

Holiday Presentation



WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

WHAT TO LOOK OUT FOR THIS HOLIDAY SEASON

- Online shopping risks and best practices
- In-store considerations
- Credit card offers
- Surveys and games
- Gift cards
- Charitable giving
- Common holiday scams
- Toy safety



STATISTICS

Most Reported Fraud Categories

Subcategory	F	# of Reports	Total \$ Loss
Online Shopping		5,024	\$2,479,818
Business Imposters		5,020	\$6,873,140
Government Imposters		3,569	\$7,941,182
Prizes, Sweepstakes & Lotteries		1,446	\$6,221,975
Phone Devices, Accessories & Services		1,079	\$345,894
Job Scams & Employment Agencies		1,036	\$2,159,777
Malware & Computer Exploits		1,031	\$901,374
Tech Support Scams		938	\$2,604,491
Miscellaneous Investments & Investment		916	\$44,871,923
Romance Scams		786	\$17,559,669
Medical Treatments & Cures		742	\$779,761
Online Payment Services		723	\$698,912
Vacation & Travel		641	\$1,343,729
Family & Friend Imposters		455	\$1,251,463

Source: Federal Trade Commission | 2024 Data Book



PRACTICE SAFE ONLINE SHOPPING

- Is your device up to date?
- How did you end up on the website?
- Is the checkout encrypted?
- Are you connected using secure Wi-Fi?
- Where is the product being delivered?



RETURN, REFUND, SHIPPING POLICIES

- Returns
 - Look for hidden fees.
 - 3rd party surcharge
 - Restocking
 - Shipping and Handling
- Refunds
 - Shipping times can vary widely.
 - Overseas purchases can take months.



PAYMENT METHODS

- How should I pay?
- Buyer protections.
- Virtual card numbers.



DOOR BUSTER AND IN-STORE DEALS

- Read the fine print before you shop.
- Review the seller's return and exchange policy.
- Remember, sellers must honor the lowest posted price.
- Save all receipts and packaging in case of returns.



HOLIDAY CREDIT CARD OFFERS

- “Save a certain percentage off today’s bill”.
- Store cards often have a higher APR.
- Require entering your SS# & DOB to apply.
- Does your credit freeze need to be lifted?



GIFT CARDS

When giving:

- Purchase as close to the holiday as possible.
- Check for tampered packaging.
- Look for bar code labels covering the real bar code on the package.
- Ensure the receipt data matches the card you just purchased.

When receiving:

- Use it right away.
- Never give the numbers to a stranger.



SOCIAL MEDIA

- Fake ads with links to click
- “Free” giveaways
- Imposter websites
- Marketplace scams
 - Too good to be true deals
- Surveys
- Holiday games
 - What’s your elf name?
- Pay it forward / Gift exchange

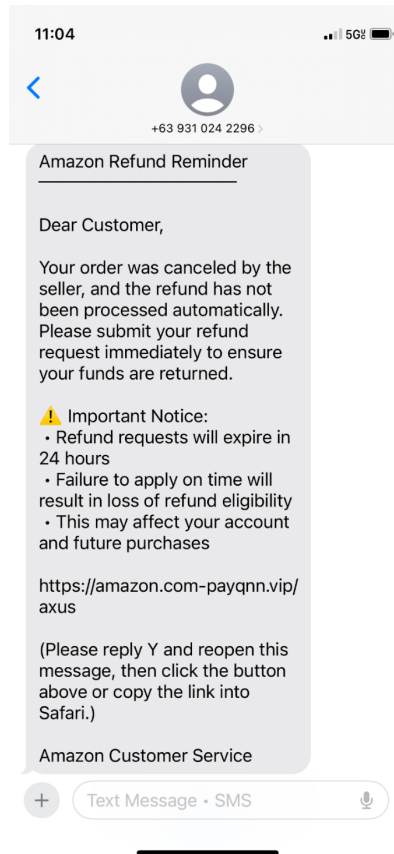


“GIVING TUESDAY” & CHARITY SCAMS

- Charities are allowed to call you and request donations.
- However, there is nothing stopping a criminal from impersonating a charity.
- It may be impossible to tell the difference between the two calls.
- Solution: Never give money to an unexpected phone call, email, or text.



HOLIDAY SHIPPING SCAMS



- “Problem” with your order:
 - Additional postage/fee
 - Verify delivery address
 - Missed delivery
- Click here for tracking or to confirm delivery.
- Call this number to report any problems.



DECEPTIVE PAYMENT METHODS (RED FLAGS)

- Wiring money
- Prepaid Visa / MC cards
- Gift Cards
- Cryptocurrency / Bitcoin Kiosks – ATMs



HOLIDAY REFUND SCAM

A “routine quality inspection” determined a recent purchase doesn’t meet quality standards or has been recalled.

- Click [here](#) to request refund.
- Call this number to report fraud.



TOY SAFETY

Always check for hazards.

Taking a few moments to review labels and inspect the packaging to identify:

- Suggested age range for using the product.
- Small parts, sharp edges, magnets, choking hazards.

Ask yourself if a younger child who also lives in the household might access the toy or parts.

Consider including safety gear with your gift, like a helmet with a bike or scooter.



FILING A COMPLAINT WITH DATCP

- Consumers have several options to submit a complaint:
 - File online at ConsumerProtection.wi.gov.
 - Download the form on DATCP's website.
 - Contact DATCP's Consumer Protection Hotline and have a complaint mailed to you.
- Completed complaints and copies of relevant documents should be mailed to:
DATCP Bureau of Consumer Protection
PO Box 8911
Madison, WI 53708-8911
- Hotline staff can schedule onsite appointments to assist with submitting a complaint.
- Video tutorials on DATCP's website explain how to submit a complaint and what to expect afterwards.



LEARN MORE ABOUT DATCP



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Consumer Protection

REQUEST A PRESENTATION @ DATCP.WI.GOV

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



Thank You!



Bureau of Consumer Protection – Division of Trade and Consumer Protection

(800) 422-7128 – DATCPHotline@Wisconsin.gov – datcp.wi.gov

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