Cross-Border Fraud Complaints with Canadian and United States Consumer Complaint Details

January – December 2010

Federal Trade Commission

April 2011

Source: Data from Consumer Sentinel Network

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INTRODUCTION

The Consumer Sentinel Network (CSN) is a secure online database of millions of consumer complaints available only to law enforcement. In addition to storing complaints received by the FTC, the CSN also includes complaints filed with the Internet Crime Complaint Center, Better Business Bureaus, the Canadian Anti-Fraud Centre, the U.S. Postal Inspection Service, the Identity Theft Assistance Center, and the National Fraud Information Center, among others. This year, we also began receiving complaints from the North Carolina Department of Justice, the Idaho and Mississippi Attorneys General, the Minnesota Department of Public Safety, the Lawyers' Committee for Civil Rights, the Center for Democracy and Technology, Publishers Clearing House, MoneyGram International and PrivacyStar.

Law enforcement partners --- whether they are down the street, across the nation, or around the world --- can use information in the database to enhance and coordinate investigations. Upgraded features make searching complaints more efficient.

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 6.1 million complaints, including those about credit reports, debt collection, mortgages, and lending, among other subjects. The CSN has a five-year data retention policy; complaints older than five years are purged biannually. Between January and December 2010, the CSN received more than 1.3 million consumer complaints. Over 725,000 complaints were fraud-related; fourteen percent of these fraud-related complaints were identified as cross-border. The following are a series of statistical reports from the CSN database presenting information about cross-border fraud-related complaints. For the purposes of this report, a fraud complaint is cross-border if: (1) a U.S. consumer complained about a company located in Canada or another foreign country; (2) a Canadian consumer complained about a company located in the U.S. or another foreign country; or (3) a consumer from a foreign country complained about a company located in the U.S. or Canada. Company location is based on addresses reported by the complaining consumers and, thus, likely understates the number of cross-border complaints. In some instances the company address provided by the consumer actually may be a mail drop in the consumer's country rather than the physical location of the company in a foreign country, and in other cases, the consumer does not know whether the location is in the U.S. or abroad.

Some organizations transfer their complaints to CSN after the end of the calendar year, and as a result, the total number of complaints for 2010 will increase in a few months. For the same reason, totals from previous years may differ from prior CSN annual reports.

The 2010 Cross-Border Fraud Complaints Report is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

Law enforcement personnel may join CSN at Register.ConsumerSentinel.gov. For more information about the CSN, visit www.FTC.gov/sentinel.

Leading Data Contributors

Better Business Bureaus	*Internet Crime Complaint Center*
Idaho Attorney General	*Minnesota Department of Public Safety*
Mississippi Attorney General	*North Carolina Department of Justice*
U.S. Postal Inspection Service	*Identity Theft Assistance Center*
Canadian Anti-Fraud Centre	*Lawyers' Committee for Civil Rights*
National Consumers League	*Center for Democracy & Technology*
Privacy Star	*Publishers Clearing House*

For a detailed description of the CSN and a complete list of our data contributors, see Appendices A1 through A4.

www.FTC.gov/sentinel www.econsumer.gov www.FTC.gov/idtheft www.FTC.gov/sentinel/military

Executive Summary
Cross-Border Fraud Complaints
January 1 – December 31, 2010

- The Commission received over 100,000 cross-border fraud complaints during calendar year 2010. Cross-border fraud complaints comprised 14% of all fraud complaints received during calendar year 2010, and 13% during both CY-2008 and CY-2009.

- Prizes/Sweepstakes/Gifts was the leading product/service category in U.S. consumers' cross-border complaints (12%), followed by Lotteries/Lottery Ticket Buying Clubs (11%), Internet Auction (9%), Foreign Money Offers (8%) and Advance-Fee Loans/Credit Arrangers (8%).

- Of all cross-border fraud complaints (104,402) in calendar year 2010, 64% (66,790) were from U.S. consumers complaining about other foreign companies and 14% (14,902) were from U.S. consumers complaining about Canadian companies. Prizes/Sweepstakes/Gifts was the top reported product/service category in complaints from U.S. consumers against Canadian companies, and Lotteries/Lottery Ticket Buying Clubs was the top reported product/service category in complaints from U.S. consumers against other foreign companies.

- U.S. consumers reported fraud losses of over $31 million against companies located in Canada, and losses of over $184 million against companies located in other foreign countries in calendar year 2010.

- "Wire Transfer" was the highest reported payment method used in cross-border fraud complaints in calendar year 2010; 68% of the complaints from U.S. consumers who paid companies located in Canada reported "Wire Transfer" as the payment method, and 88% of the complaints from U.S. consumers who paid other foreign companies reported "Wire Transfer" as the payment method. Twenty-six percent (26%) of cross-border complaints from U.S. consumers reported payment method information.

- Mail continued to be the most frequently reported method used by companies located in Canada to initially contact U.S. consumers in CY-2010, while E-mail continued to be the most frequently reported method used by companies located in other foreign countries to initially contact U.S. consumers.

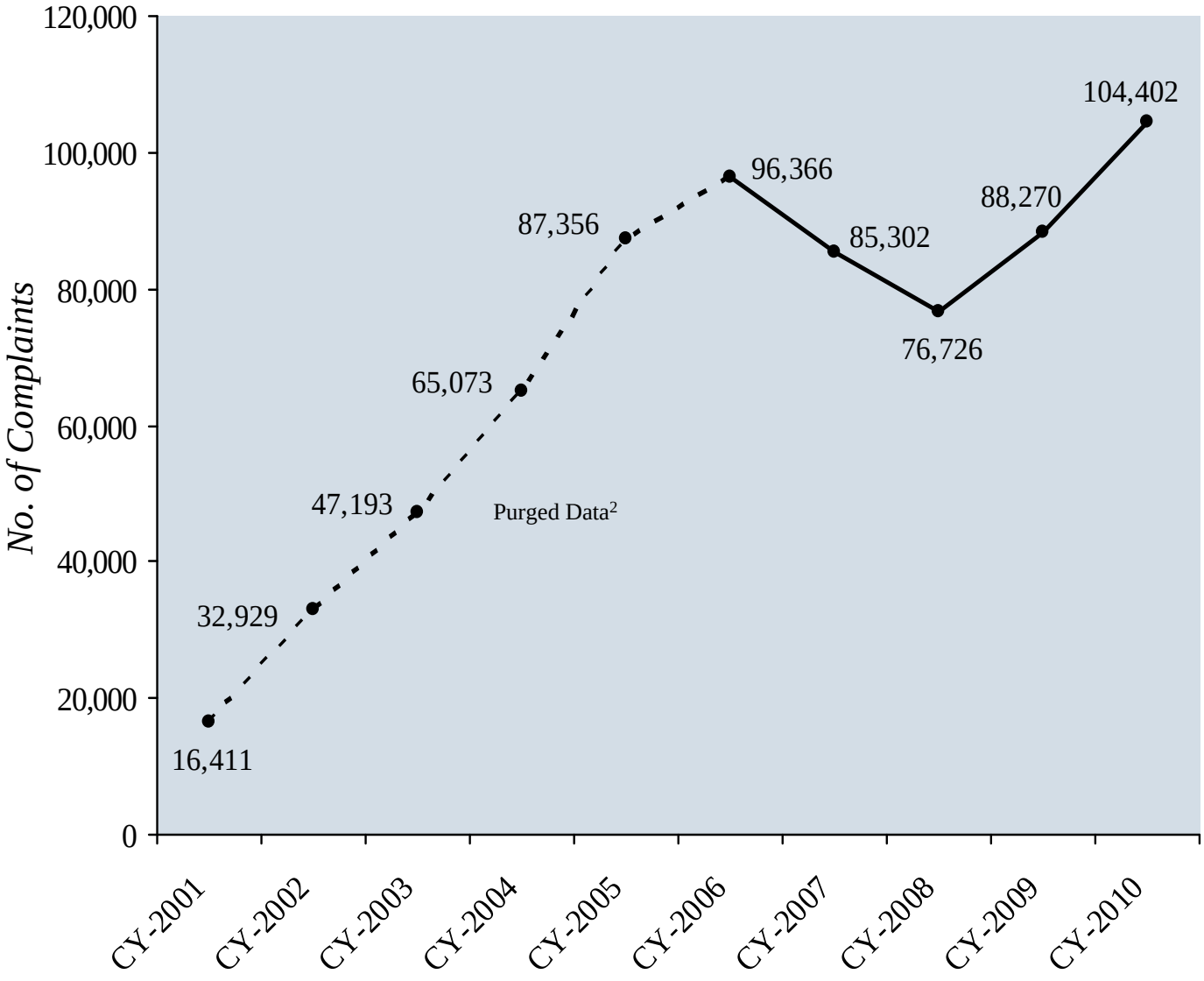
ECONSUMER.GOV – Collecting and sharing cross-border e-commerce complaints (for details see Appendix A1).

- Econsumer received over 36,000 complaints between CY-2008 and CY-2010; 10,308 complaints in CY-2008, 11,430 in CY-2009, and 14,392 complaints in CY-2010.

- Clothing was the most commonly reported complaint category in Econsumer complaints during calendar year 2010, comprising over 11% of Econsumer complaints during that time period; while Shop-at-Home/Catalog Sales was the most commonly reported complaint category from calendar year 2008 through 2009, comprising over 45% of Econsumer complaints during that time period. "Merchandise or Service Never Received" accounts for over 17% of the Econsumer law violations during calendar years 2008 through 2010.

Cross-Border Complaint Count[1]

Calendar Years 2001 through 2010

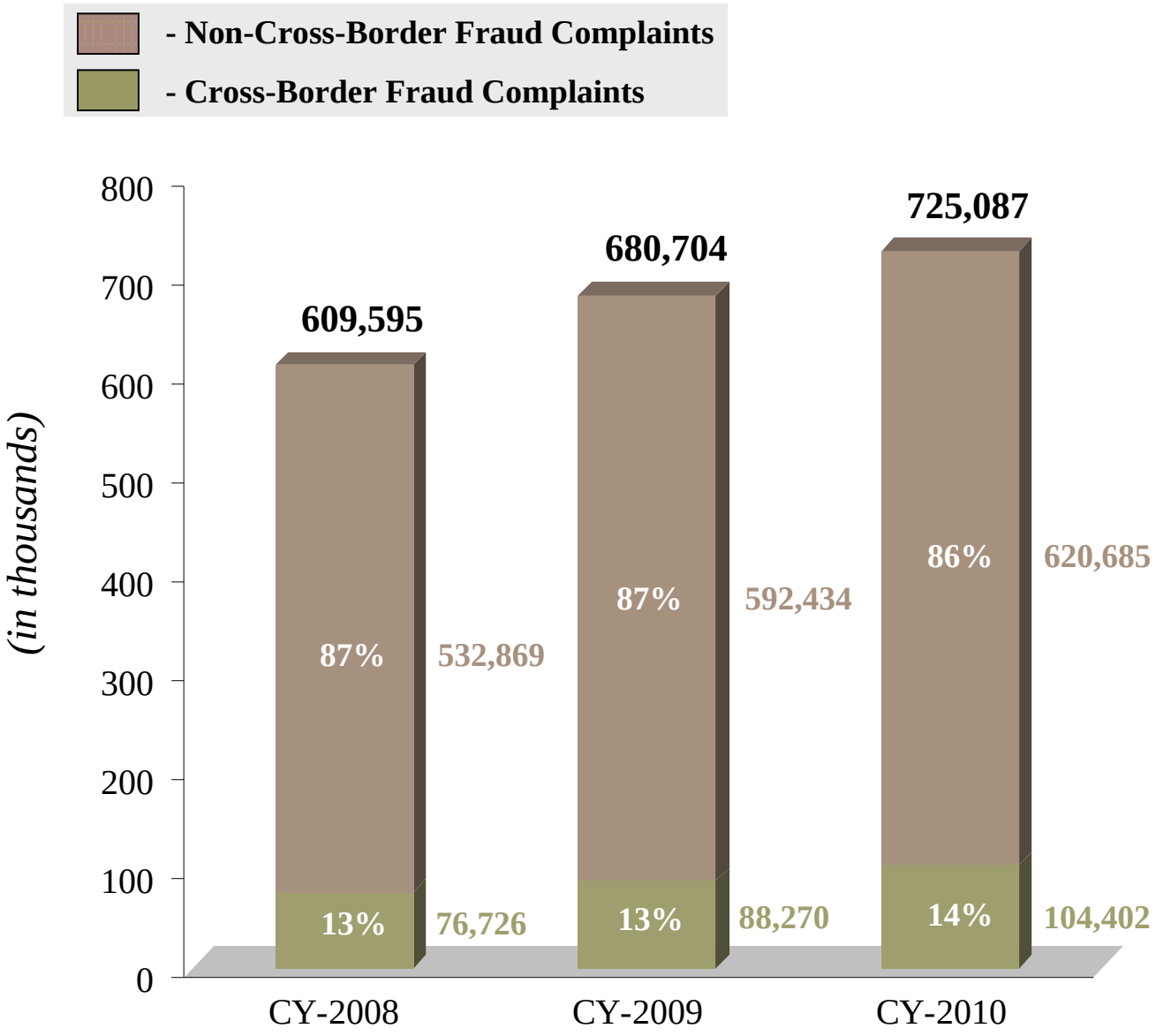


[1]For the purposes of this report, a fraud complaint is "cross-border" if: (1) a U.S. consumer complained about a company located in Canada or another foreign country; (2) a Canadian consumer complained about a company located in the U.S. or another foreign country; or (3) a consumer from a foreign country complained about a company located in the U.S. or Canada. Excludes identity theft and do not call registry complaints.

[2]Complaint counts from CY-2001 to CY-2005 represent historic figures as per the Consumer Sentinel Network's five-year data retention policy.

Consumer Sentinel Network Fraud Complaints[1]

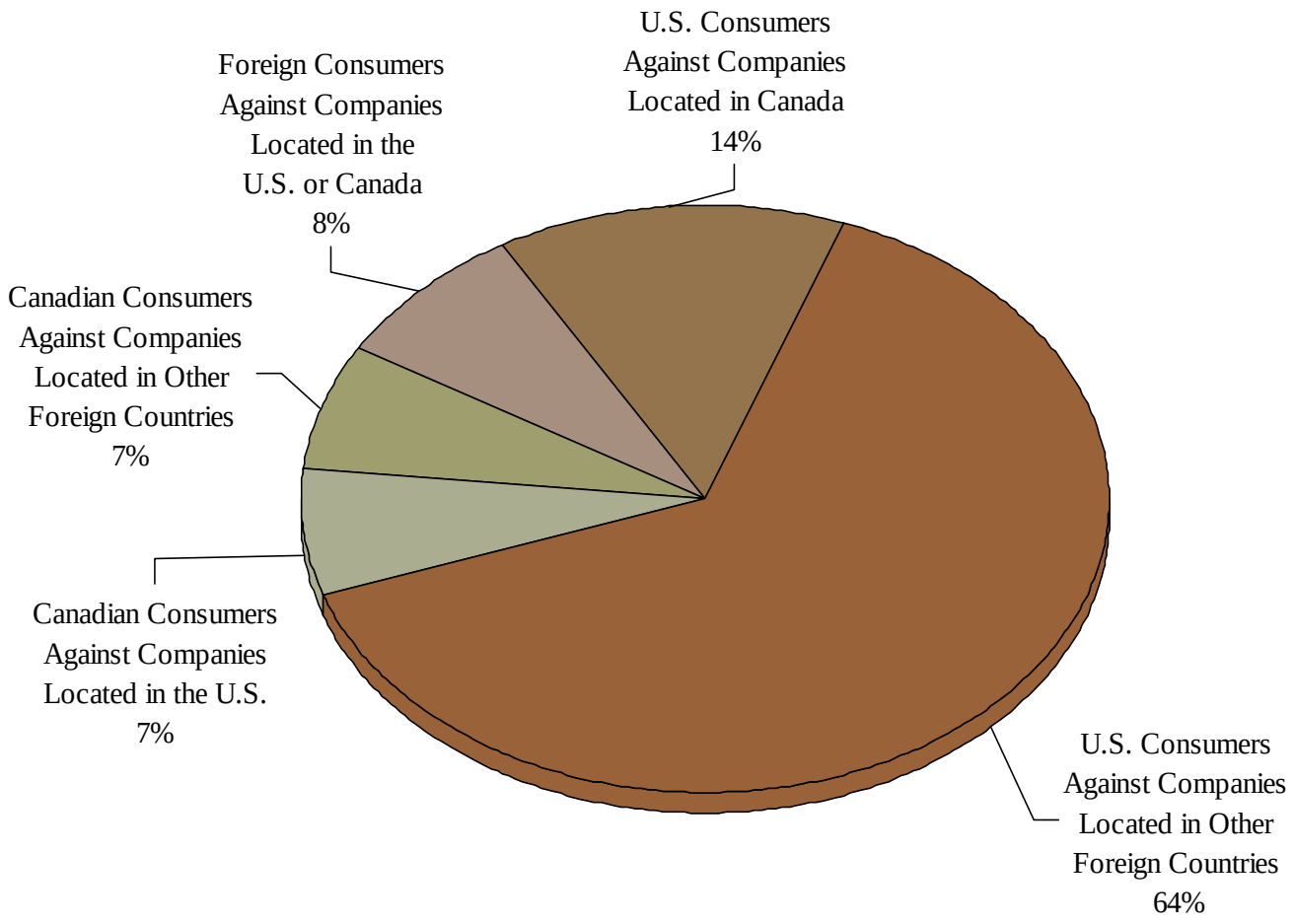
Calendar Years 2008 through 2010



[1]Percentages are based on the total number of Consumer Sentinel Network fraud complaints by calendar year. These figures exclude identity theft and do not call registry complaints.

Cross-Border Fraud Complaints By Consumer and Company Location[1]

January 1 – December 31, 2010



Cross-Border Fraud Complaints By Consumer and Company Location[1]

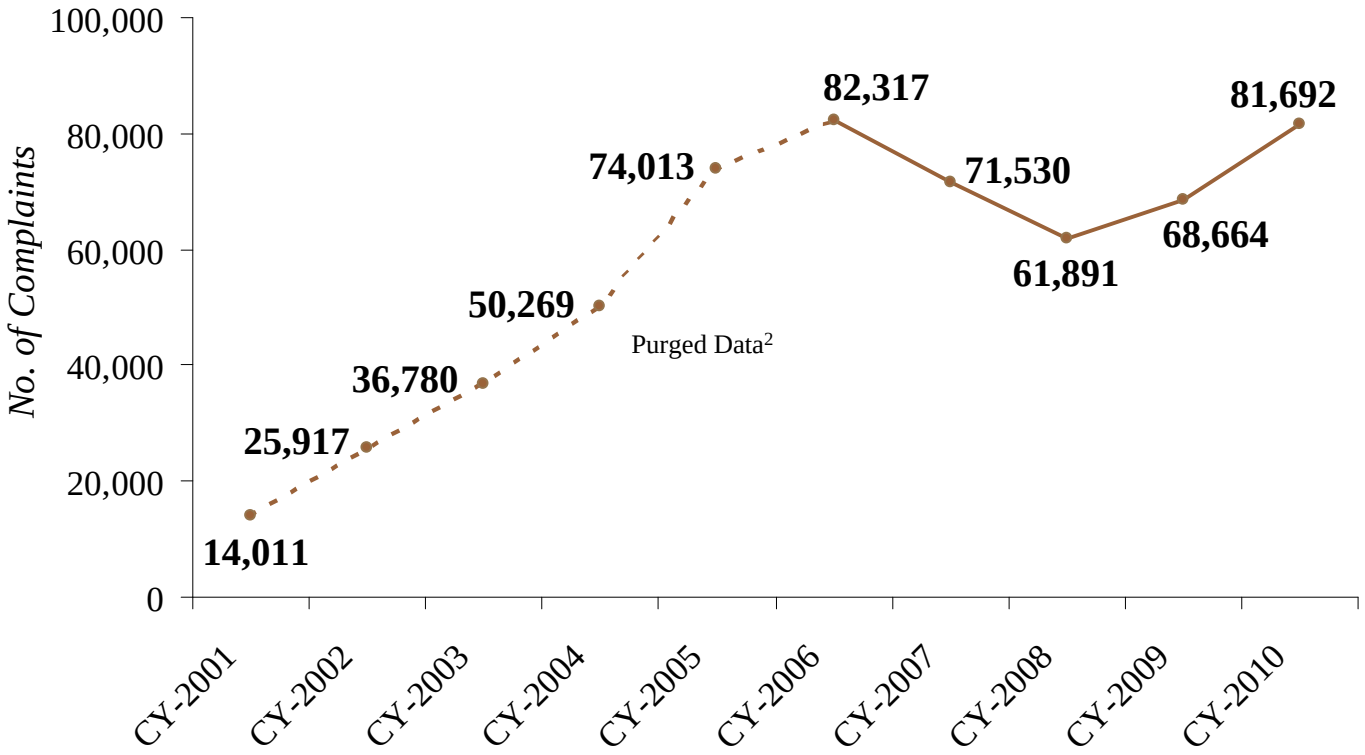
Calendar Years 2008 through 2010

CY	U.S. Consumers Against Companies Located in Canada	U.S. Consumers Against Companies Located in Other Foreign Countries	Canadian Consumers Against Companies Located in the U.S.	Canadian Consumers Against Companies Located in Other Foreign Countries	Foreign Consumers Against Companies Located in the U.S. or Canada
2008	30%	50%	7%	5%	7%
2009	23%	54%	8%	6%	8%
2010	14%	64%	7%	7%	8%

[1]Percentages are based on the total number of cross-border fraud complaints for each calendar year: CY-2008 = 76,726; CY-2009 = 88,270; and CY-2010 = 104,402.

Complaints from U.S. Consumers Against Companies Located in Foreign Countries[1]

Calendar Years 2001 through 2010



[1]Number of cross-border fraud complaints from U.S. consumers against companies located in Canada or other foreign countries by calendar year.

[2]Complaint counts from CY-2001 to CY-2005 represent historic figures as per the Consumer Sentinel Network's five-year data retention policy.

Top Products or Services for Cross-Border Fraud Complaints From U.S. Consumers[1]

January 1 – December 31, 2010

Rank	Top Products or Services	Complaints	Percentage[1]
1	Prizes\Sweepstakes\Gifts	9,714	12%
2	Lotteries\Lottery Ticket Buying Clubs	9,002	11%
3	Internet Auction	7,003	9%
4	Foreign Money Offers	6,473	8%
5	Advance-Fee Loans, Credit Arrangers	6,274	8%

[1]Percentages are based on the total number of cross-border fraud complaints **(81,692)** from U.S. consumers against companies located in Canada or other foreign countries received between January 1 and December 31, 2010. Fifteen percent (12,296) of the cross-border complaints from U.S. consumers against companies located in Canada or other foreign countries did not contain specific product service codes.

Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Canada

January 1 – December 31, 2010

Rank	Product or Service	Complaints	Percentage[2]
1	Prizes\Sweepstakes\Gifts	5,295	36%
2	Advance-Fee Loans, Credit Arrangers	1,503	10%
3	Counterfeit Check Scams	1,379	9%
4	Foreign Money Offers	1,173	8%
5	Shop-at-Home\Catalog Sales	913	6%

[2]Percentages are based on the total number of cross-border fraud complaints **(14,902)** from U.S. consumers against companies located in Canada received between January 1 and December 31, 2010.

Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Other Foreign Countries

January 1 – December 31, 2010

Rank	Product or Service	Complaints	Percentage[3]
1	Lotteries\Lottery Ticket Buying Clubs	8,333	12%
2	Internet Auction	6,199	9%
3	Family/Friend Imposter	5,368	8%
4	Nigerian/Other Foreign Money Offers (not prizes	5,321	8%
5	Shop-at-Home\Catalog Sales	4,916	7%

[3]Percentages are based on the total number of cross-border fraud complaints **(66,790)** from U.S. consumers against companies located in other foreign countries received between January 1 and December 31, 2010.

Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Canada

Calendar Years 2008 through 2010

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average[1]	Median[2]
2008	23,353	16,392	70%	$46,612,270	$2,844	$2,575
2009	20,620	14,735	71%	$60,080,544	$4,077	$2,800
2010	14,902	11,472	77%	$31,914,663	$2,782	$1,985

[1]Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2008 = 16,392; CY-2009 = 14,735; and CY-2010 = 11,472. Six consumers reported an amount paid of $1 million or more during CY-2009 and 1 consumer in CY-2008.

[2]Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as $0.

Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Other Foreign Countries

Calendar Years 2008 through 2010

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average[3]	Median[4]
2008	38,538	35,001	91%	$167,605,499	$4,789	$968
2009	48,044	45,333	94%	$238,246,786	$5,255	$720
2010	66,790	64,016	96%	$184,293,333	$2,879	$566

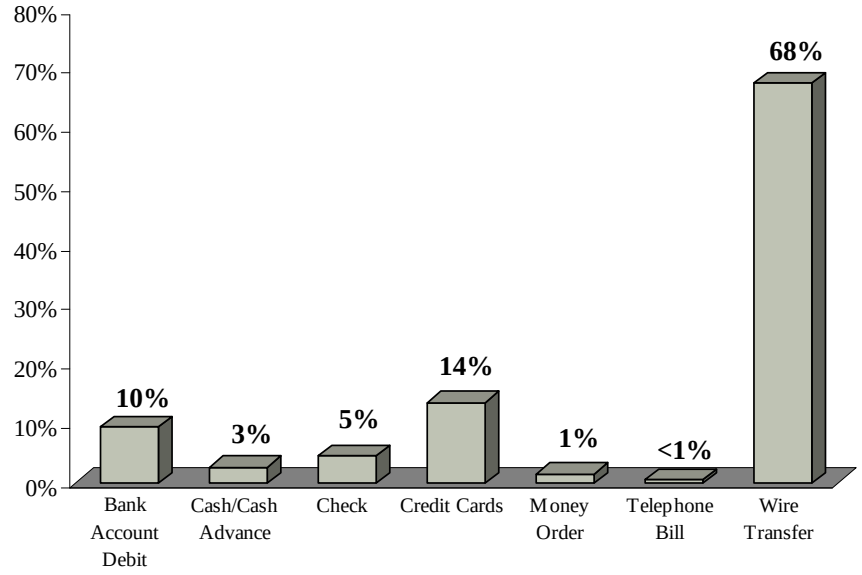
[3]Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2008 = 35,001; CY-2009 = 45,333; and CY-2010 = 64,016. One consumer reported an amount paid of $1 million or more during CY-2010; 10 consumers in CY-2009 and 22 consumers in CY-2008.

[4]Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as $0.

Methods of Payment Reported by Consumers

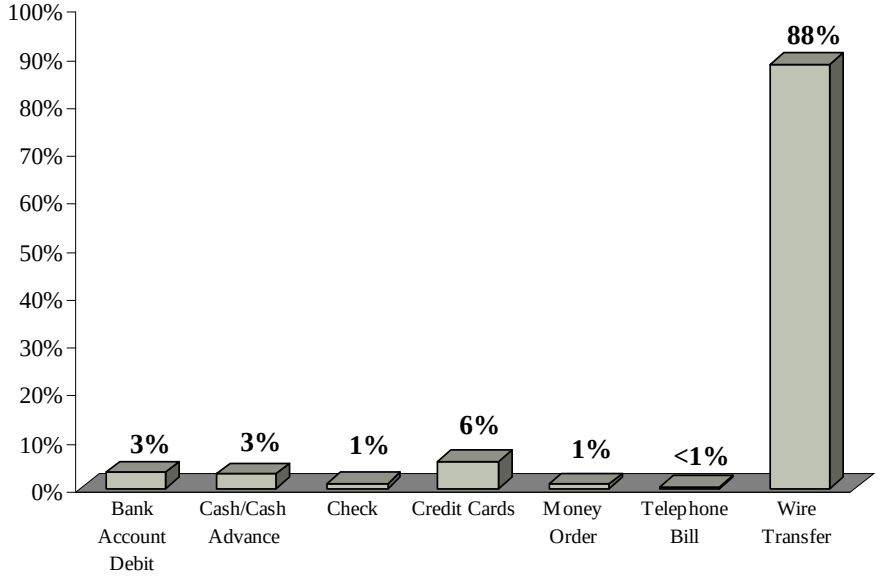
January 1 - December 31, 2010

U.S. Consumers Who Paid Companies Located in Canada[1]



[1]Percentages are based on the total number of consumers who reported the method of payment (1,818). **12%** of consumers reported this information.

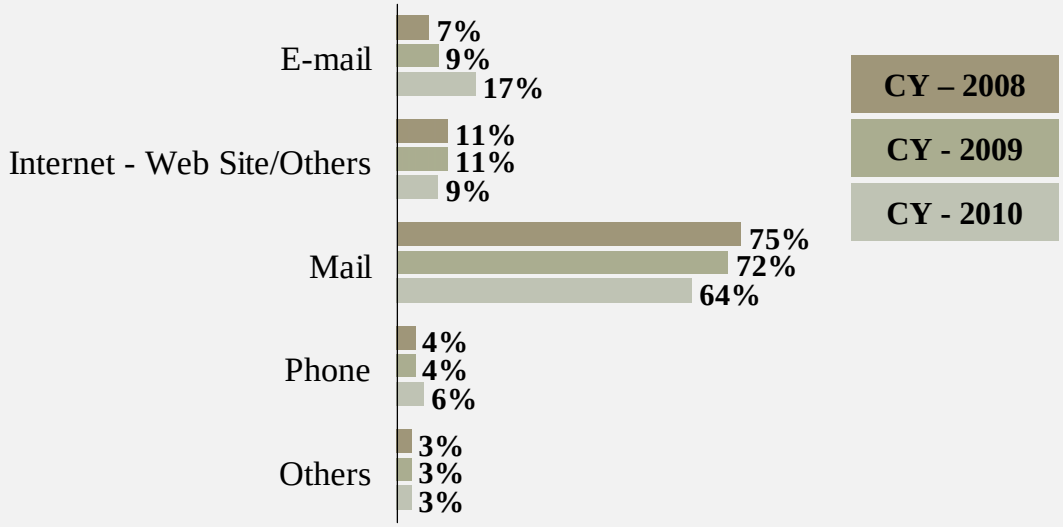
U.S. Consumers Who Paid Companies Located in Other Foreign Countries[2]



[2]Percentages are based on the total number of consumers who reported the method of payment (19,515). **29%** of consumers reported this information.

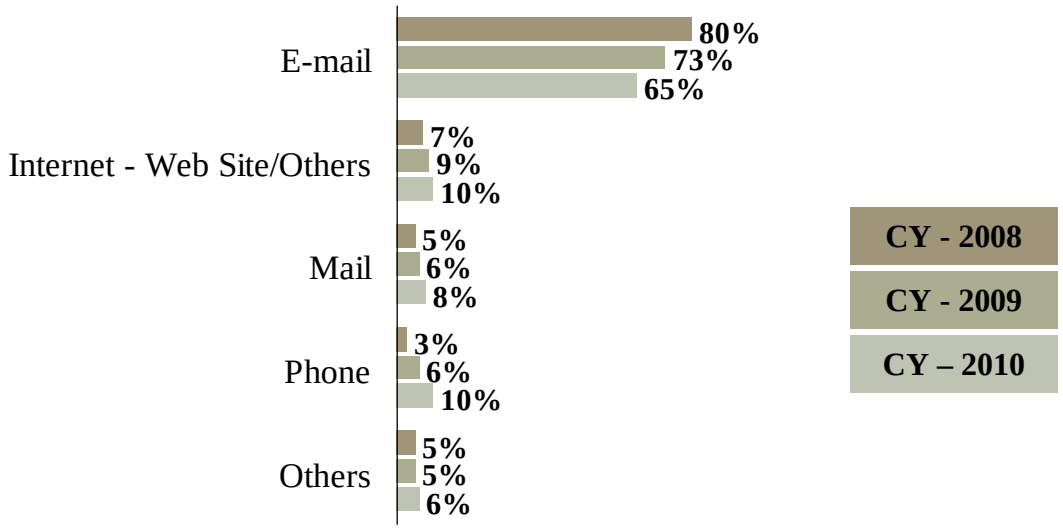
Methods of Initial Contact by Calendar Year

U.S. Consumers Contacted By Companies Located in Canada[1]



[1]Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2008 = 18,267 with 78% reporting this information; CY-2009 = 15,160 with 74% reporting this information; and CY-2010 = 9,025 with 61% reporting this information.

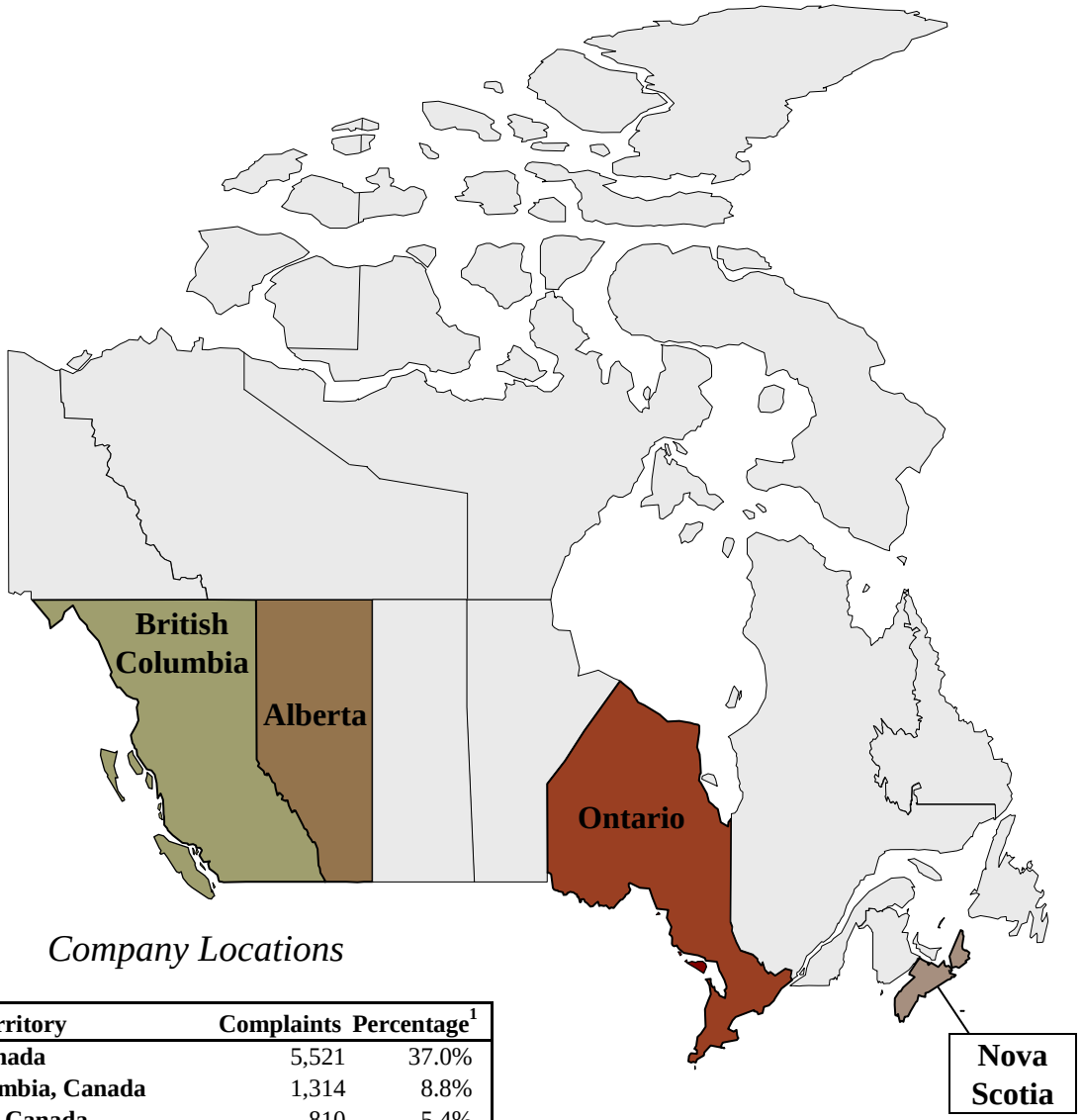
U.S. Consumers Contacted By Companies Located in Other Foreign Countries[2]



[2]Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2008 = 29,928 with 78% reporting this information; CY-2009 = 34,806 with 72% reporting this information; and CY-2010 = 37,555 with 56% reporting this information.

Fraud Complaints from U.S. Consumers Against Companies Located in Canada[1]

January 1 – December 31, 2010



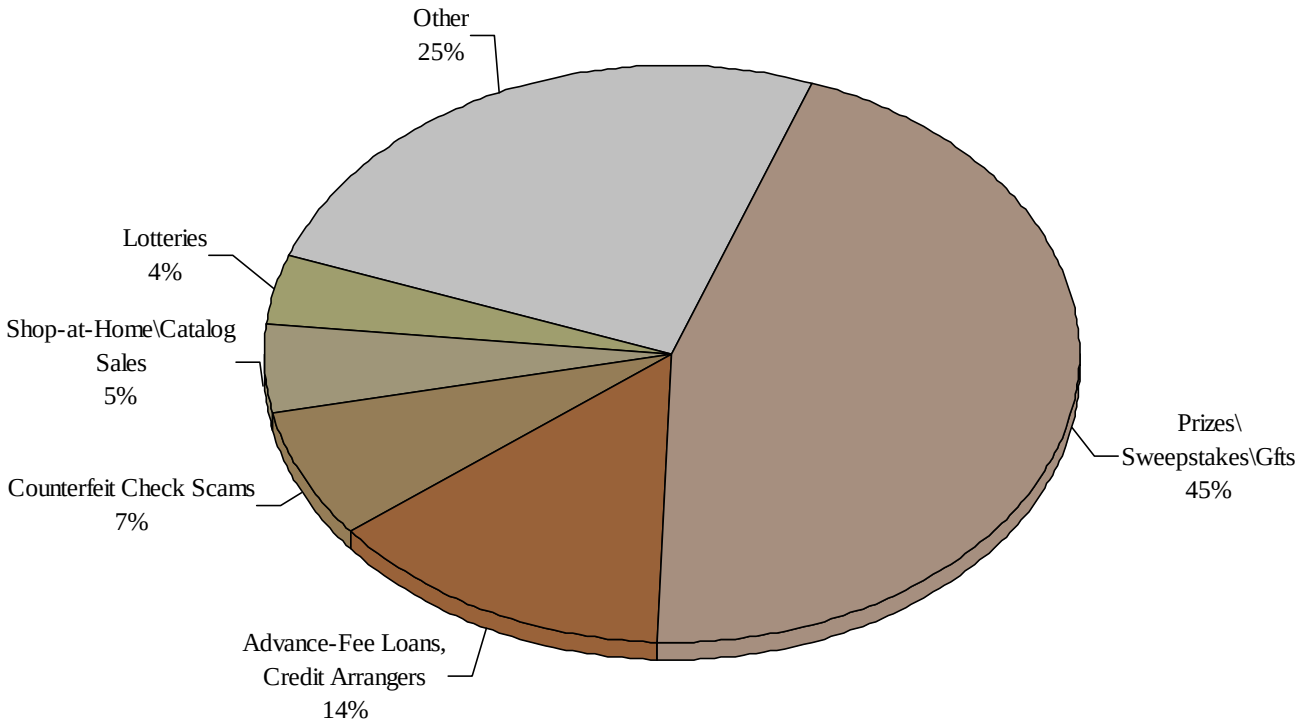
Company Locations

Province/Territory	Complaints	Percentage[1]
Ontario, Canada	5,521	37.0%
British Columbia, Canada	1,314	8.8%
Nova Scotia, Canada	810	5.4%
Alberta, Canada	796	5.3%
Quebec, Canada	542	3.6%
Newfoundland, Canada	309	2.1%
Manitoba, Canada	83	0.6%
New Brunswick, Canada	43	0.3%
Saskatchewan, Canada	18	0.1%
Nunavut, Canada	5	<0.1%
Northwest Territories, Canada	4	<0.1%
Prince Edward Island, Canada	3	<0.1%
Yukon, Canada	2	<0.1%
Not Reported	5,452	36.6%

[1]Percentages are based on the 14,902 fraud complaints received between January 1 and December 31, 2010 from U.S. consumers against companies located in Canada.

Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Ontario, Canada[1]

January 1 – December 31, 2010

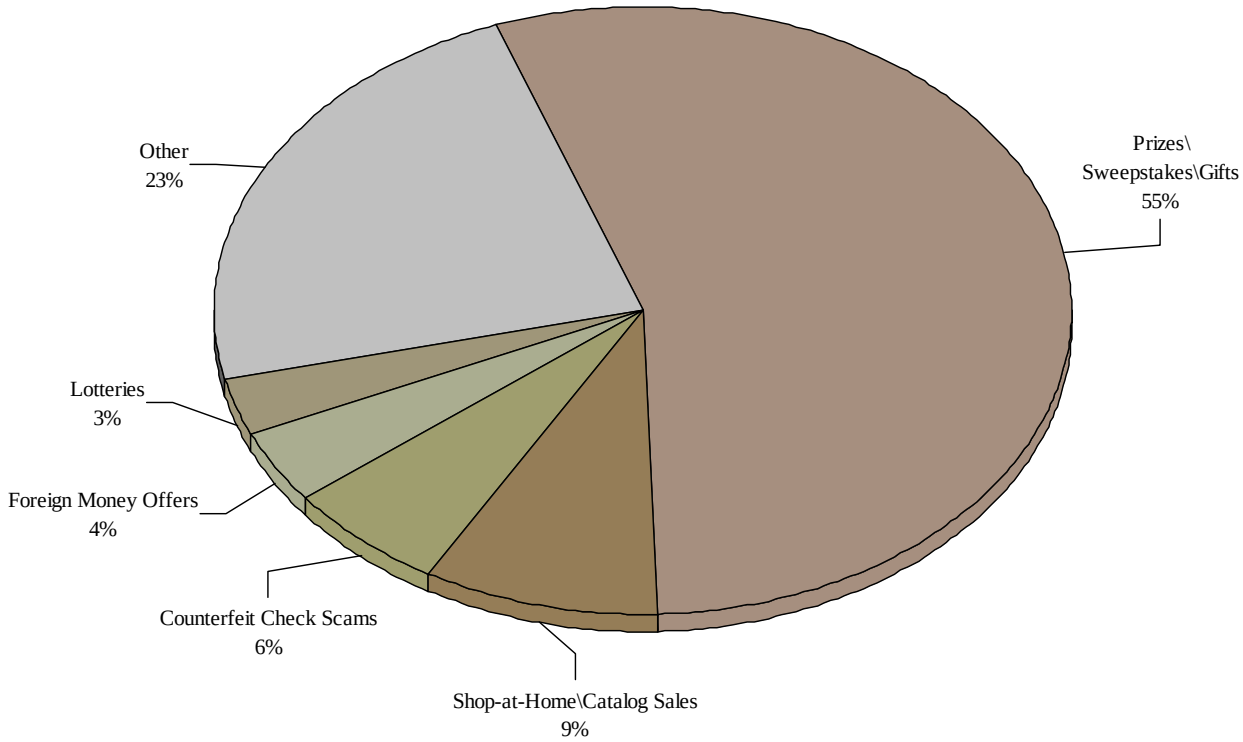


Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	2,476	45%
2	Advance-Fee Loans, Credit Arrangers	781	14%
3	Counterfeit Check Scams	397	7%
4	Shop-at-Home\Catalog Sales	280	5%
5	Lotteries	242	4%

[1]Percentages are based upon the total number of fraud complaints (5,521) by U.S. consumers complaining about companies in Ontario, Canada received between January 1 and December 31, 2010. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in British Columbia, Canada[1]

January 1 – December 31, 2010

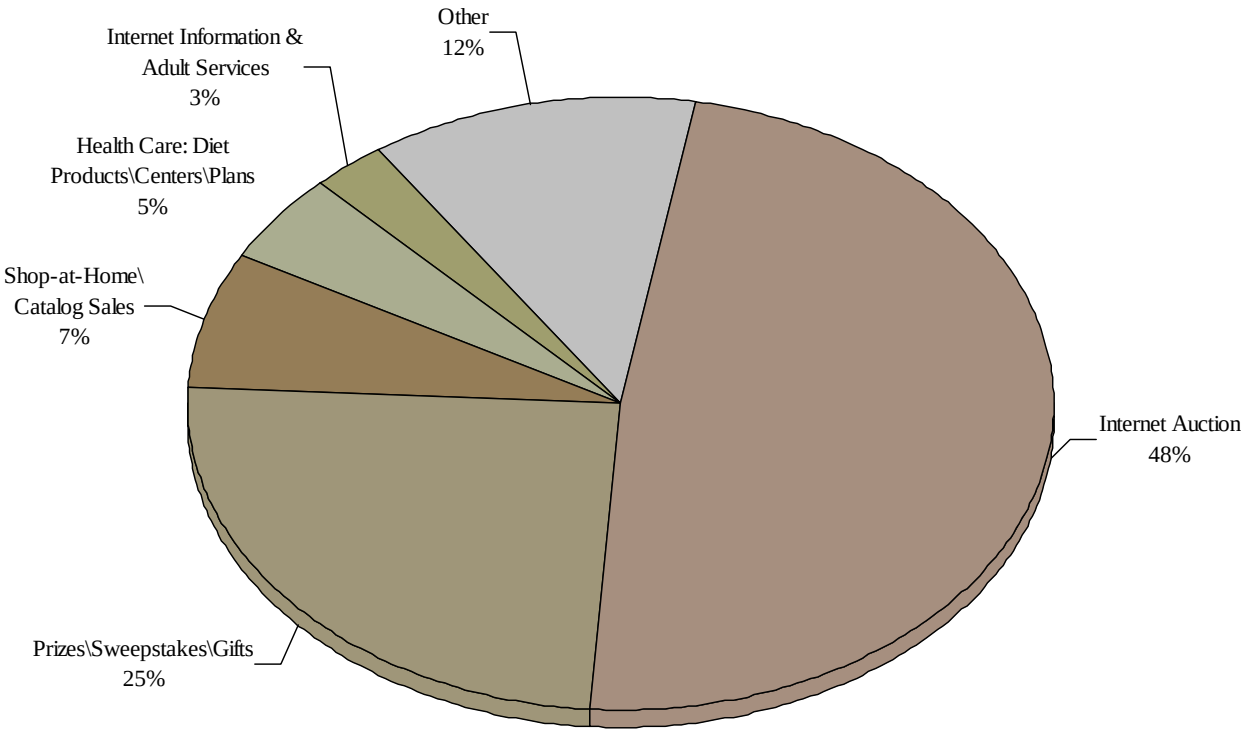


Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	723	55%
2	Shop-at-Home\Catalog Sales	118	9%
3	Counterfeit Check Scams	77	6%
4	Foreign Money Offers	57	4%
5	Lotteries	45	3%

[1]Percentages are based upon the total number of fraud complaints (1,314) by U.S. consumers complaining about companies in British Columbia, Canada received between January 1 and December 31, 2010. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Alberta, Canada[1]

January 1 – December 31, 2010

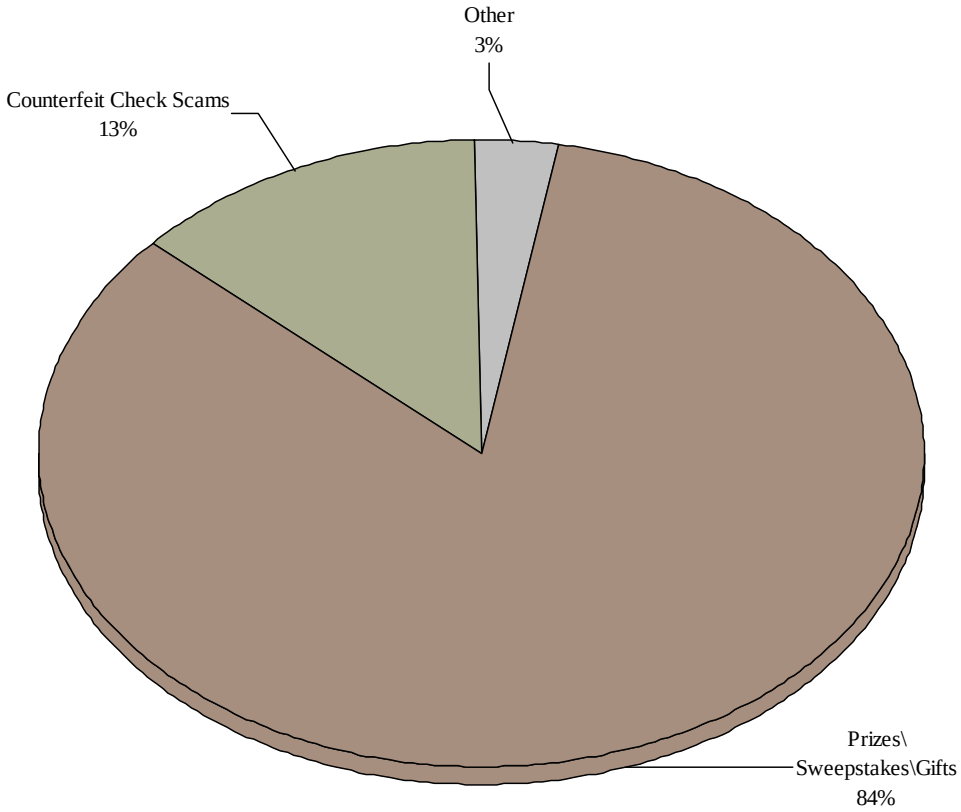


Rank	Product Service Description	Complaints	Percentage
1	Internet Auction	385	48%
2	Prizes\Sweepstakes\Gifts	197	25%
3	Shop-at-Home\Catalog Sales	56	7%
4	Health Care: Diet Products\Centers\Plans	38	5%
5	Internet Information & Adult Services	22	3%

[1]Percentages are based upon the total number of fraud complaints (796) by U.S. consumers complaining about companies in Alberta, Canada received between January 1 and December 31, 2010. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Nova Scotia, Canada[1]

January 1 – December 31, 2010



Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	681	84%
2	Counterfeit Check Scams	108	13%
3	Lotteries	58	7%
4	Foreign Money Offers	39	5%
5	Government Impostor	14	2%

[1]Percentages are based upon the total number of fraud complaints (810) by U.S. consumers complaining about companies in Nova Scotia, Canada received between January 1 and December 31, 2010. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

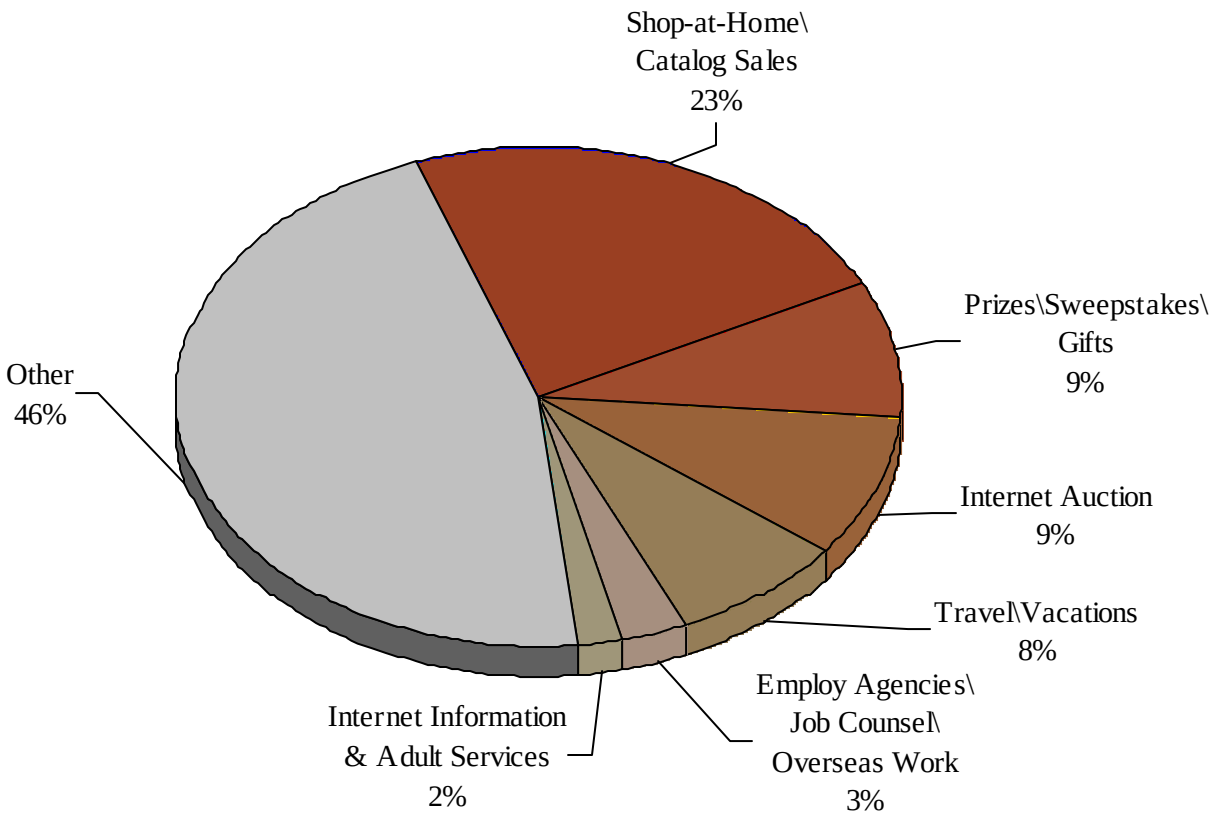
Canadian Consumer Fraud Complaints Against Companies Located in the U.S.

January 1 – December 31, 2010

Totals

Complaint Count	Amount Paid
4,963	$20,295,233

Top Products or Services by Complaint Count[1]



[1]Percentages are based upon the total number of fraud complaints (6,925) by Canadian consumers complaining about companies in the United States received between January 1 and December 31, 2010.

Consumer Sentinel Network Fraud Complaints from Consumers Located in Ontario, Canada

January 1 – December 31, 2010

Top 5 Products or Services[1]

Rank	Top 5 Products or Services	Complaints	Percentage[1]
1	Shop-at-Home\Catalog Sales	2,729	14%
2	Prizes\Sweepstakes\Gifts	2,137	11%
3	Travel\Vacations	746	4%
4	Employ Agencies\Job Counsel\Overseas Work	741	4%
5	Property\Inheritance Tracers	528	3%

[1]Percentages are based on the total number of fraud complaints (19,732) received from consumers in Ontario, Canada, during the time period. Fifty percent (9,859) of the total number of fraud complaints received from consumers in Ontario, Canada were coded Other (Note in Comments).

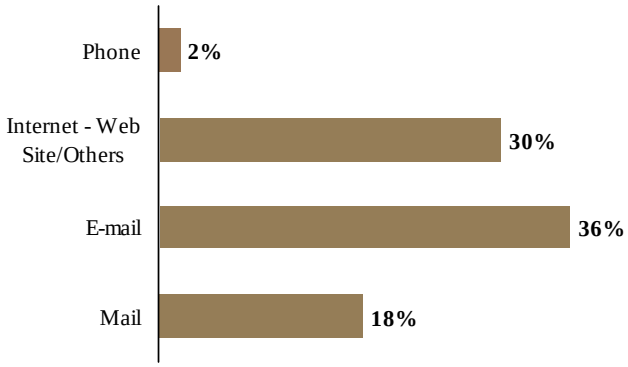
Reported Amount Paid

No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Total Amount Paid Reported	Average Amount Paid[2]	Median Amount Paid[3]
19,732	7,976	40%	$26,890,702	$3,371	$1,100

[2]Average amount paid is based upon the total number of complaints where amount paid was reported.

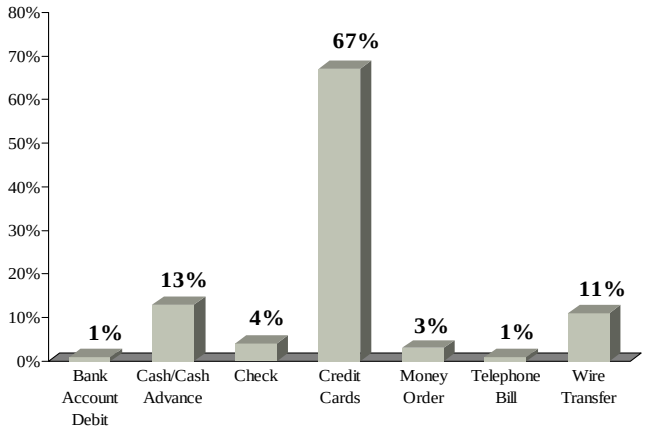
[3]Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as $0.

Company's Method of Contacting Consumers[4]



[4]Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from Ontario, Canada (7,826). Fifteen percent (1,167) of consumers reported other methods of initial contact. 40% of consumers reported this information.

Methods of Payment Reported by Consumers[5]



[5]Percentages are based on the total number of consumers from Ontario, Canada, who reported the method of payment (1,133) during the time period. 6% of consumers reported this information.

Consumer Sentinel Network Fraud Complaints from Consumers Located in British Columbia, Canada

January 1 – December 31, 2010

Top 5 Products or Services[1]

Rank	Top 5 Products or Services	Complaints	Percentage[1]
1	Shop-at-Home\Catalog Sales	941	14%
2	Prizes\Sweepstakes\Gifts	644	9%
3	Travel\Vacations	388	6%
4	Employ Agencies\Job Counsel\Overseas Work	250	4%
5	Office: Ad Space\Directory Listings	215	3%

[1]Percentages are based on the total number of fraud complaints (6,905) received from consumers in British Columbia, Canada, during the time period. Forty-five percent (3,079) of the total number of fraud complaints received from consumers in British Columbia, Canada were coded Other (Note in Comments).

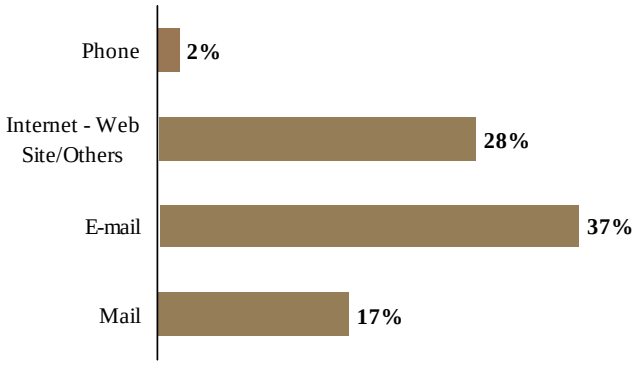
Reported Amount Paid

No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Total Amount Paid Reported	Average Amount Paid[2]	Median Amount Paid[3]
6,905	3,360	49%	$14,005,545	$4,168	$1,300

[2]Average amount paid is based upon the total number of complaints where amount paid was reported.

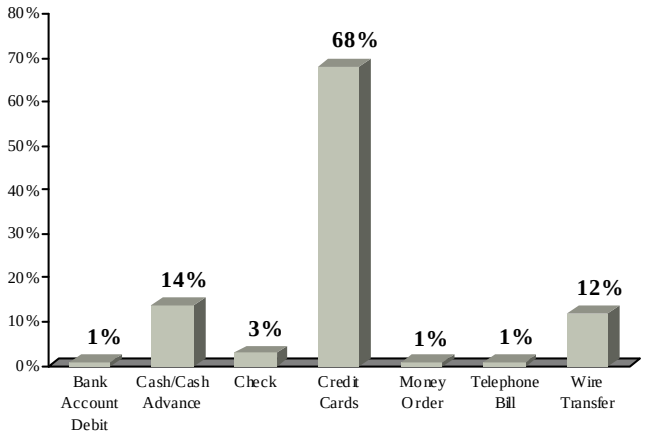
[3]Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as $0.

Company's Method of Contacting Consumers[4]



[4]Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from British Columbia, Canada (2,798). Sixteen percent (445) of consumers reported other methods of initial contact. 41% of consumers reported this information.

Methods of Payment Reported by Consumers[5]



[5]Percentages are based on the total number of consumers from British Columbia, Canada, who reported the method of payment (419) during the time period. 6% of consumers reported this information.

Consumer Sentinel Network Fraud Complaints from Consumers Located in Alberta, Canada

January 1 – December 31, 2010

Top 5 Products or Services[1]

Rank	Top 5 Products or Services	Complaints	Percentage[1]
1	Shop-at-Home\Catalog Sales	827	14%
2	Prizes\Sweepstakes\Gifts	674	12%
3	Travel\Vacations	294	5%
4	Office: Ad Space\Directory Listings	205	4%
5	Property\Inheritance Tracers	177	3%

[1]Percentages are based on the total number of fraud complaints (5,843) received from consumers in Alberta, Canada, during the time period. Forty-five percent (2,608) of the total number of fraud complaints received from consumers in Alberta, Canada were coded Other (Note in Comments).

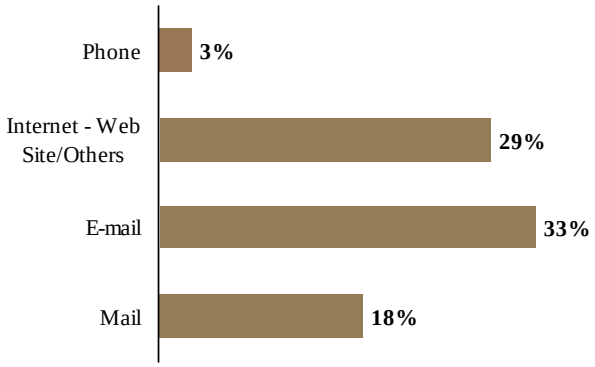
Reported Amount Paid

No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Total Amount Paid Reported	Average Amount Paid[2]	Median Amount Paid[3]
5,843	2,510	43%	$9,733,103	$3,878	$1,428

[2]Average amount paid is based upon the total number of complaints where amount paid was reported.

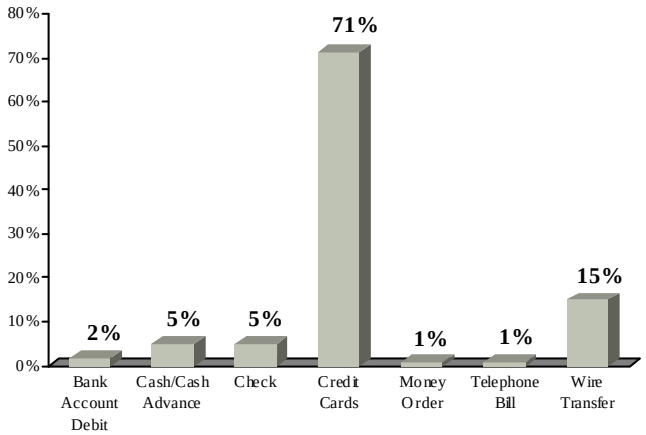
[3]Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as $0.

Company's Method of Contacting Consumers[4]



[4]Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from Alberta, Canada (2,223). Seventeen percent (383) of consumers reported other methods of initial contact. 38% of consumers reported this information.

Methods of Payment Reported by Consumers[5]



[5]Percentages are based on the total number of consumers from Alberta, Canada, who reported the method of payment (326) during the time period. 6% of consumers reported this information.

Consumer Sentinel Network Fraud Complaints from Consumers Located in Nova Scotia, Canada

January 1 – December 31, 2010

Top 5 Products or Services[1]

Rank	Top 5 Products or Services	Complaints	Percentage[1]
1	Shop-at-Home\Catalog Sales	202	13%
2	Prizes\Sweepstakes\Gifts	161	11%
3	Travel\Vacations	111	7%
4	Charitable Solicitations	36	2%
5	Property\Inheritance Tracers	33	2%

[1]Percentages are based on the total number of fraud complaints (1,527) received from consumers in Nova Scotia, Canada, during the time period. Fifty-three percent (808) of the total number of fraud complaints received from consumers in Nova Scotia, Canada were coded Other (Note in Comments).

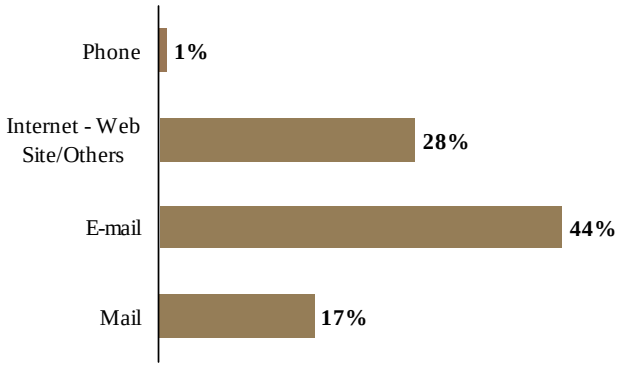
Reported Amount Paid

No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Total Amount Paid Reported	Average Amount Paid[2]	Median Amount Paid[3]
1,527	477	31%	$1,311,359	$2,749	$700

[2]Average amount paid is based upon the total number of complaints where amount paid was reported.

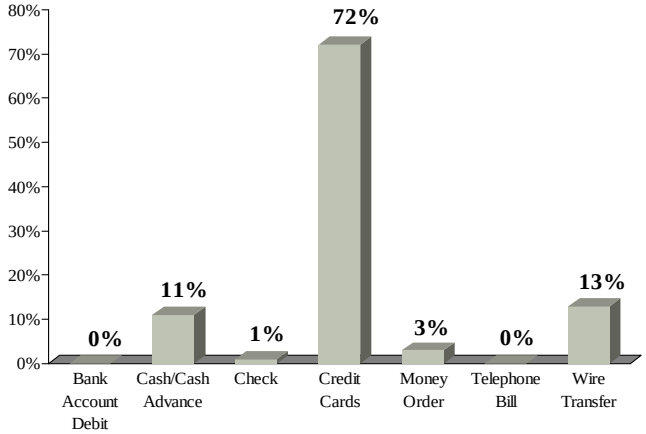
[3]Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as $0.

Company's Method of Contacting Consumers[4]



[4]Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from Nova Scotia, Canada (502). Eleven percent (54) of consumers reported other methods of initial contact. 33% of consumers reported this information.

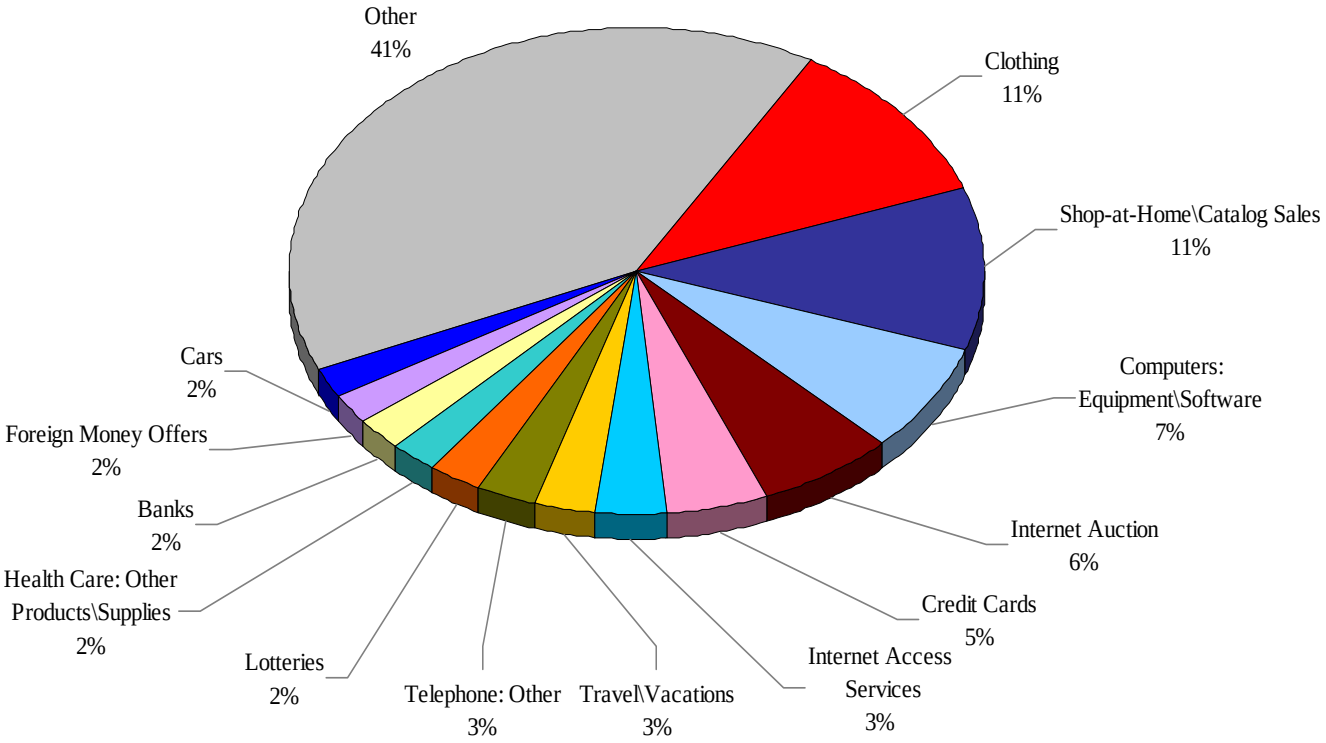
Methods of Payment Reported by Consumers[5]



[5]Percentages are based on the total number of consumers from Nova Scotia, Canada, who reported the method of payment (75) during the time period. 5% of consumers reported this information.

Top Products or Services for Econsumer Complaints[1]

January 1 – December 31, 2010



[1]Percentages are based on the **14,392** econsumer complaints received from January 1 to December 31, 2010.

Top Products or Services for Econsumer Complaints

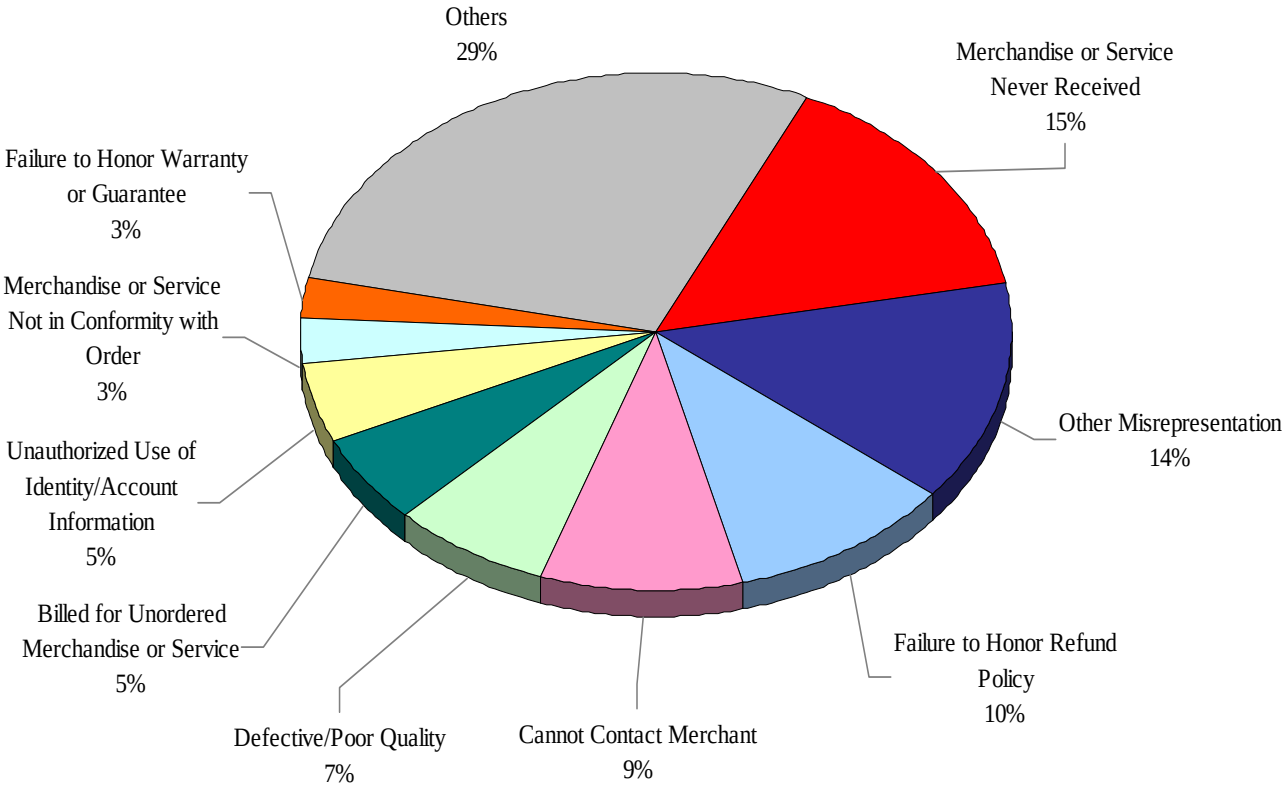
Calendar Years 2008 through 2010

Top Product or Service	CY-2008		CY-2009		CY-2010	
	Complaints	Percentages[2]	Complaints	Percentages[2]	Complaints	Percentages[2]
Clothing	548	5.3%	678	5.9%	1,619	11.2%
Shop-at-Home\Catalog Sales	5,134	49.8%	4,662	40.8%	1,544	10.7%
Computers: Equipment\Software	705	6.8%	784	6.9%	1,052	7.3%
Internet Auction	715	6.9%	813	7.1%	889	6.2%
Credit Cards	260	2.5%	617	5.4%	687	4.8%
Internet Access Services	324	3.1%	391	3.4%	469	3.3%
Travel\Vacations	308	3.0%	249	2.2%	427	3.0%
Telephone: Other	0	0.0%	0	0.0%	408	2.8%
Lotteries	495	4.8%	429	3.8%	342	2.4%
Health Care: Other Products\Supplies	160	1.6%	309	2.7%	332	2.3%
Banks	281	2.7%	335	2.9%	311	2.2%
Foreign Money Offers	528	5.1%	328	2.9%	291	2.0%
Cars	351	3.4%	290	2.5%	264	1.8%

[2]Percentages are based on the total number of econsumer complaints reported in each time period: CY-2008 = 10,308; CY-2009 = 11,430; and CY-2010 = 14,392.

Top Law Violations for Econsumer Complaints[1]

January 1 – December 31, 2010



[1]Percentages are based on the **19,278** econsumer law violations reported from January 1 to December 31, 2010. One complaint may have multiple law violations.

Top Law Violations for Econsumer Complaints

Calendar Years 2008 through 2010

	CY-2008		CY-2009		CY-2010	
Law Violation	**Complaints[2]**	**Percentages[3]**	**Complaints[2]**	**Percentages[3]**	**Complaints[2]**	**Percentages[3]**
Merchandise or Service Never Received	2,905	20.6%	2,516	16.4%	2,901	15.0%
Other Misrepresentation (Explain in Comment Field)	2,092	14.8%	1,814	11.8%	2,687	13.9%
Failure to Honor Refund Policy	1,145	8.1%	1,342	8.7%	1,972	10.2%
Cannot Contact Merchant	1,394	9.9%	1,409	9.2%	1,776	9.2%
Defective/Poor Quality	679	4.8%	848	5.5%	1,391	7.2%
Billed for Unordered Merchandise or Service	689	4.9%	1,130	7.4%	1,043	5.4%
Unauthorized Use of Identity/Account Information	699	4.9%	965	6.3%	957	5.0%
Merchandise or Service Not in Conformity with Order	529	3.7%	466	3.0%	546	2.8%
Failure to Honor Warranty or Guarantee	385	2.7%	372	2.4%	494	2.6%

[2]Number of complaints reporting each econsumer law violation in each time period. The total number of law violations are more than the number of complaints reported in each time period because one complaint may have multiple law violations. The total number of econsumer complaints reported in each time period are: CY-2008 = 10,308; CY-2009 = 11,430; and CY-2010 = 14,392.

[3]Percentages are based on the total number of econsumer law violations reported in each time period: CY-2008 = 14,124; CY-2009= 15,340; and CY-2010 = 19,278. One complaint may have multiple law violations.

econsumer.gov

Econsumer Complaints
Top Consumer and Company Locations
January 1 – December 31, 2010

Top Consumer Locations	Complaints
UNITED STATES	9,673
AUSTRALIA	900
UNITED KINGDOM	759
CANADA	537
FRANCE	449
INDIA	124
GERMANY	94
IRELAND	87
MEXICO	70
SWEDEN	67

Top Company Locations	Complaints
UNITED STATES	3,150
CHINA	2,448
UNITED KINGDOM	1,239
CANADA	397
AUSTRALIA	254
NIGERIA	237
GERMANY	228
INDIA	216
MEXICO	154
PANAMA	130

Appendix A1: The Consumer Sentinel Network

The Consumer Sentinel Network is a free, online database of consumer complaints available only to law enforcement. It includes complaints about identity theft, fraud, financial transactions, debt collection, credit reports, and Spam, among other subjects. The Consumer Sentinel Network is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to consumer complaints provided directly to the FTC, as well as to complaints shared by other data contributors.

www.FTC.gov/Sentinel

The Identity Theft Data Clearinghouse was launched in November 1999 and is the sole national repository of consumer complaints about identity theft. The Clearinghouse provides specific investigative material for law enforcement and broader reports that provide insight to both private and public sector partners on ways to reduce the incidence of identity theft. Information in the Clearinghouse is available to law enforcement members via the Consumer Sentinel Network. This access enables law enforcers to readily spot local identity theft problems and to coordinate with other law enforcement officers where the data reveals common schemes or perpetrators.

www.FTC.gov/idtheft

Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. Through econsumer.gov, consumers can file cross-border consumer complaints online and learn about alternative ways to resolve them. All information is available in English, French, German, Japanese, Korean, Polish, and Spanish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Website with participating consumer protection law enforcers from 25 nations.

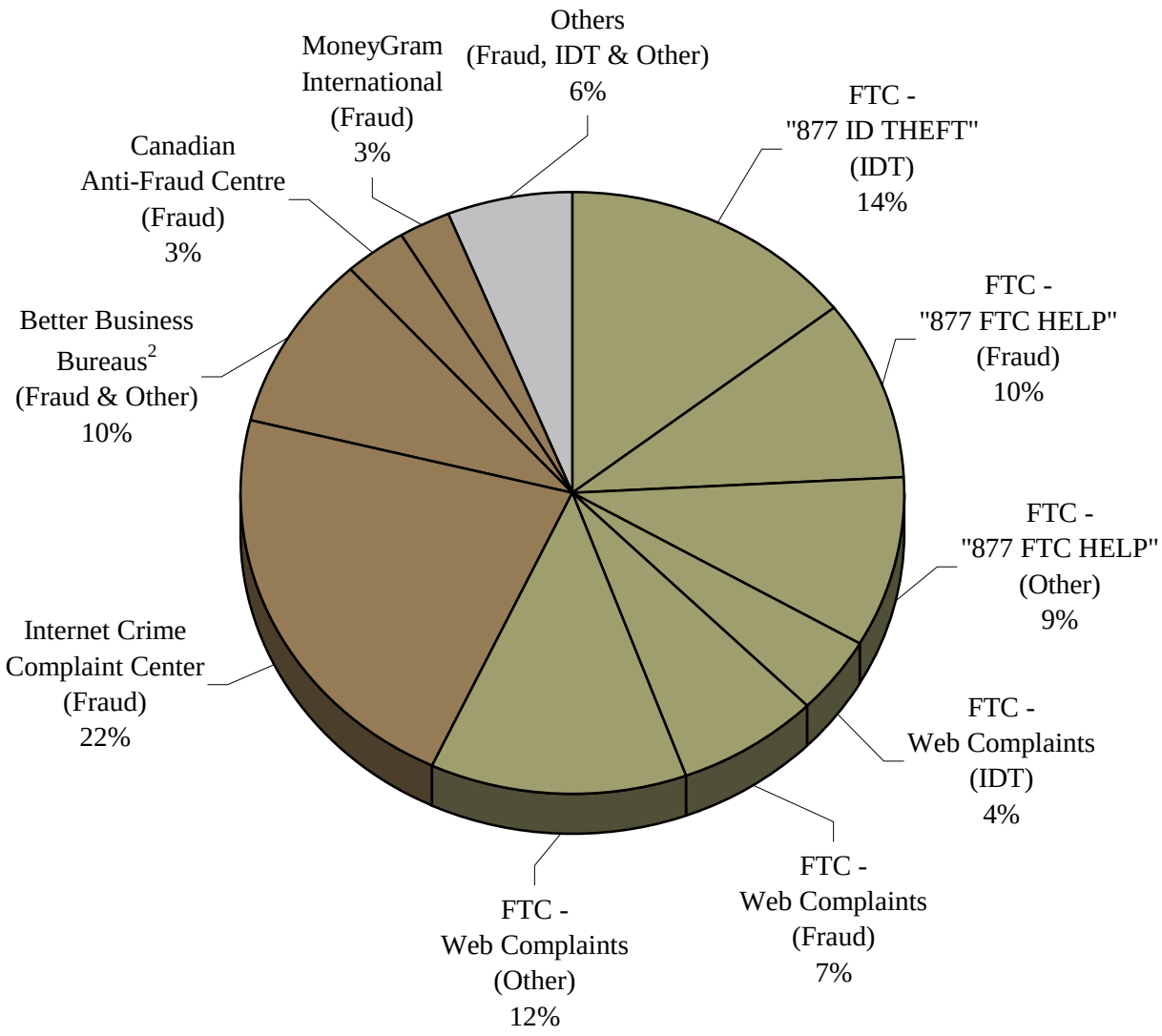
www.econsumer.gov

Consumer Sentinel/Military, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Consumer Sentinel/Military also provides a gateway to consumer education materials covering a wide range of consumer protection issues, such as auto leasing, identity theft, and work-at-home scams. Members of the United States Armed Forces can enter complaints directly into Consumer Sentinel. This information is used by law enforcement agencies, members of the Judge Advocate General staff, and other Department of Defense personnel to help protect armed services members and their families from consumer protection-related problems.

www.FTC.gov/sentinel/military

Appendix A2: Consumer Sentinel Network Major Data Contributors[1]

January 1 – December 31, 2010



[1]Percentages are based on the total number of Consumer Sentinel Network complaints (1,339,265) received between January 1 and December 31, 2010. The type of complaints provided by the organization is indicated in parentheses.

[2]For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

Appendix A3: Consumer Sentinel Network Data Contributor Details

January 1 – December 31, 2010

Data Contributors	CY - 2008		CY - 2009		CY - 2010	
	Complaints	**Percentages[1]**	**Complaints**	**Percentages[1]**	**Complaints**	**Percentages[1]**
FTC - "877 ID THEFT"	209,752	17%	216,347	16%	192,864	14%
FTC - "877 FTC HELP" (Fraud)	88,755	7%	138,855	10%	130,999	10%
FTC - "877 FTC HELP" (Other)	120,507	10%	147,871	11%	125,992	9%
FTC - Web Complaints IDT	83,674	7%	47,696	3%	46,438	4%
FTC - Web Complaints Fraud	78,466	6%	89,035	6%	94,880	7%
FTC - Web Complaints Other	128,553	10%	148,773	11%	166,878	12%
Internet Crime Complaint Center	276,452	22%	300,061	22%	296,557	22%
Better Business Bureaus[2]	132,265	11%	144,020	10%	129,025	10%
Canadian Anti-Fraud Centre	44,269	4%	49,814	4%	38,376	3%
MoneyGram International	0	0%	8,940	1%	35,556	3%
Others	78,393	6%	86,433	6%	81,700	6%
U.S. Postal Inspection Service	*29,722*	*2%*	*33,704*	*2%*	*21,353*	*2%*
North Carolina Department of Justice	*15,184*	*1%*	*18,375*	*1%*	*18,088*	*1%*
Identity Theft Assistance Center	*20,630*	*2%*	*14,271*	*1%*	*11,542*	*1%*
National Consumers League	*11,055*	*1%*	*11,629*	*1%*	*7,562*	*1%*
Publishers Clearing House	*0*	*0%*	*0*	*0%*	*6,934*	*1%*
Lawyers' Committee for Civil Rights	*0*	*0%*	*741*	*<1%*	*6,261*	*<1%*
PrivacyStar	*0*	*0%*	*0*	*0%*	*6,211*	*<1%*
Idaho Attorney General	*75*	*<1%*	*2,980*	*<1%*	*1,611*	*<1%*
Minnesota Department of Public Safety	*142*	*<1%*	*3,322*	*<1%*	*1,201*	*<1%*
Mississippi Attorney General	*560*	*<1%*	*644*	*<1%*	*461*	*<1%*
Xerox Corporation	*427*	*<1%*	*683*	*<1%*	*404*	*<1%*
Center for Democracy and Technology	*0*	*0%*	*26*	*<1%*	*12*	*<1%*
Other Contributors	*598*	*<1%*	*58*	*<1%*	*60*	*<1%*
Total Number of Complaints	1,241,086		1,377,845		1,339,265	

[1]Percentages are based on the total number of CSN complaints: CY-2008 = 1,241,086; CY-2009 = 1,377,845; and CY-2010 = 1,339,265.

[2] For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

Appendix A4: Consumer Sentinel Network
Better Business Bureau Data Contributors

January 1 – December 31, 2010

Alabama, Birmingham
Alabama, Huntsville
Alberta, Edmonton (Canada)
Arizona, Tucson
Arkansas, Little Rock
British Columbia, Vancouver (Canada)
California, San Joaquin Valley (Fresno)
Colorado, Colorado Springs
Colorado, Denver
Colorado, Fort Collins
District of Columbia, Washington
Florida, Clearwater
Florida, Orlando
Florida, Pensacola
Georgia, Atlanta, Athens and Northeast Georgia
Georgia, Macon
Georgia, Savannah
Hawaii, Honolulu
Illinois, Chicago
Illinois, Peoria
Indiana, Evansville
Indiana, Fort Wayne
Iowa, Des Moines
Kansas, Kansas City
Louisiana, Acadiana (Lafayette)
Louisiana, Baton Rouge
Louisiana, Lake Charles
Louisiana, Shreveport
Maryland, Baltimore
Massachusetts, Worchester
Michigan, Grand Rapids
Minnesota, Saint Paul
Missouri, Saint Louis
Missouri, Springfield
Nebraska, Omaha
Nevada, Reno
New Hampshire, Concord
North Carolina, Charlotte
North Carolina, Greensboro
North Carolina, Raleigh
Ohio, Akron
Ohio, Columbus
Ohio, Dayton
Ohio, Toledo
Oklahoma, Oklahoma City
Oklahoma, Tulsa
Ontario, Kitchener (Canada)
South Carolina, Columbia
Tennessee, Chattanooga
Tennessee, Knoxville
Tennessee, Nashville
Texas, Abilene
Texas, Amarillo
Texas, Austin
Texas, Brazos Valley
Texas, Dallas
Texas, El Paso
Texas, South Plains
Texas, Tyler
Texas, Wichita Falls
Utah, Salt Lake City
Washington, Seattle
Washington, Spokane