

## **REGIONAL BUSINESSES WITH CREDIT CARD PROCESSING ACCOUNTS TARGETED WITH THREATENING CALLS THAT THEIR EQUIPMENT IS "OUT OF COMPLIANCE"**

### ***If You Follow Caller's "Orders," Switches Your Account***

Are you a business with a credit card processing machine? Listen up. A regional bank contacted BBB to relay that its business clients with credit card processing equipment on lease with them are being contacted by a third-party sales center not affiliated with the bank telling businesses that they are with "merchant services"—a generic term used in this industry to encompass a variety of services to clients.

The caller goes on to tell the business that their credit card processing machines are outdated and/or out of compliance. When asked questions about this, the caller threatens the business that they are breaking the law, etc. and if they don't comply with what they are about to tell them, they are breaking the law.

If the caller gets this far with the business, they then high pressure the business to go to their machine and punch in a series of numbers. Supposedly, this will place them back in compliance, and will update their machine.

The red flag about this scenario is that when the business owner follows the caller's instructions 1) they are actually transferring their service to the company calling.

It has been reported to BBB that Spokane, Colfax, and Pullman businesses have received these types of calls.

### **BBB ADVICE**

If you ever receive a call about your credit card processing equipment, you may want to save your conversation for your legitimate and contracted leaser of the equipment.

If your processing equipment is leased through your bank, and you receive calls from other entities using high pressure tactics, threats, or rudeness, we strongly suggest that you end the call, don't answer any questions, and don't say yes or agree to anything. Report the incident to your legitimate processing agent and BBB (so we can warn others).

If you feel you have been wrongfully deceived into switching leasing agents, file a formal complaint for resolve with your BBB as well as your state Attorney General's Office.

Thank you,

**Coleen Smith** | Director of Accredited Business Relations- Montana

**Tel: 406-439-4369**

**Toll-Free: 800-356-1007 (Spokane)**

**Fax: 406-227-3775**

**Email: [csmith@spokane.bbb.org](mailto:csmith@spokane.bbb.org)**

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Serving Eastern Washington, North Idaho and Montana

152 S. Jefferson; Suite 200

Spokane, WA 99201