



A New Year, a New Opportunity to Protect Against Scams

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MADISON – The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) suggests a resolution that won't cost a penny and could potentially save you headaches, time and money in 2019: learn more about scams and prevention steps that can help you avoid getting ripped off.

For starters, resolve to protect yourself and your family members by learning some of the basics of how con artists operate:

How they target victims:

- Most scams come by phone and use fake caller ID information (this is called “spoofing”).
- Scammers also use emails, social media messages, text messages, and malicious websites to steal from consumers.

What they are seeking:

- Scammers want your money, your personal information, or access to your computer system.

What ploys and tactics they use to get your attention:

- They may tell you that you have won a major prize,
- They may intimidate you by impersonating the government, law enforcement, or other officials,
- They may threaten you and demand an immediate payment,
- They may play on your emotions and claim to be a relative or friend in danger and in need of money,
- And many more...

While there are an endless array of scam types, many of the ploys are the same at their cores – only the story being pitched is different. For example, imposter scams are nearly identical: a fraudster is claiming to be with a known, trusted organization in order to trick you into making a payment, turning over personal or financial information, or downloading malware to your device. But imposter scammers disguise this simple operation in many ways. A scammer may call or email, pretending to be from:

- The IRS, demanding immediate payment for back taxes.
- The state court system, telling you to wire money to avoid legal action or jail time.
- Your local utility company, telling you to pay a late bill immediately to avoid a service disconnection.
- Microsoft or another computer tech support business, telling you that your computer has a virus and that they can fix it for a fee and remote access to your system.

Different pitches, same fraudulent operation. If you learn how to spot the common elements in scam ploys, you will afford yourself the best chance at avoiding fraud. Stay protected throughout 2019 by remembering these simple tips:

- Gift cards are for giving, NOT for making payments. Any request for a payment of taxes or outstanding bills using iTunes, Amazon, Google Play, or other gift cards is a scam.
- Any request from a stranger for a wire transfer is a scam.
- Government agencies and utility services will never call you, make threats, and demand immediate payments.

(MORE)

- Any request to cash a check and return a portion (or send it to another party) is a scam. You will be on the hook for the full amount withdrawn when the bank discovers that the check is a fake.
- Never click links or open attachments in email or text messages from unknown senders.
- Never pay to claim a prize.
- Keep your banking and personal information private.

Knowing these scam basics empowers a consumer to fight back and avoid fraud and identity theft, but there are plenty of ways to learn more. DATCP offers a wealth of free consumer protection resources to kick start your education:

- The DATCP website (datcp.wi.gov) is full of consumer tips and information and is a great place to start learning about consumer issues. The [online complaint form](#) on the DATCP site is the best and quickest way to file a consumer complaint with the agency. Also, keep an eye on the Bureau of Consumer Protection [Facebook](#) and [Twitter](#) accounts for additional information.
- Sign up to receive DATCP's news releases and consumer alerts by text or email. Visit the [News Releases](#) or [Consumer Alerts](#) page in the News/Media section on the DATCP website to sign up.
- DATCP's Consumer Protection Hotline (800-422-7128 or datcp hotline@wisconsin.gov) is available 7:45am – 4:30pm, Monday through Friday. Contact Hotline staff for help with your questions and concerns, to report a possible scam, or to request a fact sheet or consumer complaint form by mail.
- Our "[Ten Tips to Avoid Fraud](#)" fact sheet addresses the most common elements of popular scams and provides suggestions for how to handle questionable solicitations. All DATCP fact sheets are free to download from [the agency's website](#).
- Download a free copy of DATCP's [Senior Guide](#), a 50+ page booklet that provides a more in-depth look at a wide range of consumer issues. If you wish to receive a printed copy by mail, contact the Consumer Protection Hotline.
- DATCP produces four consumer protection bookmarks with tips to help protect you from general scams and those that target seniors, identity theft and imposter scams. You can request these bookmarks by calling the Consumer Protection Hotline or by picking up a copy at an event where Bureau of Consumer Protection representatives are participating.

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