

UNITED

Office of the Director
Bureau of Consumer Protection

media— but we devoted the first hour of the meeting to giving ordinary people a chance to bring their concerns to Commissioners, from franchise abuses to high drug prices. This two-way engagement is mutually beneficial. The public has a better understanding of the important work we do and we have a better understanding of consumer protection challenges and real harms that may not be apparent otherwise.

We have also found more formal ways to engage the public. After we proposed our junk fee ban last year, we received comments from more than 60,000 people – not only consumer advocates and trade associations but everyday consumers who told us about experiences they had with these fees. We’ve also launched Requests for Information. For example, last year we joined the Consumer Financial Protection Bureau to request the public input on abuses renters are facing. And just this week, we announced a major action targeting junk fees in the rental sector. Finally, we have long invited public comment on many of our cases. You might have seen that on Wednesday, we announced a significant crackdown on fake fraud, and we will be seeking public feedback on two of the actions we brought.

These efforts genuinely make our work better. Our rule to protect buyers, for example, underwent changes after we heard concerns from consumers and the business community about certain provisions. We also made changes to our fake review ban based on public feedback. Tapping into the public’s expertise and lived experience makes our work better, and the fact that we take this feedback seriously creates a positive feedback loop to strengthen engagement.

Describing Our Work in Plain Language

The second opportunity we are seizing to deepen public engagement is to be conscious of the language and languages that we are using to describe our work. Most of us are lawyers. And while we speak different languages, I bet all of us fall into speaking legalese – language that only a lawyer can love.

But consumer protection is not abstract, theoretical field. The work we do – inherently – is about-6dpr10 (cane)4 (cd4-4 (sl(ag)-14 (em)-4 (g)-4)-4 (i)e-6 (o)hb2p Td ()mply – p(i)-6 (cal)-p(i)-6-9 (

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affirmative steps to cancel them. But I would venture a guess that few consumers know this term, even if they're well aware of the problem. That's why we're calling this problem what it is – "subscription traps." And we're also using plain language to describe the reform we are seeking – "click to cancel."

Here, too, I think our reframing is working. We not only received thousands of comments, but there is momentum around the country to combat subscription traps. Just this week, in fact, the Governor of California signed "click-to-cancel" legislation that closely mirr

It's not only competition lawyers and technologists we are integrating. We have long worked closely with our economists, who help us understand the economic implications of our work. We have a team of world class consumer education specialists to help us use plain language messages that are so important. And we rely heavily on our investigators, forensic accountants, and ediscovery specialists to build winning cases

I know that so many of you have embraced this interdisciplinary approach, and at the FTC, we have looked around the world for models on how to advance this goal. That brings me to the final way we can deepen engagement: cooperation across borders.

Promoting Cross-Border Cooperation

Through conferences like this one, we get the opportunity to learn about different approaches to tackling common challenges, whether it's AI, online gaming, or job scams that fuel human trafficking. We forge connections that encourage us to reach out when we need help, whether it to learn about another agency's investigation or refer a matter that involves a scammer operating in a foreign partner's jurisdiction. These connections also help us tackle common problems.

These are global problems, and may involve scammers in one country, victims in another, and evidence and assets in a third. If you're interested in learning more about the scale of our international enforcement cooperation, take a look at last year's Safe Web Report. Here we discuss the tools we use to engage with international counterparts, and our great record of combatting cross-border fraud and protecting consumers in an increasingly global and digital economy.

Conclusion