



Ohio Attorney General's  
**Consumer Advocate  
Newsletter**

APRIL 2018

APRIL 2018

### [Fighting Illegal Robocalls with Technology](#)

Did you know that technology can make the fight against illegal robocalls a little easier? Certain products and services – including mobile phone apps – can help stop the calls from reaching you.

The Federal Trade Commission (FTC) recently began releasing lists of phone numbers that have been reported by consumers to be “robocalls.” The lists are released each day to telecommunication carriers and other industry partners. This is an effort to help telephone companies and other service providers to develop call-blocking solutions. For this reason, it is more important than ever to report potential Do Not Call Registry violators.

When reporting potential violators, keep in mind that the Do Not Call Registry generally does not apply to calls from charities, political organizations, telephone surveyors, companies with which you have an existing business relationship, or where you have given express written permission to the organization or caller.

Many robocall-blocking apps involve blocking numbers that you or others have designated as robocall phone numbers. They also may allow you to create lists of calls that you approve and know are legitimate. Many of these apps are free or available at a low cost, but make sure to check out the app before downloading it. As the FTC explains, “some apps may upload your contact information, along with information about what numbers you call or call you. The app’s privacy policy should explain how it gets and uses your information.”

CTIA, the wireless providers’ and manufactures’ trade association, provides a [list](#) of some of the available mobile apps designed to stop robocalls.

In addition to stand-alone apps, some cell phones have built-in call-blocking features, and some service providers also have their own blocking features. These features may allow you to block certain telephone numbers, identify nuisance calls you want blocked in the future, and even set “do-not-disturb” hours to block all calls at a certain time of day.

Call-blocking equipment also may be available to install on a traditional landline telephone. Some devices use a blacklist you develop or an ongoing list of known robocall phone numbers to be

blocked. (Such call-blocking equipment may be limited to certain service providers or home telephones.)

In 2015, Ohio Attorney General Mike DeWine and 44 other attorneys general called on five major phone companies to offer call-blocking technology to their customers. In a [joint letter](#), the attorneys general explained that enforcement efforts alone could not stop the problem and that the better solution would be to stop intrusive calls before they reached consumers.

To report Do Not Call violators, contact the FTC by visiting [www.donotcall.gov](http://www.donotcall.gov) or by calling 888-382-1222.

### [Four Tips When Buying and Selling Online](#)

With today's online marketplaces, some people may want to sell items to declutter their homes and make some money. Others may want to buy a product at a reduced price. Whether buying or selling through an online platform, be sure to stay clear of scams by applying four tips.

**Stay local** – Many online marketplaces and community groups are location-specific, so when using these services, only deal with buyers and sellers in your local area. Be wary of people who make excuses about why they can't meet in person or why they're in another location. Even excuses that seem valid – like being on a mission trip or in a foreign country due to military service – may be a ploy to take your money or merchandise.

Be sure to put safety first whenever meeting someone. Bring along a friend or relative to any transactions, meet in a public area, and find out if your community offers a safe place to conduct transactions (such as a local police station). Also, beware of rental scams and online car sale scams, and don't make a deposit, partial payment, or full payment on a motor vehicle or apartment without seeing it in-person first.

**Stick within the marketplace** – One sign of a potential scam is when a person wants to do business outside of the online marketplace. For example, the Better Business Bureau warned of an Airbnb scam where a phony host asked unsuspecting travelers to email him outside of the Airbnb marketplace. The "host" then gave consumers a link to a site that looked very similar to Airbnb, so unless the consumer carefully checked the web address, he or she would be unknowingly doing business outside of Airbnb. Doing business outside of the marketplace may mean that any consumer protections offered by the website operator do not apply, and the operator will not be able to monitor the transaction in an effort to catch scammers.

**Beware of unusual payment methods** – When you are buying merchandise, be wary of sellers who ask you to pay using specific, unexpected methods like wire transfers or gift cards. Wire transfers

can be difficult to trace, and it is usually hard to get a consumer's money back once it has been picked up by the seller. When accepting payment for items you are selling, be wary of cashier's checks or money orders unless you are present when they are issued at the bank or merchant. Scammers often create and use counterfeit checks or money orders.

Also be wary of "overpayment" scams. For example, a phony buyer may send you a check for over the agreed-upon amount, ask you to deposit the check, and request that you give the extra money to a shipping agent. In the end, the check will not clear the bank, and you'll be out of your money and merchandise. When buying merchandise, do not provide financial information such as your bank account number or Social Security number to a stranger.

**Steer clear of phony third-party services** – Beware of buyers or sellers demanding to use escrow services. Many so-called online escrow services are operated by scammers and are designed to steal your money or merchandise. Also, beware of phony emails claiming to be from eBay or PayPal "confirming" the transfer of funds or discussing how they will hold the funds until the transaction has been completed. If you have questions about the legitimacy of an email, contact the organization at a customer service phone number, website, or email address that you know to be legitimate.

One related scam recently reported to the Ohio Attorney General's Office involved a car buyer who demanded that the seller use a certain website to buy a vehicle report for him. In reality, this was just a ploy to make money from the purchase of the report.

Consumers who suspect a scam or an unfair business practice should contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

### [Attorney General DeWine Announces Winners of High School Consumer Video Contest](#)

Ohio Attorney General Mike DeWine has announced the winners of the 2017 Take Action Video Contest in which Ohio high school students were asked to create 60-second videos about cybersecurity topics.

Congratulations to the winners of the 2017 Take Action Video Contest!

**1<sup>st</sup> Place:** [Aujolie Baker from the Arts & College Preparatory Academy](#)

**2<sup>nd</sup> Place:** [Hailey Phister from Dublin Coffman High School](#)

**3<sup>rd</sup> Place:** [Nicholas Kudlapur from Logan High School](#)

They will receive college scholarships of \$2,500, \$1,500, and \$1,000, respectively.

Attorney General DeWine also recognized the following finalists of the 2017 Take Action Video Contest:

- Mayfield High School Margaret Zimmer
- Cedarville High School Kiley Collum
- Focus Learning Academy Southeast Mikelah Davie
- Sycamore High School Nathan Gibson and Rohith Gattu
- Medina County Career Center Matthew Arehart
- Massillon Washington High School Caitlyn Conley
- Bryan High School Ireland Moor

For the 2017 Take Action Video Contest, Ohio high school students grades 9 to 12 were asked to submit a 60-second video on one of the following cybersecurity topics: privacy on your smartphone, social networking scams, and creating strong passwords. The Ohio Attorney General's Office received more than 120 contest entries from nearly 200 students throughout the state.

### [How to File a Consumer Complaint](#)

The Ohio Attorney General's Consumer Protection Section helps resolve consumer complaints. Learn about how and when to file a consumer complaint.

In 2017, the Ohio Attorney General's Consumer Protection Section received about 22,000 consumer complaints. Some of the most common complaints involved used car sales, cable services, collection calls, identity theft, wireless phone services, vehicle repairs, appliances, and home improvement. Complaints included everything from advertising issues to disputes about prices, services, auto titles, or repairs.

If you believe you've been treated unfairly, first contact the business directly. Consider writing a letter that explains your concerns and how the business could resolve the problem within a reasonable timeframe. If that fails, consider filing a complaint with the Ohio Attorney General's Office. Complaints can be filed [online](#) or by calling 800-282-0515.

Be sure to include as much information as possible, including the name and location of the business, your own contact information, a description of the problem, and what you would consider to be a reasonable resolution. Keep in mind that consumer complaints filed with the Ohio Attorney General's Office are public records, and they may be released in a public records request. They also generally will be provided to the organization against which you file your complaint.

Typically, after receiving your complaint, a specialist will attempt to resolve the dispute by working with you and the business. The specialist will send an initial letter to the business asking the business to respond. From there, the specialist will try to help you and the business reach an agreed-upon resolution.

In some instances, another agency may be better able to address your concerns, and a specialist may suggest contacting another organization. For example, insurance complaints generally should be filed with the [Ohio Department of Insurance](#), complaints about investments with the [Ohio Department of Commerce](#), and complaints about public utilities with the [Public Utilities Commission of Ohio](#).

In other cases, complaints provide details about a potential scam or deceptive sales practice. Such complaints can be an important source of information. If there appears to be a consistent pattern of bad behavior that violates consumer protection laws, the Attorney General may investigate further and possibly take legal action.

Consumers who would like to file a complaint or report a scam should contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.