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DEPARTMENT OF CONSUMER AFFAIRS ANNOUNCES THE CITY'S FIRST ONLINE LIVE CHAT FOR BUSINESSES AND RELEASES INSPECTOR CHECKLISTS TO HELP BUSINESSES AVOID VIOLATIONS

DCA's Business Outreach Campaign "Good for Customers, Great for Business" Advertisements Runs on Subway Cars, Bus Shelters, Telephone Kiosks, Newspapers and Online

Department of Consumer Affairs (DCA) Commissioner Jonathan Mintz today announced *Good for Customers, Great for Business*, a business outreach campaign that features the City's first online live chat option, which enables New York businesses to easily ask questions during business hours without having to visit DCA's Licensing Center or take time away from their customers to call in a question. The campaign also highlights an updated <u>10 Things Every Business Should Know</u> guide and an improved online <u>Business Toolbox</u>, which for the first time, makes public the checklists that DCA inspectors use to inspect almost 30 different types of businesses. To market the new resources, advertisements are running on 2,000 subway cars, bus shelters, telephone kiosks, newspapers and online.

"We've seen the number of businesses applying for their licenses online more than double and we know that New Yorkers are increasingly looking for answers on our website," said DCA Commissioner Jonathan Mintz. "DCA's new Business Toolbox lets business owners see exactly what our inspectors are looking for and gives businesses the option to go online and have their questions answered through live chat. Our goal is to make it as easy as possible for New York City businesses to access everything they need to know to do right by their customers and avoid violations."

DCA representatives are available for live chat Monday through Friday from 9:30am to 5pm. The easy-toread <u>checklists</u> provide businesses with a detailed list of what DCA inspectors look for during an inspection. Checklists are currently available for licensed industries such as sidewalk cafes and parking garages and other industries that DCA does not license but regulates such as supermarkets and general retail stores. The updated <u>10 Things Every Business Should Know</u> guide is available in English and Spanish and will soon be available in Chinese, Korean, Russian, Haitian-Creole and Bengali.

The DCA Business Toolbox gives businesses easy access to:

- learn about what to do if you get a violations, how to handle a complaint and what happens at an administrative hearings
- download DCA model contracts and model receipts, required signs and other documents
- request a scale inspection
- pay fines (by debit card, credit card, or electronic check)
- learn about laws and legal interpretations
- learn about licenses that may be needed

New York business owners in all 55 of the industries DCA licenses can also access licensing services online through the Business Toolbox, including:

- apply for or renew a license
- update your name or business name, address and information about your corporate officers
- request replacement of a lost, stolen or damaged DCA license

Good for Customer, Great for Business expands DCA's ongoing efforts to educate businesses and encourage compliance with the City's rules and regulations. DCA also hosts annual Business Education Days to inform businesses of potential violations without handing out fines; after-hours, industry-specific Open House events to review licensing laws, answer questions, and discuss enforcement issues; and neighborhood Town Halls where business owners can chat directly with the Commissioner. DCA meets regularly with industry associations and business improvement districts, conducts community walk-throughs by request to help educate business owners and is available to speak at community groups and organizations.

DCA also recently implemented multiple changes to make it both easier and faster for New Yorkers to apply for business licenses and conduct other licensing functions. As the Department posted online applications for each of its 55 industries, it also aggressively streamlined the applications, reducing overall requirements by 40 percent. DCA now issues business licenses within an average of four days. With expanded hours, in its Licensing Center, DCA efficiencies have reduced wait times to an average of only 11 minutes. The Department introduced roving "ombudsman" staff to assist customers with questions about DCA applications and to help facilitate gathering required documents from other City and State agencies.

Visit the new Business Toolbox at <u>nyc.gov/BusinessToolbox</u>. New Yorkers can also stay informed about programs, services, events and tips on how to be an educated consumer and business owner by following DCA on Twitter at <u>@NYCDCA</u>, visiting DCA's <u>Facebook</u> page or by watching DCA's videos on <u>YouTube</u>. Businesses are encouraged to share suggestions about other business services they would find useful by tweeting <u>@NYCDCA</u> with the hashtag <u>#BusinessToolbox</u> or by posting on DCA's <u>Facebook</u> page.

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Empowering consumers and businesses to ensure a fair and vibrant marketplace, DCA licenses more than 78,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. The DCA Office of Financial Empowerment (OFE) was launched by Mayor Michael R. Bloomberg and the Center for Economic Opportunity at the end of 2006 as the first local government initiative in the country with the specific mission to educate, empower, and protect individuals and families with low incomes. OFE creates innovative programs, products, and services for New Yorkers so they can build assets and make the most of their financial resources. The Agency's goal is to increase access to highquality, low-cost financial education and counseling; connect individuals to safe and affordable mainstream banking and products and services; improve access to income-boosting tax credits, savings, and other asset building opportunities; and enforce and improve consumer financial protections to safeguard financial stability. For more information, call 311 or visit DCA online at <u>nyc.gov/consumers</u>.

TEN THINGS EVERY BUSINESS SHOULD KNOW

Important tips that every business selling goods and services should know to avoid violations.

#1 Check if You Need a Business License

To find out if you need one of DCA's 55 licenses, visit <u>nyc.gov/BusinessToolbox</u> or contact 311. You can also visit <u>nyc.gov/BusinessExpress</u> to find out what you need to start and operate businesses in New York City. DCA encourages business owners to view the Business Owner's Bill of Rights, available at <u>nyc.gov/bizrights</u>.

#2 Post Prices and Payment Methods

- If you sell goods, the price of each item must be either on a tag on the item or on a sign where the item is displayed.
- If you do more than \$2 million worth of business in a year, you must put individual price tags on most items.
- If your business sells a service—for example, hair or nail salons, dry cleaners, laundries, tailors, repairers, locksmiths, tax preparers—you must post a price list near where orders are placed and at the register.
- It is illegal to post different prices for men and women for the same service.
- If you limit credit card use, you must clearly post the policy near the register and the entrance.

#3 Post Your Refund Policy

You can set your own refund policy, but the law requires that it be posted near the register where customers can easily read it. Your sign must explain all conditions or limitations on getting a refund or exchange, such as whether you charge restocking fees, require a receipt, have time limits on returns, or give refunds in cash, credit, or store credit only. If you fail to post a refund policy, customers can return any item for 30 days.

#4 Make Sure Receipts are Complete and Correct

If a customer requests a receipt for a purchase between \$5 and \$20, you must provide it, and if the purchase is \$20 or more, you are required by law to provide a receipt. By law, your receipts must show:

- Your business name and address and, if you are a licensee, you must add "Department of Consumer Affairs" followed by your DCA license number
- The amount of money paid for each item
- The total amount the customer paid, including a separate line for tax
- The date of the purchase
- The make and the model of any electronic purchase more than \$100

Receipts cannot show a credit card's expiration date or more than its last five digits.

#5 Make Sure Your Sales Ads Aren't False or Misleading

- It is illegal to advertise low prices on items that you don't actually have available for customers ("bait and switch").
- ny item you list as "on sale" must also display the pre-sale price clearly, and you must have
 reasonable quantities available before advertising the sale. If you advertise that you are having a
 sale due to fire, smoke, or water damage or because you are going out of business, liquidating, lost
 your lease, or are renovating, you must have a DCA Special Sale license and conduct the sale at the
 location that is being closed.
- You must include your business name, address, and DCA license number (if applicable) on all newspaper ads, business cards, and business vehicles.

#6 Know the Items You Cannot Sell

- It is illegal to sell fake or imitation guns unless the entire exterior of the gun is white, bright red, bright orange, bright yellow, bright green, bright blue, bright pink, bright purple, or translucent or transparent (see-through). Any fake or toy gun that is not one of these colors (for example, black, green) is illegal even if it has an orange tip.
- You cannot sell laser pointers to anyone under 19. You cannot sell the following items to anyone under 21: box cutters, etching acid, spray paint.
- You cannot sell the following products to anyone: expired over-the-counter medication, motorized scooters, and products made of endangered or threatened species.

#7 Know the Rules for Tobacco Sales and Signage

- It is illegal to sell cigarettes to anyone under 18. You must request proper identification for anyone who appears to be under 25.
- You must have a DCA license to sell cigarettes in New York City and post required City and State warning signs, all of which are available in DCA's <u>Business Toolbox</u>.
- It is illegal to sell "flavored" tobacco unless you operate a tobacco bar or if the tobacco has the taste or smell of menthol, mint, or wintergreen.
- You cannot sell individual cigarettes ("loosies").

#8 Make Sure Scales are Accurate

DCA inspects all scales used by stores and airports for accuracy. Scales must be positioned so customers can view the weight and the price per pound. If you sell packaged items, you must subtract the weight of the packaging ("tare" weight) from the cost of the weighed item. Businesses can request a scale inspection online in DCA's <u>Business Toolbox</u> or by contacting 311.

#9 Resolve Customer Complaints

If DCA receives a complaint, we will contact you by phone or mail to get your side of the story before we mediate. All licensees must respond within 20 days. A DCA mediator will work with you and the customer and if we cannot resolve the complaint, it may be heard by a judge at a hearing at DCA's Adjudication Tribunal or State court. DCA maintains permanent public records of complaint histories and how they are resolved.

#10 Handle Violations and Pay Fines

If a DCA inspector issues a violation during an inspection, you will be given a Notice of Hearing with the date and time that you need to meet with a Settlement Officer or contest the violation with an Administrative Law Judge at DCA's Adjudication Tribunal. You may bring an attorney with you, and free translation services are available. Those with disabilities can request special accommodations before their hearings. Depending upon the violation or your violation history, you may be able to settle the violation online or by mail. Not responding to a Notice of Hearing will result in additional violations and fines.