



Best Practices to Avoid Scams

NRLA members continue to be targets of scam attempts. We are seeing an increase of these scam attempts, especially with credit cards that are stolen.

NRLA wanted to remind our members of some of the more common signs to be looking for when it comes to a potential scam. These include:

- Ordering standard materials from long distance when they are readily available locally (such as ordering plywood from another state and having a truck come to pick it up).
- Ordering with one credit card, then calling to cancel the order and asking the refund to be put on a different credit card.
- You are not able to communicate with them via phone.
- Any bait-and-switch where they drastically change their original intentions (either what they are ordering or how it would be delivered).
- Offering to overnight a check via UPS/Fedex before receiving materials)
- Major spelling errors and a lack of English idioms
- Lack of industry knowledge and use of terms not used in the U.S. (asking for lengths in meters instead of feet).

Some other items to note:

- If you believe that there is the potential for fraud using a credit card, please contact the credit card issuing company, or your credit card processing company. They will reach out to the card holder and verify the purchase.
- If you take an order over the phone, you may be liable for the fraud. Credit card companies now are saying since you took an order without the card present, the retailer is liable under their new terms of service since they introduced the EMV chips.
- If you take an order via credit card and they call for a refund, you are not required at all to refund the order to a different credit card. You can, and for your own protection, should, notify the customer that the refund can only be made to the same card that the purchase was made with.

If you have any questions, please contact Jeff Keller, Director of Legislative & Regulatory Affairs for NRLA, at 518-880-6376 or jkeller@nrla.org