone card on the Web

James Turner

Not everyone totes a cellphone, and even regular users of those devices sometimes get caught with dead batteries or areas of no coverage. In these cases, prepaid phone cards can come in handy for pay-phone calls, and can be cheaper than using calling cards given out by local phone companies and long-distance carriers.

For most, buying a phone card is a matter of going to a vending machine or convenience store and buying whatever's on the rack. But with a little Web surfing, you can find prepaid cards with better rates and the convenience of online ordering.

Dozens of companies market their cards on the Web, but not all sell them online. A few good bargain sites are listed below, but the terms of these deals are subject to change.

Before you buy, a few words of caution are necessary. First, some companies delay activating new numbers for security reasons, so you may not actually be able to use your newly purchased dialing code until the next day, check with each vendor. You can also print out a "phone card" with the dialing instructions you need to use that code.

Also, read the rate information carefully, a 5-cent-per-minute rate may not be so great with a 75-cent, call-completion fee tacked onto it.

One site offering decent deals is [ECallingCardOnline.com](#). Type in the name of the country you want to call and the duration of the call, and the site offers a list of cards and tells what the call would cost using each.

Click on the card name for more info, read the billing increments carefully, then click again to order a code that you can use on the spot. (With first orders, however, you will be contacted by the company's support staff for security reasons. I received a phone call within 20 minutes of my first order.)

I was able to buy a \$20 card with a penny-per-minute rate, 49-cent completion fee, and four-minute billing increments - just the trick for a call to Boston from the farm in New Hampshire. Even trickier will be using all \$20 before it expires in half a year.

Other online phone-card retailers with attractive rates are [ProgressiveCard.com](#) (3.5 cents a minute) and [Time2Talk.com](#) (11 cents a minute, with no completion fee). No doubt the best deals change from day to day, so poke around.

For the adventurous, it is now possible to call from your PC to a normal phone number, sometimes for free. [Dialpad.com](#) is perhaps the most innovative, offering free calls from your PC anywhere in the US, and without even requiring you to install software.

In my brief series of test calls, the quality of the calls was well beyond anything I'd previously experienced with an Internet-telephony product, and my callers were genuinely surprised to hear I was calling from my computer.

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