CONNECT WITH THE BUREAU OF CONSUMER PROTECTION

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WISCAP Community Action Conference



Michelle Reinen, Division Administrator / Michael Domke, Bureau Director

Division of Trade & Consumer Protection

WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION (DATCP)

May 23, 2023

CONSUMER PROTECTION

WORKING TOGETHER TO PROTECT WISCONSIN CONSUMERS

DIVISION OF TRADE AND CONSUMER PROTECTION

Bureau of Trade Practices

- Regulates unfair business practices and methods of competition
- Protects agricultural producers against catastrophic defaults
- Grades and certifies grain, fruits and vegetables

Bureau of Weights and Measures

- Responsible for monitoring the accuracy of gas pumps, price scanners, scales and package weights
- Responsible for testing fuel quality and fuel pump safety

Bureau of Consumer Protection

Wisconsin's primary consumer protection agency



BUREAU OF CONSUMER PROTECTION

- Our mission is to ensure fair business practices for buyers and sellers alike by prohibiting fraud, deception, and unfair business practices in the marketplace.
- The bureau administers more than 60 consumer protection statutes and rules that serve as a framework that allows legitimate businesses to flourish and provides consumers with confidence in the marketplace.





BUREAU OF CONSUMER PROTECTION

What we do:

- Operate Wisconsin's Consumer Protection Hotline: (800) 422-7128
- Mediate consumer complaints, investigate cases, and take enforcement action
- Educate and inform Wisconsin consumers and businesses
- Administer Wisconsin's telemarketing "Do Not Call" law
- Provide identity theft assistance and education
- Administer the Security Program
- Regulate hazardous consumer products
- Enforce environmental regulations related to consumer products



BUREAU OF CONSUMER PROTECTION – 2023 TOP COMPLAINTS

- Mediated more than 10,800 written consumer complaints.
- Handled more than 26,000 calls and emails to Consumer Protection Hotline.
- Returned approximately \$3.3
 million to affected consumers and
 general school fund in 2023.

Rank	<u>Category</u>	<u>Complaints</u>
1	Landlord/Tenant	2,208
2	Prelemarketing	1,276
3	Home Improvement	867
4	((g)) Telecommunications	642
5	臬 ≣ Identity Theft	459
6	Medical Services	380
7	Motor Vehicle Repair	352
8	7 Travel	255
9	Motor Vehicle Sales	233
10	Motor Vehicle Accessories	185



BUREAU OF CONSUMER PROTECTION – OUTREACH

<u>TOPIC</u>	2023 TOTAL
Common Scams and Fraud	224
Identity Theft	76
Landlord Tenant	33
BCP Overview	31
Internet Safety for Middle Schoolers	27
BCP For Law Enforcement	П
BCP for Young Adults	10
Business Scams	10
Home Improvement	10
Military Identity Theft	10
Children's Online Awareness	8
Motor Vehicle Repair	8
Business ID Theft	2
Safe Online Shopping	2
TOTAL	462

BUREAU OF CONSUMER PROTECTION – OUTREACH

<u>Audience</u>	2023 Totals
Consumers	165
Seniors	146
Young Adults	54
Businesses	43
Gov. Agency	15
Law Enforcement	14
Conference Booth	П
Military	10
Educators/Parents	4
TOTAL	462



BUREAU OF CONSUMER PROTECTION - OUTREACH

- Common Scams & Fraud
- Identity Theft & Privacy Protection
- Landlord & Tenant Rights & Responsibilities
- Home Improvement Contracts
- Consumer Protection for Young Adults
- General Consumer Protection
- Motor Vehicle Repair
- Scams & Fraud Targeting Small Businesses
- Privacy & Security for Businesses
- Safe Online Shopping
- Children's Online Awareness













WORKING
TOGETHER
TOPROTECT
WISCONSIN
CONSUMERS

2024



Wisconsin Department of Agriculture, Trade and Consumer Protection

Bureau of Consumer Protection

2811 Agriculture Drive, PO Box 8911

Madison, WI 53708-8911

Website: datcp.wi.gov

Email: <u>DATCPHotline@wisconsin.gov</u>

Phone: <u>(800)</u> 422-7128

TTY: (608) 224-5058



SOCIAL MEDIA ON ISSUES

How to manage your privacy settings on Facebook.



- Click your profile picture to view a drop-down menu of account settings.
- Select "Settings & Privacy."
- ➤ Select 🌣 "Settings" or complete the "Privacy Checkup" if using a mobile device.



Keep your account and your personal information private.

English

Cómo administrar su configuración de privacidad en: Facebook



- Haga clic en su foto de perfil para ver el menú desplegable de configuración de la cuenta.
- ➤ Seleccione 🌣 "Configuración y privacidad".
- Seleccione "Configuración" o complete la "Comprobación de privacidad" si usa un dispositivo móvil.



Mantenga su información personal privada.

Spanish







English Spanish







English

Spanish



PRESS RELEASES, MEDIA NOTES & TALKING POINTS

English

October is Cybersecurity Awareness Month in Wisconsin

FOR IMMEDIATE RELEASE: September 28, 2023 Contact: Caleb Kulich, Public Information Officer, (608) 621-1290, caleb.kulich@wisconsin.gov

MADISON, Wis. – In observation of Governor Evers' proclamation recognizing October 2023 as Cybersecurity Awareness Month in Wisconsin, DATCP is partnering with the Wisconsin Department of Administration (DOA) and Wisconsin Emergency Management (WEM) to share educational materials about how individuals and organizations can protect personal data, private information, and the digital networks and systems we all rely on.

The theme of this year's national campaign, "Secure Our World," emphasizes that as we become more dependent on technology, it is more important than ever to strengthen and adapt our cybersecurity habits. Cybersecurity particles can sometimes require some effort, but they are simple, effective, and easy to remember. DATCP, DOA, WEM, and the National Cybersecurity Alliance and Cybersecurity & Infrastructure Security Agency recommend these steps to improve online privacy and safety:

- Update your software regularly to optimize performance and minimize security risks.
- Create strong, unique passwords and consider using a password manager.
- Enable multi-factor login authentication on your digital accounts.
- Recognize and report phishing attempts.

"Technology is always changing. That makes Cybersecurity Awareness Month a great opportunity to reassess and adjust our personal practices," said DATCP Secretary Randy Romanski. "Whether they are already experienced users or new to the idea of cybersecurity, Wisconsin consumers, businesses, and government agencies all benefit from improved digital safety measures."

"We all have a responsibility to protect our information, both online and offline," said DOA Secretary Kathy Blumenfeld. "DOA is proud to partner with state agencies and our partners statewide to share resources and help people safeguard their digital assets from bad actors."

"With the increasing threat of malicious cyber activities, it's important that everyone takes action to remain secure," said Maj. Gen. Paul Knapp, Wisconsin's adjutant general and the governor's chief cybersecurity advisor. "Saying safe online is easier when people learn how to protect themselves and their workplace, which also includes knowing what to do if they are the victim of a cyber-crime."

For additional information and consumer protection resources or to file a complaint, visit DATCP's Consumer Protection webpage at <u>ConsumerProtection wigov</u>. If you have questions or believe you are a victim of a scam, report it by contacting DATCP's Consumer Protection Hotline by phone at (800) 422-7128 or email at <u>DATCPHotline@wisconsin.gov</u>.

##

Find more DATCP news in our newsroom, on Facebook, Twitter, and Instagram.



Octubre es el mes de la concientización de la ciberseguridad en Wisconsin

PARA DIVULGACION INMEDIATA: 28 de septiembre de 2023 Contacto: Caleb Kulich, Public Information Officer, (608) 621-1290, caleb.kulich@wisconsin.gov

MADISON, Wis. – En cumplimiento con la proclamación del Gobernador Evers que reconoco octubre de 2023 como el Mes de la Concientización de la Ciberseguridad en Wisconsin, DATCP está colaborando con Wisconsin Department of Administration (DOA) y Wisconsin Emergency Managemen (WEM) para compartir materiales educativos sobre cómo las personas y las organizaciones pueden proteger sus datos digitales personales, el amaejo de la información privada y las redes y sistemas digitales de los que todos dependemos.

El tema de la campaña nacional de este año, "Asegurar nuestro mundo", enfatiza que a medida que nos hacemos más dependientes de las tecnologias, es más minortante que nunca que fortalezcamos y adaptemos nuestros hábitos de oberseguridad. Las prácticas de ciberseguridad a veces pueden requerir cierto esfuerzo, pero son simples, efectivas y fáciles de recordar. DATCP, DOA, WEM y la Alianza Nacional de Ciberseguridad y la Agencia de Seguridad de Infraestructura y Ciberseguridad recomiendan estos pasos para fortalecer la privación dy seguridad en linea:

- Actualice su software periódicamente para optimizar el rendimiento y minimizar los riesgos asociados con la seguridad cibernética.
- Cree contraseñas seguras y únicas y considere usar un administrador electrónico de contraseñas.
- Habilite la autenticación de inicio de sesión multifactorial en sus cuentas digitales.
- Aprenda a reconocer las señales de filtración de datos y repórtelo.

"La tecnología cambia constantemente. Eso hace que el Mes de la concientización sobre la ciberseguridad sea una gran oportunidad para recvaluar y ajustar nuestras prácticas personales", dijo el secretario del DATCP, Randy Romanski. "Sin importar si los usuarios sean experimentados o nuevos al concepto de la ciberseguridad: los consumidores, las empresas y las agencias gubernamentales de Wisconsin se benefician de mejores medidas de seguridad digital."

"Todos tenemos la responsabilidad de proteger nuestra información, sin importar si estamos en Internet, o fuera del internet", dio la secretaria de DOA, Kathy Blumenfeld. "DOA se enorgullece de colaborar con agencias estatales y nuestros socios en todo el estado para compartir recursos y ayudar a las personas a salvaguardar sus bienes digitales y mantenerlos alejados del alcance de los malos actores."

"Con la creciente amenaza de actividades cibernéticas de carácter malicioso que hemos observado, es importante que todos tomen medidas para salvaguardar su seguridad cibernética." Dipi Mal, Gen. Paul Knapp, en su capacidad de jefe de ciberseguridad del pobernador y general adjunto del estado. "Salvaguardar la seguridad en internet es más fácil cuando las personas aprenden a protegerse individualmente y a la misma vez aprenden a proteger su centro de trabajo, lo que también incluye saber qui hacer si son victimas de un delito cibernético".

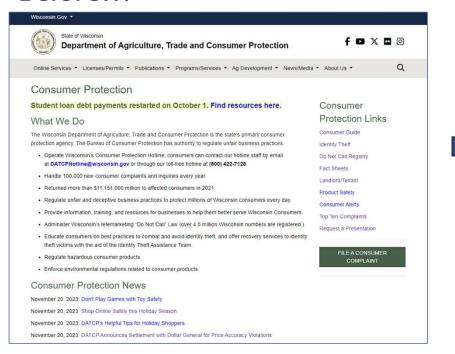
Para obtener información adicional y recursos de protección al consumidor o para presentar una queja, visite el sitio Web de la Oficina de Protección al Consumidor de DATCP en ConsumerProtection wi gov. Si tiene preguntas o cree que ha sido victima de una estafa, repórtelo comunicándose con la linea directa de protección al consumidor de DATCP al (800) 422-7128 o por correo electrónico a DATCPB dellineño wisconsin a gov.

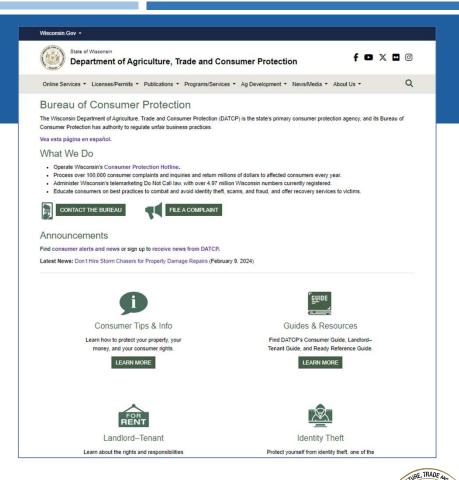
Spanish

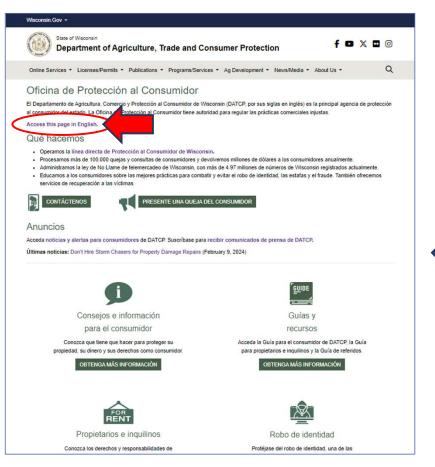


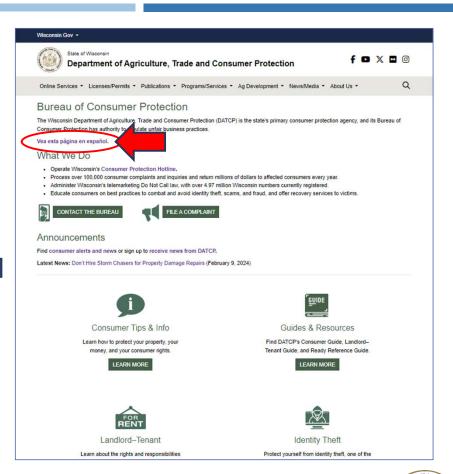
WEBSITE UPDATES

Before...



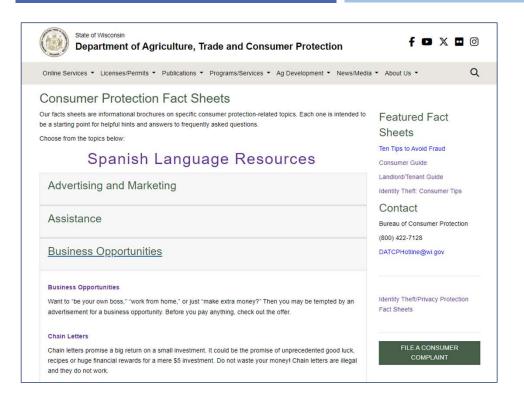


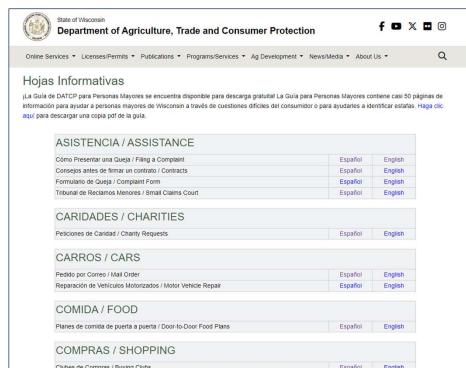




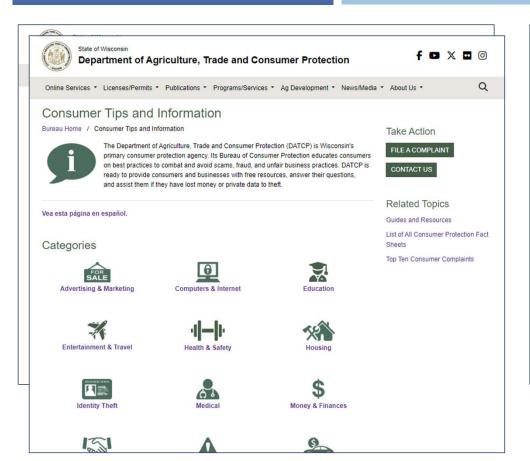
Spanish

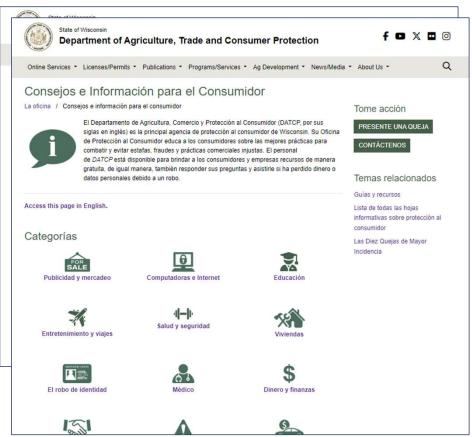
English





Before...





...After

CONSUMER PROTECTION FACT SHEETS



Creating Strong Passwords

Passwords are the first line of defense in protecting you against cyder criminals (hackers) while conducting online transactions (i.e. banking, paying bils, or making purchases). If hackers gain unauthorized access to your computer, they can view your personal information; impersonate you and send messages to your friends; change your password to block you from accessing your own account; steal your identity; or infect your files with viruses. Therefore, it is vital to pick strong passwords that are different for each of your accounts and to update your passwords regularly.

Update your passwords regularly.

Here are some tips that will help protect your online transactions:

Use a unique password for each of your important accounts like email and online banking

Choosing the same password for each of your online accounts is like using the same key to lock your home, car and office—if a criminal gains access to one, all three are compromised and can lead to identity theft. Do not use the same password for an online newsletter that you use for your email or bank account. It may be less convenient, but picking multiple passwords keeps you safer.

Create a strong password by combining numbers, letters and symbols

Strong passwords are easy to remember but hard to guess. Make your password strong to help keep your information safe. Adding numbers, symbols and mixed-case letters makes it harder for cyber criminals or others to guess your password. Do not use obvious passwords like '123456' or 'password', and avoid using publicly available information like your phone number or the name of a pet, a child or another familiar person. Likewise, avoid things that can be looked up, such as your birthday or ZIP code.



Longer = stronger. Your passwords should be a minimum of 8 characters, but the longer you can make them, the harder it will be for a thief to crack your codes. While it is best to avoid using real words as part of your password, if you do, you can try substituting characters for some of the letters, e.g., 5 for an 5, or a zero for an O. Another way would be to insert a string of characters or numbers in the middle of a real word, thus breaking it up into two non-words.

Try using a phrase that only you know You could start with "My friends Mary and Jack send me a funny text message every day" and then use numbers and letters to recreate it into this:

MfM&Jsmaftmed – a password with many variations that will be hard for cybercriminals to figure out.

Another example would be something like lam: J2bHI – this has 9 6 haracters and asys "1 am happy to be here!"

Come up with a system to create your own passphrases. That will make it easier to create new passwords as well as help you remember them.

Adding a cell phone number

Sometimes you can add a phone number to your profile to receive a code to reset your password via text message. Having a mobile phone number on your account is one of the easiest and most reliable ways to help keep your account safe.



Crear contraseñas fuertes

Las contraseñas son la primera linea de defensa contra los observarimiales (hackers) la realizar transacciones en línea (bancarias, pagar cuentas, o hacer compras). Si los obercriminales ganan acceso no autorizado a su computadora, ellos pueden vers un información personal, pretender que son usted y enviar mensajes a usa migos, cambiar su contraseña y bloquearie el acceso a su propia cuenta, robar su identidad, o infectar sus archivos con virus. Por lo tanto, es importante escoger contraseñas fuertes que sean diferentes para cada una de sus cuentas y actualizar sus contraseñas regularmente.

Actualice sus contraseñas regularmente.

Aquí hay unos consejos que le ayudaran a proteger sus transacciones en Internet:

Utilice una contraseña exclusiva para cada una de sus cuentas importantes tales como correo electrónico y cuentas bancarias en línea

Tener la misma contraseña en cada una de sus cuentas en Internet es como usar la misma llave para su hogar, auto y officina – si un criminal gana acceso a una, las tres están en peligro y puede llevar a robo de identidad. No utilice una misma contraseña para un boletín informativo en linea que sea la misma para su correo electrónico o su cuenta bancaría. Puede ser menos conveniente, pero utilizar múltiples contraseñas le mantendrá más seguro.

Genere una contraseña fuerte al combinar números, letras y símbolos

Las contraseñas fuertes son fáciles de recordar, pero difficiles de adivinar. Haga sus contraseñas fuertes para ayudarle a mantener su información segura. Añadir números, símbolos y letras mayúsculas y minúsculas mezcladas hace más difficil para los cibercriminales o a otras personas el adivinar su contraseña. No utilice contraseñas obvias tales como "123456" o "contraseña", y evite utilizar información públicamente



disponible tal como su número de teléfono, el nombre de su mascota, un niño o alguna otra persona familiar. Asimismo, evite cosas que pueden ser averiguadas, tales como su fecha de nacimiento o código postal.

Largas = Fuertes, Sus contraseñas deben tener un mínimo de 8 caracteres, pero cuanto más larga pueda hacerla, más difícil será para un ladrón desifrar sus códigos. Mientras que es mejor evitar usar palabras reales como parte de su contraseña, si lo hace, usted puede intentar a reemplazar caracteres por algunas de las letras, como 5 por la letra 5, o un cero por la letra 0. Otra forma puede ser añadir una cadena de caracteres o números en medio de una palabra real, convirtiéndola en rios no-letra.

Trate de utilizar una frase que solo usted conoce

Puede empezar con "Mis amigos Mary y Jack me envian un texto gracioso a diario" y entonces utilice números y letras para recreanio en algo similar a esto: Mahk@meutgad — una contraseña con muchas variaciones será dificil descrifar para cibercriminales. Otro ejemplo sería algo como: YeyldeAl — este tiene 9 caracteres que dice "(Yo estoy feliz de estar aquil" Elabore un sistema para crear sus propias frases de contraseñas. Esto hará más fácil crear contraseñas nuevas mismo tiempo de ayudarda e recordarlas.





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Q

File a Consumer Complaint

What You Should Do

Talk to the person who sold you the product or service. If this person cannot help you, speak with a supervisor, then the store manager or owner. Be calm, courteous and friendly. Do not threaten. Be specific about wanting replacement, a refund or read.

If you are not satisfied, the faster you complain to us, the better your chances for a resolution. Include problem history with date and location of purchase; copies of all documents; and your work and home numbers.

What Happens to Your Complaint

Consumer Protection staff will contact the business. Although we cannot force a business to resolve a complaint, our contact with the company often results in a solution.

We will contact you, once we have reviewed your complaint, typically within a week of receiving your complaint.

Filing a Complaint Online

To file a general consumer complaint online, click here.

You can also file an online complaint for these specific consumer issues.

- door-to-door solicitations
- · home improvement practices
- identity theft
- · landlord/tenant practices

File a Complaint -Español

Presentar una Queja del Consumidor

Additional Resources

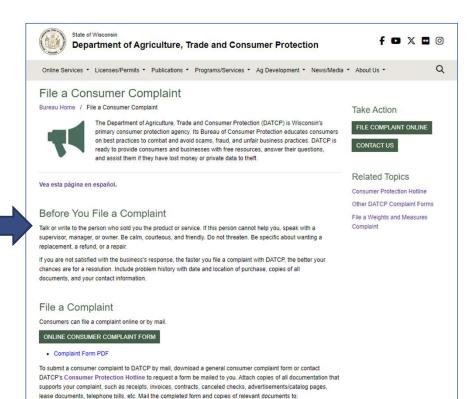
- "Filing a Complaint" fact sheet
- · Identity theft complaints

Contact

Bureau of Consumer Protection 2811 Agriculture Drive PO Box 8911 Madison, WI 53708-8911

DATCPHotline@wisconsin.gov

(800) 422-7128 (608) 224-4677 Fax (608) 224-5058 TTY



DATCP Bureau of Consumer Protection



Department of Agriculture, Trade and Consumer Protection



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State of Wisconsin

Department of Agriculture, Trade and Consumer Protection



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Presentar una Queja del Consumidor

La oficina / Presentar una queja del consumidor



El Departamento de Agricultura, Comercio y Protección al Consumidor (DATCP) es la principal agencia de protección al consumidor de Wisconsin. Su Oficina de Protección al Consumidor educa a los consumidores sobre las mejores prácticas para combatir y evitar estafas, fraudes y prácticas comerciales desieales. DATCP está listo para brindar a los consumidores y empresas recursos gratultos, responder a sus preguntas y ayudarios si han perdido dinero o datos privados debido al rob.

Access this page in English.

Antes de presentar una queja

Hable o escribale a la persona que le vendió el producto o servicio. Si esta persona no puede ayudario, hable con un supervisor, gerente o propietario. Sea cortés, mantenga la tranquilidad, y sea amigable. No amenace. Sea específico acerca de que quiere obtener, va sea un reemplaco, un reembolso o una reparación.

Si no está satisfecho con la respuesta de la empresa, cuanto más rápido presente una queja ante DATCP, mayores serán sus posibilidades de obtener una resolución. Incluya el historial de problemas con la fecha y el lugar de compra, copias de todos los documentos y su información de contacto.

Presentar una queja

Los consumidores pueden presentar una queja en línea o por correo.

PRESENTAR UNA QUEJA GENERAL DEL CONSUMIDOR EN LÍNEA

Formulario de Queja (PDF)

Para enviar una queja del consumidor a DATCP por correo, descargue el formulario general de queja del consumidor. Alternativamente, comuniquese con la linea directa de Protección al Consumidor de DATCP por teléfono al (800) 422-7128 o por correo electrónico a DATCPHotline@wisconsin.gov para solicitar que le envien un formulario por correo. Adjunte copias de toda la documentación que respalde su queja, como, por ejemplo: recibos, facturas, contratos, cheques cancelados, anuncios/páginas de catálogo, documentos de arrendamiento, facturas telefónicas, etc. Envie el formulario completo y copias de los documentos relevantes a

DATCP Bureau of Consumer Protection

Tome acción

PRESENTAR UNA QUEJA EN LÍNEA

CONTÁCTENOS

Temas relacionados

Línea directa de protección al consumidor

Otros formularios de queja de DATCP (información en inglés)

Presentar una queja de pesos y medidas (información en inglés)





Department of Agriculture, Trade and Consumer Protection



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Consumer Guide

DATCP's Senior Guide has long been a trusted source of information on consumer issues and scams that Wisconsin's elderly residents face. The new DATCP Consumer Guide includes all information contained in previous editions of the Senior Guide as well as new topics, tips, and more.

The Wisconsin Department of Agriculture, Trade and Consumer Protection's Consumer Guide is a trusted source of information on consumer issues and scams that the state's residents face every day. The Consumer Guide contains over 40 pages of information to help Wisconsin consumers navigate conflicts, identify scams, learn consumer tips, and more.

A number of scams are addressed in the guide including imposter scams, identity theft, international lottery fraud, "storm chaser' contractors, phishing, and work-at-home operations. The guide also includes general consumer protection topics such as landlord/tenant laws, how to file a complaint with DATCP, protecting personal and private information, and registering for the state's No Call Registry.

While a wide range of subjects are covered in the Consumer Guide, it is important to note that the content in each topic section is adapted from a longer, more comprehensive DATCP fact sheet. Those fact sheets are always available on the DATCP website in the Consumer Fact Sheets section.

For more information, contact the Bureau of Consumer Protection at (800) 422-7128 or DATCPHotline@wi.gov.

Download the Guide

DATCP's Consumer Guide is available as a free PDF download:

DOWNLOAD CONSUMER GUIDE

Note that the topics in the table of contents are links, making it easy to jump to a particular topic of interest within the Guide.





Department of Agriculture, Trade and Consumer Protection

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Consumer Guides and Resources

Bureau Home / Consumer Guides and Resources



The Department of Agriculture, Trade and Consumer Protection (DATCP) publishes and maintains several guides to connect consumers with the information and resources they need. To learn more about landlord-tenant issues, who to contact with specific questions about hundreds of topics, or general consumer information, download a free PDF or request a physical copy by mail.

Related Topics Consumer Tips and Information

Do Not Call Registry

Take Action

CONTACT US

FILE A COMPLAINT

Identity Theft

Landlord-Tenant

Resources for Businessess

Top Ten Consumer Complaints

Consumer Guide

Vea esta página en español.

DATCP's Consumer Guide is a trusted source of information on consumer issues and scams that the state's residents face every day. The Consumer Guide contains over 40 pages of information to help Wisconsin consumers navigate conflicts, identify scams, and find tips and best practices.

Learn how to identify and avoid impostor scams, identity theft, international lottery fraud, transient "storm chaser" repair contractors, phishing, fake employment opportunities, and more. The Consumer Guide also includes information on general consumer protection topics like rental housing, how and when to file a complaint with DATCP, protecting your personal and private information, and the Wisconsin Do Not Call Registry.

While a wide range of subjects are covered in the Consumer Guide, the content in each topic section is adapted from a longer, more comprehensive DATCP fact sheet. Specific fact sheets are available on DATCP's Consumer Tips and Information webpage

DOWNLOAD CONSUMER GUIDE

Landlord-Tenant Guide

DATCP's Landlord-Tenant Guide answers common questions about the rights and responsibilities of landlords and tenants in simple language. The guide is intended to help both parties in rental agreements avoid common problems



for Wisconsin

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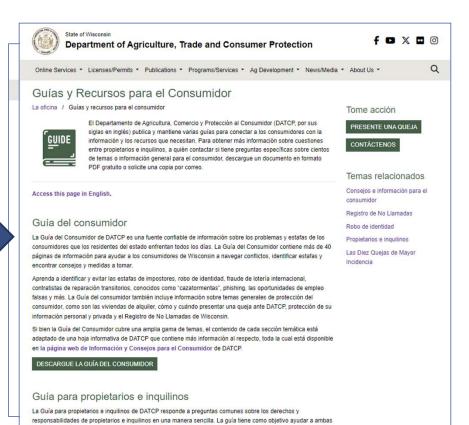
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Department of Agriculture, Trade and Consumer Protection

Wisconsin Consumer News

March 2024

National Consumer Protection Week

Help us celebrate! DATCP is Wisconsin's primary consumer protection agency. Its Bureau of Consumer Protection is responsible for regulating unfair business practices, addressing consumer complaints, and educating the public on consumer rights, scams and fraud, identity theft, and more.

For National Consumer Protection Week from March 4-8, 2023, tell your friends and family about DATCP's many free resources such as the Consumer Guide, which contains over 40 pages of tips and information on dozens of topics like scams and fraud, identity theft, and home improvements, as well as landlord-tenant laws, how to file a complaint with DATCP, and the state's Do Not Call Registry.

- The Bureau of Consumer Protection: ConsumerProtection.wi.gov.
- DATCP's Consumer Guide: <u>ConsumerGuide.wi.gov</u>.
- The Landlord Tenant Guide: Landlord Tenant.wi.gov.
- · Wisconsin Do Not Call Registry: NoCall.wi.gov.
- Attend or request a free <u>consumer protection presentation</u>.
- Read Governor Evers' National Consumer Protection Week <u>proclamation</u>.

Recent DATCP News and Alerts

Read DATCP's latest news releases and consumer alerts.



<u>Top Ten Consumer Complaints Reported to DATCP in 2023</u>

DATCP receives thousands of complaints, inquiries, and reports from consumers every year on a variety of issues. Learn how to identify, prevent, and respond to

DATCP Settles with Dollar General for Price Accuracy Violations

After 238 inspections by DATCP and municipal inspectors at Dollar General stores last year, the Department reached a major settlement with the company to resolve 662 alleged violations of price accuracy laws and 53 alleged violations of refund policy disclosure laws. 9% of the 7,344 inspected products resulted in overcharges that were 17% higher on average than the shelf price.



"The accuracy of prices on store shelves is among the most basic and essential protections consumers have," said DATCP Secretary Randy Romanski. "Consumers should be able to trust that the prices advertised to them are accurate, and they have a right to be informed of the laws protecting them."

If a customer is overcharged for an item, Wisconsin law requires that merchants using electronic price scanner systems refund at least the difference between the posted price and the price charged at point of sale. These merchants are legally required to inform customers of this law by posting a sign in a conspicuous manner.

Read more from DATCP's news release.

Scam Spotlight: Fake QR Codes



You're seeing it more and more every day: Companies use QR codes to point consumers to their apps, track packages, or view restaurant menus. You may have recently used one to pay for public parking, get into a concert or sporting event, or even board a flight. They are useful and popular, but these codes have also become a way for scammers to disguise malicious links.

One common method scammers use is placing QR code stickers over the top of honest QR codes — this makes it appear legitimate to the consumer and can be very difficult to detect. Another method is texting or emailing you a code and making up an urgent reason for you to scan it. They may claim they couldn't deliver your. A newsletter for consumers and supporting organizations.



Scan to Subscribe



ISSUES IMPACTING VULNERABLE POPULATIONS

- Aging Populations
 - A.I. presents new scams and vulnerabilities
- Historically Underserved Communities
 - Engagement with Chambers of Commerce and Community-based Organizations

- Military and Veterans
 - Commonly targeted for fraud
- Students / Younger Populations
 - Collaboration with DFI to proactively educate about scams and best practices related to student loan debt
 - Bookmark campaign

2023 – WORKING TOGETHER TO BRIDGE THE GAPS

- Hold future conferences
- Create a consumer protection newsletter
- Create a consumer protection listserv
- Learn from others' success (ex. Milwaukee's program)
- Consumer Roundtable (i.e.WisPIRG)
- Provide examples of real issues and actions taken
- Create talking points on the issues, beyond the press releases
- Create awareness of offerings provided by other partners (i.e. resource sharing)

- Celebrate/Leverage National Consumer
 Protection Week to come together
- Gain knowledge of communities and compositions
 - Issues impacting communities
 - Impact of issues on communities
 - Tailor messaging to communities and services
- Work with media (in communities)
- Work directly with communities



CONSUMER PROTECTION

SAMPLES FROM THE PRESENTATIONS: LANDLORD TENANT, IDENTITY THEFT & COMMON SCAMS & FRAUDS

COMMON LANDLORD TENANT COMPLAINTS

- Failure to return security deposit
- Inadequate disclosures
- Eviction
- Unauthorized entry
- Mold damage
- Unsatisfactory Service





SECURITY DEPOSITS

- Check-In Procedures
- Returning Deposits
- Withholding
 - Statement of Claims
 - Forwarding Addresses





DISCLOSURE REQUIREMENTS

- Code violations
- Habitability Issues
- Utility charges
- Landlord and authorized agents





EVICTIONS

Terminating a Tenancy

- Allowable Reasons
- Notice is required (5 day / 14 day)
- Evictions Action (§799.44)





IDENTITY THEFT

- What it is
- How does it happen
- How to spot it
- How to protect yourself
- What to do if you're a victim



WHAT DO THEY WANT?

Name in combination with:

- Date of birth
- Address
- Email
- Phone number
- Driver's license number
- Credit card numbers

- Social Security number
- Pin numbers
- Passwords
- Bank account numbers
- Passport number
- Biometric Data



HOW IT HAPPENS

Low Tech:

- Dumpster diving
- Stolen mail
- Stolen wallet or phone



High Tech:

- Phishing scams
- Data breaches
- Social networking





PREVENTION BASICS – IDENTITY THEFT

- Use a Micro-Cut shredder
- Go to the Post Office
- Enable two-factor authentication (2FA)
- Sign up for or From Wisconsin DOT
- Sign up for Informed Delivery® by USPS®
- Sign up for IRS.gov Identity Protection PIN
- Use strong passwords
- Check Credit reports
- Credit freeze



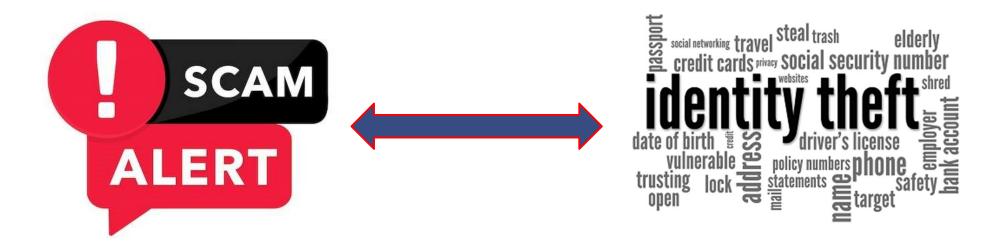


IDENTITY THEFT WARNING SIGNS

- Unauthorized debit and credit charges
- Unsolicited credit cards in the mail
- Unsolicited change of address
- Earning Statement / W-2
- Explanation of benefits



IDENTITY THEFT AND SCAMS COEXIST



SCAMS: STATISTICS - FTC DATA BOOK - 2023

Younger people reported losing money to fraud more often than older people.

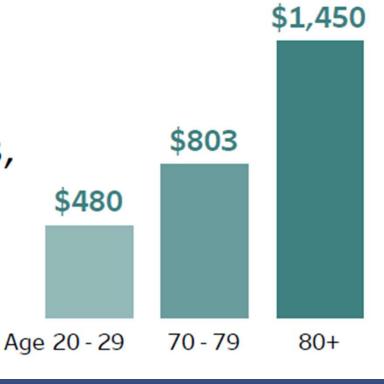






SCAMS: STATISTICS - FTC DATA BOOK - 2023

But when people aged 70+ had a loss, the median loss was much higher.



SCAMS: STATISTICS - FTC

Scammers contacting people by phone or on social led to big losses

Phone calls: Highest per person

reported losses

\$1,480 median loss

Social media:

Highest **overall** reported losses



Email:

Highest

of reports



358,000 reports



SCAM TRENDS: PHONE

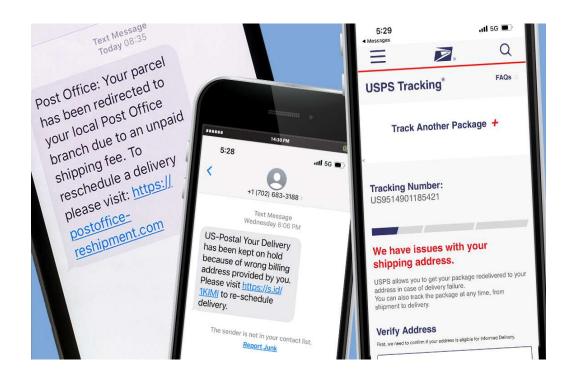


Phone

- Caller ID
 - Spoofing
- Robocalls
 - Don't press any buttons
- "Can you hear me?"
- Do Not Call List



SCAMTRENDS:TEXT/EMAIL



Text/Email

- Malicious Links
- Hidden Sender
- Hacked Accounts
- Fake Phone Numbers

GOVERNMENT IMPOSTER SCAMS

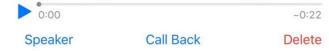
Social Security



Transcription Beta

"This call is from the Department of Social Security administration the reason you have call from our department is to inform you that we just suspend your Social Security number because we found some suspicious activity so if you want to know about this case just press one thank you..."

Was this transcription useful or not useful?



IRS



- Unpaid taxes
- Demand immediate payment

Medicare

- **Expiring benefits**
- Info/bank verification

Law Enforcement/FBI

- Warrant for arrest
- Demand payment for fines



UTILITY IMPOSTER SCAMS



Water, Gas, Electric, Telecommunications:

- Threaten to cut off service
 - "Crew is on the way"
- Ask victim to "verify" account information
 - Personal info
 - Payment/Banking info
- Demand payment often by unusual methods
 - Prepaid debit card or cryptocurrency.





TECH SUPPORT

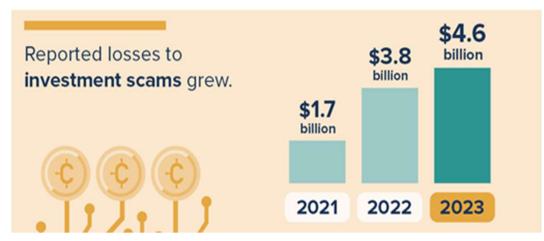
Starts with a phone call or pop-up window

- Computer is infected with a virus, call this I-800-number
- Request remote access to victim's computer
 - Install Malware, Ransomware, Etc...
- Offer fake anti-virus coverage
 - \$500+/year
 - Recurring bills





INVESTMENT SCAMS



Dfi.wi.gov (608) 261-9555



State of Wisconsin

Department of Financial Institutions

Pig Butchering \$75 Billion in 2023 worldwide

95% of Investment Scams involve Cryptocurrency

Only invest with someone you know & trust



VICTIM OF A SCAM

- Don't be ashamed to report falling for a scam
- If you mailed money or gift cards, contact USPS as soon as possible
- Report to law enforcement
- Notify financial institution
- WI Bureau of Consumer Protection





HOW CAN WE COLLABORATE?



KEY RESOURCES

- DATCP.WI.GOV
- ConsumerProtection.wi.gov
 - LandlordTenant.wi.gov
 - ConsumerGuide.wi.gov
 - Identity Theft Resources
 - Complaint Portal & Forms
 - Fact Sheets
- Hotline
 - (800) 422-7128
 - DATCPHotline@Wisconsin.Gov





WORKING
TOGETHER
TOPROTECT
WISCONSIN
CONSUMERS

2024



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Bureau of Consumer Protection

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@widatcp

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