

# e FLORIDA CONSUMER NEWSLETTER

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[www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com)

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**1-800-HELP-FLA**

**352-9832**  
**1-800-FL-AYUDA**

## MEET COMMISSIONER WILTON SIMPSON

Wilton Simpson, Florida's 13th Commissioner of Agriculture, is a fifth generation Floridian, proud to be born and raised in the Sunshine State. A lifelong Florida farmer and entrepreneur, Commissioner Simpson has deep personal and professional roots grounded in agriculture, including a large-scale egg-laying operation that supplies eggs for Florida's families through supermarkets across the state.



From 2012 to 2022, Commissioner Simpson served as a member of the Florida Senate and was elected Senate President for the 2020-2022 legislature. Serving as Senate President through a worldwide pandemic came with many unique challenges, but throughout his term, Commissioner Simpson fought to keep Florida open and free and to establish Florida as a beacon of hope, opportunity, and freedom for generations to come.

The Commissioner of Agriculture oversees the Florida Department of Agriculture and Consumer Services. With his background in agriculture, Commissioner Simpson clearly understands the challenges faced by Florida's farmers, but his legislative service and history of community involvement also positions him to guide the department's other equally important functions: protecting the environment, ensuring the safety and wholesomeness of food, and safeguarding consumers.

Commissioner Simpson lives in Trilby with his wife Kathy. Their son Wilton Jr. and his wife Caroline are practically neighbors, as are Commissioner Simpson's daughter Lauran, her husband Kenten, and their daughters. Among his many accomplishments, Commissioner Simpson's most esteemed title is "Papa" to his two beautiful granddaughters Addy and Emy.



**Florida Department of Agriculture and Consumer Services**

# ONLINE ORDER NEVER ARRIVED

Shopping online can make finding that perfect holiday gift so much easier. But what if the holidays have come and gone, and your package didn't arrive when the seller said it would? And worse, you hear nothing. What should have been your "happy holiday" ended with disappointment, anger, and frustration. So now what?

If it's past the delivery date and your order hasn't arrived:

- **Contact the seller.** Most businesses will work with you to resolve the problem and keep you as a customer.
  - Don't wait. While an item being a few days late is definitely an inconvenience, it doesn't mean the item won't come at all. But you don't want to wait too long before you follow up on your order.
  - Have your documents ready. These might be order confirmations, receipts, canceled checks, credit card statements, invoices, or other documents.
  - Ask to speak with a manager. If a customer representative doesn't offer the resolution you want, stay calm and polite, but be persistent and ask for a manager or supervisor.
  - Document your efforts. Keep notes about who you spoke with, the date of your conversation, and what action they promised. If you chat online with customer service, see if you can save the chat or take a picture of the screen before you exit the chat. Save any emails or text messages. You may need this documentation if you have to go to the next step.



- **Dispute the charge.** The law for consumer rights with credit card disputes, known as the Fair Credit Billing Act, states that consumers must make a good-faith effort to handle purchase problems with the merchant before filing a dispute. If the seller does not resolve the issue and the charge shows up on your credit card statement, contact your credit card issuer. You normally have 60 days from the date a charge appears on your credit card statement to dispute it.

If you paid by debit card, contact your debit card company (often your bank or credit union). Consumer protections for credit cards are stronger than protections for debit cards, but some debit card companies voluntarily offer more protections than the law requires.

The dispute process varies depending on the card issuer, but with most, there are two convenient ways to dispute a card charge:

- Call the phone number on the back of your card and explain that you want to dispute a charge. A representative will get the necessary information from you and file the dispute. Keep a record of who you spoke with and when. Follow up promptly with a letter.
- Look up and dispute the charge through your online account. You'll need to include information on why you're disputing the charge through the online form.

If you have an issue with your credit card or bank account, report it to the Consumer Financial Protection Bureau. Go to [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or call (855) 411-CFPB (2372).



# IRS REFUND SCAMS

Tax season is just around the corner, and IRS impersonators will be modifying their tactics accordingly. Instead of contacting you about a tax debt and making threats to get you to pay up, scammers may send you a text about a “tax rebate” or some other tax refund or benefit. The text messages may look legit, but no matter what the text says, it’s a scammer phishing for your information or your money

The government doesn’t text people out of the blue with threats or promises of money. If you click on the link to claim your “refund,” you may expose yourself to identity theft or malware that the scammer could install on your phone or other device.

If someone unexpectedly contacts you about a tax rebate or refund:

- **Never click on links in unexpected texts.** Don’t share personal information with anyone who contacts you out of the blue. Always use a website or phone number you know is real.
- **Know that the IRS won’t call, email or text to contact you for the first time.** They’ll always start by sending you a letter. If you want to confirm, call the IRS directly at 800-829-1040.
- **Find the status of any pending refund on the IRS official website.** Visit Where’s My Refund at [www.irs.gov](http://www.irs.gov).
- **Report unsolicited texts or emails claiming to be the IRS.** Forward a screenshot or the email as an attachment to [phishing@irs.gov](mailto:phishing@irs.gov).

If you clicked a link in a suspicious text or email and shared personal information, file a report at [IdentityTheft.gov](http://IdentityTheft.gov) to get a customized recovery plan based on what information you shared.

Learn about common scams and ways that you can protect yourself on the Scams and Fraud page at [FloridaConsumerHelp.com](http://FloridaConsumerHelp.com).



# QR CODE SECURITY THREATS



COVID-19 has sped the use of Quick Response (QR) codes, with an increasing number of businesses using QR codes for contactless encounters and transactions. However, hackers are aware of the rise, which could mean QR code security threats to consumers who use them.

QR codes are digital barcodes often used for electronic tickets for travel or events, to view a restaurant's menu, or to share product information at a retailer. They are a quick way to get people to websites, promotional codes, and mobile payments.

The convenience of QR codes comes with security risks too. According to a survey of consumers conducted by MobileIron, 71% of respondents could not tell the difference between a malicious QR code and a legitimate one. Also, more than 51% of respondents did not have mobile security on their devices (or did not know if they did) to provide QR code security in case of a QR code-related attack.

Attackers can take advantage of people's trust in QR codes by embedding malicious software into the digital cubes. The experts at MobileIron have warned that QR code attacks may increase in the near future. The attacks would steal data from mobile devices or lead to phishing websites that could harvest credentials and other personal information.

Attacks can lead to many different actions that range from inconvenient to malicious. This includes risky texts, emails, initiating a phone call, or adding a contact listing.

## What to Do: Be skeptical.

- If you see what seems to be a QR code physically pasted on top of another, ask an employee. The restaurant or retailer may have just updated their QR code, but it could also be a sign of a malicious code.
- Before scanning the QR code, check the website address of the code. Many phones will allow you to view the web address before you scan it. If you are unsure about the website, you can safely view the site by searching it by adding a “+” sign after the URL. You can also ask an employee about any suspicious website addresses.
- Only scan codes from trusted entities when donating to a charity or shopping online because there is less risk. The same advice applies to QR codes. A trusted entity will be less likely to have a malicious QR code on a restaurant menu, plane ticket, or promotional code.

(Information on QR code security threats provided by [Identity Theft Resource Center](#).)



# FAKE ONLINE REVIEWS

Studies have shown that at least three-quarters of online shoppers check product and service reviews before they buy a product. Unfortunately, as reported by the World Economic Forum (WEF) in 2021, about 4% of worldwide online reviews are fake. That may not sound like a lot, but the WEF estimates that those fake reviews cost consumers \$152 billion in online spending annually. Fake reviews can lead to financial loss, bad purchases, and even physical harm if a product doesn't work properly.

In a report published in September 2022, the Center for Data Innovation found that 49% of American consumers trust online reviews as much as recommendations from friends and family, and another 28% put just as much value on them as articles written by experts. So, what is a careful consumer to do?

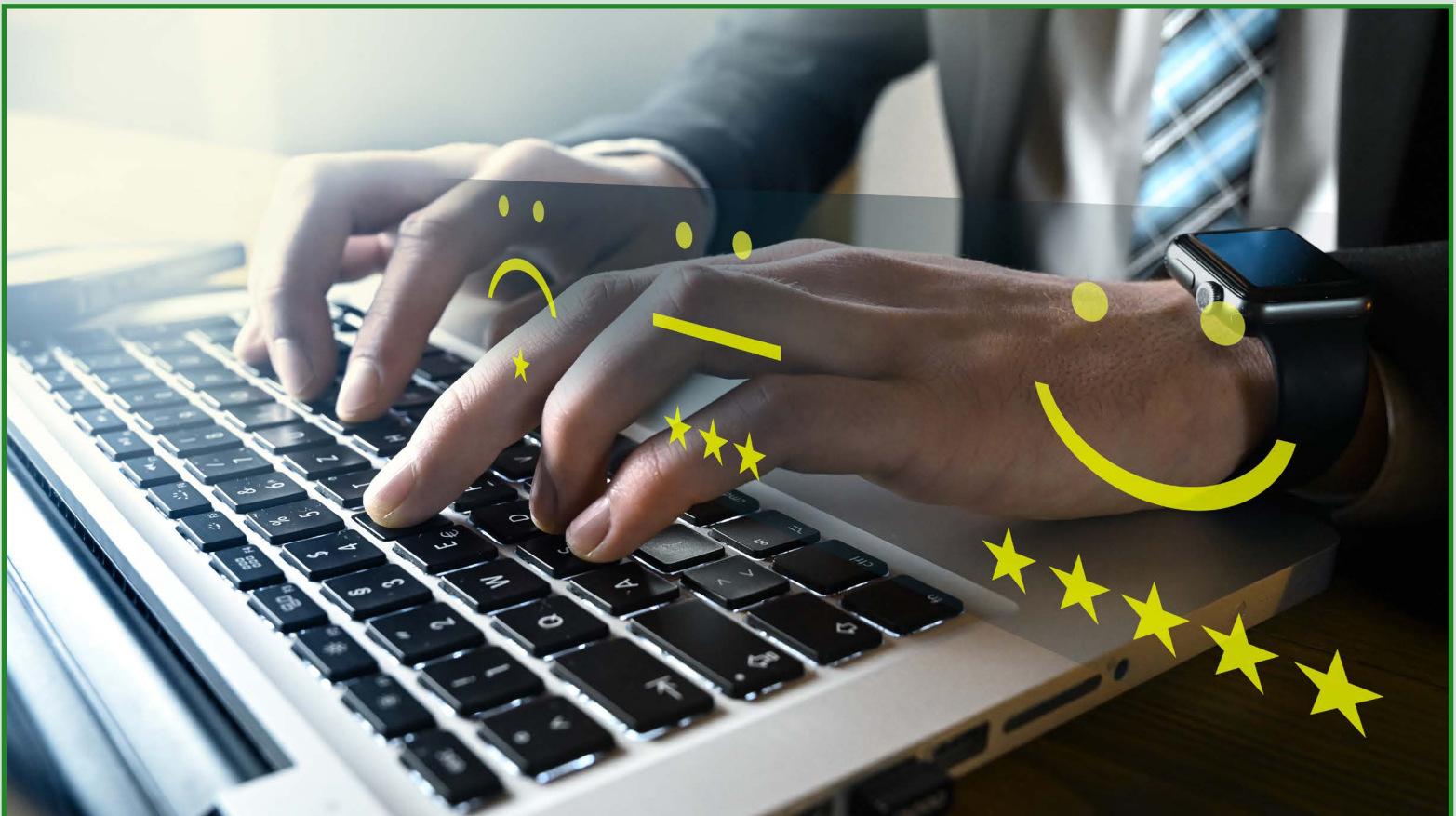


The Federal Trade Commission (FTC) recommends that consumers do the following to temper their reliance on online reviews:

- Check a variety of sources for reviews.
- Check whether certain reviewers have reviewed lots of other unrelated items and what they recommended.
- Check whether the reviews of a product are from those who have actually bought the product.
- Look to see whether the FTC or the Better Business Bureau have any cases involving the companies selling the products.
- Study the language of the reviews to check for generalities versus specifics.
- View all online reviews skeptically, especially overly positive or overly negative ones.

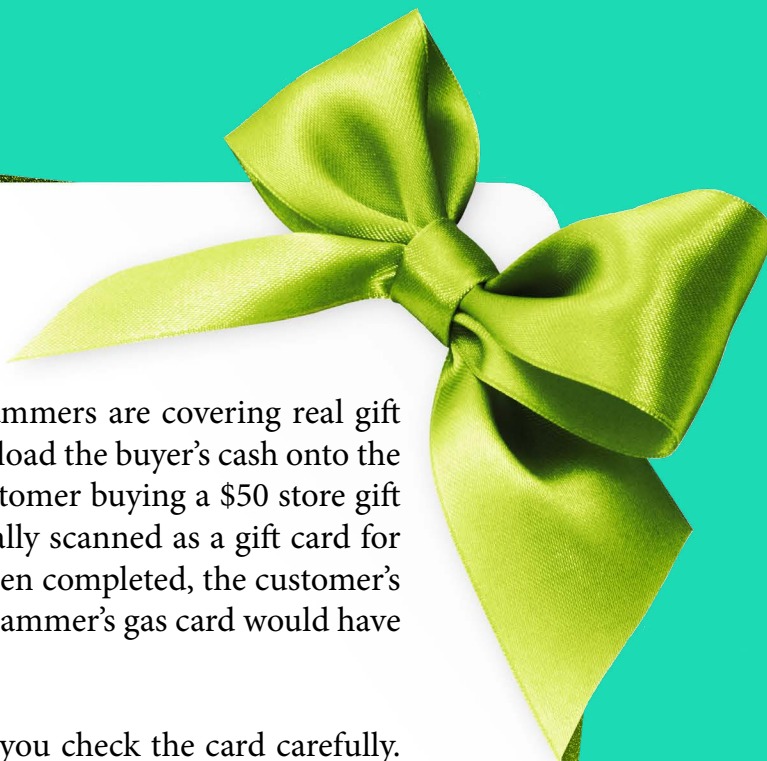
The FTC is considering new rules to address the problem of fake online reviews. In the meantime, it is teaming up with several states, including Florida, to file lawsuits on behalf of consumers, since the federal agency cannot seek monetary relief on its own. However, even with increased government oversight, consumers are still the ultimate arbiter of what they buy and should be constantly on their guard.

If you suspect a review is fake, report it to the administrators of the website where the review is listed. Find more information on reporting fraud at [USA.gov/Stop-Scams-Frauds](https://www.ftc.gov/stop-scams-frauds).





# GIFT CARD BARCODE SCAM



The [Baker Fraud Report](#) recently reported that scammers are covering real gift card barcodes with custom codes, allowing them to load the buyer's cash onto the scammer's cards at checkout. In one example, a customer buying a \$50 store gift card discovered that the bar code on the card actually scanned as a gift card for an unrelated gas company. If the transaction had been completed, the customer's store gift card would have been worthless and the scammer's gas card would have benefited from an extra \$50.

Be careful when buying gift cards. Make sure that you check the card carefully. Look for tears or damage on the packaging, run your fingers over the barcode to ensure a sticker has not been applied, and look for any signs of tampering with the protective strip covering the security numbers.

# ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over \$2.8 million to consumers through mediations with businesses.



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

**CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.**



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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*The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.*