



## IP Relay Fraud

Business owners and operators who conduct transactions by phone should be aware that the FCC has received reports of scammers using Internet Protocol Relay service (IP Relay) to engage in fraudulent business transactions, often using stolen or fake credit cards. While these reports are cause for concern among merchants as well as legitimate users of IP relay – persons who are deaf or hard of hearing or who have a speech disability – the FCC has tips businesses can take to protect themselves and still serve millions of customers who need IP Relay.

### Tips for avoiding IP relay fraud

Merchants that accept orders made by telephone for goods or services are urged to ensure that, for *any* order placed by phone, the payment method or credit card is valid and the purchaser is authorized to use the particular credit card.

Moreover, there are some signs of fraudulent telephone orders or business transactions that can be used to help determine if an order placed by telephone is legitimate. Be wary if a caller:

- Is happy to order “whatever you have in stock.”
- Supplies multiple credit cards as one or more are declined.
- Cannot provide the credit card verification code number (the three-digit number on the back of the card).
- Wants the goods shipped through a third party and/or to an overseas location.
- Will not identify himself or give a company name.
- Changes delivery or payment method after the order has been approved.

### What the FCC is doing to prevent IP Relay fraud

The FCC is working with consumer groups and relay service providers to prevent misuse of the service and issues public notices to warn businesses of the potential for fraudulent business transactions being perpetrated through IP relay. We also work with the Department of Justice, the FBI and the FTC to prevent fraudulent business transactions by phone or over the internet.

### What you can do

If you believe you are a victim of fraud or attempted fraud, you can:

- Report it to the FTC at [ftc.gov](http://ftc.gov) or 1-877-FTC-HELP (1-877-382-4357).
- Notify state law enforcement agencies.
- File complaints on suspected internet crimes with the FBI at [ic3.gov/default.aspx](http://ic3.gov/default.aspx).

### Don't hang up on relay service

We remind merchants that if they do business by phone with the public, the Americans with Disabilities Act requires them to accept calls, receive orders and do business by phone with persons who are deaf or hard of hearing or who have a speech disability and use TRS or IP relay service. By working



together, the FCC, law enforcement, informed businesses and TRS providers can combat fraud while ensuring everyone has equal access to the products and services any business has to offer.

For more information about the applicability and requirements of the ADA, go to [ada.gov](http://ada.gov) or call the ADA Information Line at 1-800-514-0301 (voice) or 1-800-514-0383 (TTY).

### **Consumer Help Center**

- For more information on consumer issues, visit the FCC's Consumer Help Center at [fcc.gov/consumers](http://fcc.gov/consumers).
- For more information about IP relay, see our consumer guide at [fcc.gov/guides/internet-protocol-ip-relay-service](http://fcc.gov/guides/internet-protocol-ip-relay-service).
- For more information about TRS, see our consumer guide at [fcc.gov/guides/telecommunications-relay-service-trs](http://fcc.gov/guides/telecommunications-relay-service-trs) or visit the website of our Disability Rights Office at [fcc.gov/accessibility](http://fcc.gov/accessibility).

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