

**Consumer Sentinel Network Product Service Code Descriptions
March 2012**

	PSC Description	PSC Explanation
1	Advance-Fee Loans, Credit Arrangers	Complaints about advance-fee loans or advance-fee credit cards, for which the consumer is told he/she has to pay some form of tax or fee prior to obtaining the funds.
2	Auto: Financing	Complaints about automotive financing.
3	Auto: Gas	Complaints about the quality, advertising, or sales of automobile fuel; gas-saving claims for automotive devices; oil and gas additives; gas price gouging; and suspected fuel dilution by stations.
4	Auto: Parts & Repairs	Complaints about the quality, advertising, or sales of automotive parts and the quality of work or advertising of automotive repair service companies.
5	Auto: Renting & Leasing	Complaints about the quality or advertising of automotive rentals or leases, including complaints about the information provided regarding up-front costs, early termination fees, future vehicle value, among other things.
6	Auto: Sales - New	Complaints about the quality, advertising, or sales of new automobiles.
7	Auto: Sales - Used	Complaints about the quality, advertising, or sales of used automobiles.
8	Auto: Warranty Plans & Services	Complaints about automotive warranties and services, including recalls.
9	Bank: National\Commercial	Complaints about national banks supervised by the Office of the Comptroller of the Currency (OCC).
10	Bank: Savings and Loan\Thrift	Complaints about savings and loans, or thrifts, supervised by the Office of the Comptroller of the Currency (OCC).
11	Bank: State-Charter: FR Member	Complaints about state-chartered banks that are members of the Federal Reserve System and are supervised by the Federal Reserve Board.
12	Bank: State-Charter: Non-FR Member	Complaints about state-chartered banks that are not members of the Federal Reserve System and are supervised by the Federal Deposit Insurance Corporation (FDIC).
13	Books	Complaints about the quality, advertising, or sales of books.
14	Business Opportunities\Work-At-Home Plans	Complaints about business opportunities: promotion of distributing goods and services, provided by the promoter, with assistance in the form of locations or accounts. Also, complaints about work-at-home plans: an offer a consumer may receive or seek out to work directly from home (e.g. stuffing envelopes or processing medical claims).
15	Buyers Clubs (not travel or lottery)	Complaints about buyers' clubs, typically low-price retail outlets selling annual memberships to consumers and businesses. Free trial offers, free gifts, and discounts are often ways that buyers' club scams lure consumers. Note: this code does not cover travel clubs or lottery clubs.
16	Charitable Solicitations	Complaints about the solicitation of charity. Charitable solicitations include any request of any kind for a charitable contribution. Any in person or telemarketing solicitation would apply, as well as the distribution of a newsletter or brochure which solicits a gift with the promise to contribute.
17	Children's Products	Complaints about the quality, advertising, or sales of products marketed to children. This includes toys, board games, sporting equipment, etc.
18	Computers: Equipment\Software	Complaints about the quality, advertising, or sales of computers, computer hardware (keyboard, mouse, computer speakers, etc) and software programs.
19	Counterfeit Check Scams	Complaints in which a fraudster uses a fraudulent or counterfeit check as part of a scam, including foreign lottery scams, Internet auction scams, secret shopper scams, and check overpayment scams. In check overpayment scams, fraudsters send consumers fraudulent checks for payment. The consumers cash the checks and send any remaining balance back to the fraudsters via wire transfer or prepaid debit card, only later to find that the checks were fraudulent and the consumers are now responsible for the entire deposit. Note: this code includes fraudulent cashier's checks, money orders, corporate checks, and personal checks.
20	Credit Bureaus	Complaints about the credit reporting agencies. A credit bureau is a company that collects information from various sources and provides consumer credit information on individual consumers for a variety of uses. It is an organization providing information on individuals' borrowing and bill paying habits.

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21	Credit Card Loss Protection	Complaints about services offered by someone other than the consumers' credit card service provider to protect the consumer from credit card loss. Fraudulent companies typically offer the consumer credit card insurance in the instance that their card is lost, stolen, or fraudulently used. The consumer is typically charged a fee for this service.
22	Credit Cards	Complaints about credit cards. A credit card is any card that may be used repeatedly to borrow money or buy products and services on credit. These cards are typically issued by banks. Note: this code includes charge cards, but not retailer credit cards, which are covered under Retailer Credit Card.
23	Credit Cards: Retailer	Complaints about credit cards offered by a retailer such as a furniture store. These cards may not be backed by a bank.
24	Credit Information Furnishers	Complaints about the furnishing of information to the credit reporting agencies. A credit information furnisher is a company that provides information to consumer reporting agencies. Typically, these are creditors with which a consumer has some sort of credit agreement (credit card companies, auto finance companies and mortgage banking institutions, to name a few). However, other examples of information furnishers are collection agencies (third-party collectors), state or municipal courts reporting a judgment of some kind, past and present employers and bonders.
25	Credit Repair	Complaints about organizations which offer to repair a consumer's credit record. A credit repair company is a company that will offer to repair a consumer's credit rating, including removing items from his/her credit report and improving his/her credit score, for a fee.
26	Credit Report Users	Complaints about companies that use the information provided by a consumer credit report. A credit report user is a company that views data collected by the credit bureau in order to make a decision. These companies do not report information; they merely use the data that is supplied. Typically, these are creditors, with which a consumer is attempting to obtain credit (credit card companies, auto finance companies and mortgage banking institutions, to name a few).
27	Creditor Debt Collection	Complaints about the debt collection practices of an original creditor. A creditor debt collector is a company that extended credit (be it a loan, credit card, services, etc) and is now attempting to collect on a delinquent account.
28	Debt Management/Credit Counseling	Complaints about companies that offer debt management or credit counseling services. A debt management or credit counseling company is a company or agency that will assist consumers in organizing their funds and/or paying off accounts.
29	DVD/Video/Film	Complaints about the quality, advertising, or sales of DVDs, video, or film.
30	Education: Colleges and Universities	Complaints about colleges and universities. This would include issues related to accreditation/usefulness of the degree and promises made by the institution related to job prospects after graduation. Note: this code does not include complaints against trade/vocational schools.
31	Education: Trade\Vocational Schools	Complaints about trade or vocational school services. A trade or vocational school is a school that specializes in certain skills, including technical schools, culinary schools, etc.
32	Employ Agencies\Job Counsel\Overseas Work	Complaints about companies that offer employment services, job counseling, or information regarding overseas employment opportunities for high fees.
33	Food	Complaints about the quality, advertising, or sales of food products.
34	Franchises\Distributorships	Complaints about franchises and distributorships. A franchise is a promotion, requiring at least \$500, to sell trademarked goods and services with significant assistance or control of the franchisor (promoter). A distributorship is an opportunity to sell a product for a profit but without the franchisor business model.
35	Funeral Services	Complaints about the quality, services, price, or price disclosures of funeral service providers.
36	Garments, Wool, Leather Goods & Textiles	Complaints about the quality, advertising, or sales of clothing, including wool or leather goods, as well as fabrics. This typically involves the labeling or mislabeling (Made in the USA) of the mentioned items.
37	Grants: Non-Educational	Complaints about companies that offer to assist consumers in obtaining a non-educational grant, or researching what grants they may be eligible for.
38	Health Care Provider Billing	Complaints about the billing practices of a healthcare provider, typically a hospital.
39	Health Care: Diet Products\Centers\Plans	Complaints about the quality, advertising, or sales of diet products, diet centers, and/or diet plans.

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40	Health Care: Dietary Supplements\Herbal Remedies	Complaints about the quality, advertising, or sales of dietary supplements and/or herbal remedies.
41	Health Care: Drugs-OTC\Prescription	Complaints about over the counter/prescription drugs and information.
42	Health Care: Eye Care	Complaints about eye care products and services, including contact lenses. Note: this code includes the withholding of eyeglass prescriptions by a provider when the consumer decides to go elsewhere for business.
43	Health Care: Medical Discount Plans\Cards\Insurance	Complaints about the quality, advertising, or sales of medical discounts plans, medical discount cards, and medical discount insurance.
44	Health Care: Other Medical Treatments	Complaints about medical treatment claims, such as cures for arthritis or cancer cures, and dental care and hearing products and services.
45	Health Care: Other Products\Supplies	Complaints about any other health care products or supplies not covered by other health care product/service codes.
46	Heating and Air Conditioning	Complaints about the quality, advertising, or sales of heating and air conditioning products or services, such as an air conditioner or furnace. In addition, this includes energy claims made by heating and cooling manufacturers.
47	Home Appliances	Complaints about the quality, advertising, or sales of a home appliance. Home appliances are household machines, using electricity or some other energy input such as refrigerators, microwaves, washer/dryer, etc. Note: this code includes complaints regarding the energy claims of the product made by the manufacturer.
48	Home Furnishings	Complaints about the quality, advertising, or sales of a home furnishing. Home furnishings are equipment or items necessary or useful for comfort or convenience in the home. This includes couches, chairs, tables, television sets, etc.
49	Home Protection Devices	Complaints about the quality, advertising, or sales of a home protection device such as a burglary alarm system or fire/gas alarm device.
50	Home Repair	Complaints about the quality, advertising, or sales of a home repair service. Home repair covers any aftermarket work/repair that the consumer may have done to his/her home. This could include pool installation, windows, a new roof, etc. Note: this code does not cover the initial construction of a home.
51	Housing	Complaints about out-of-scope housing issues. This would include complaints against apartment complexes or landlords for issues such as maintenance.
52	IDT Protection or Prevention	Complaints about companies that offer to protect consumers' personal information for a fee. Often, this is done through a combination of preventative services and remediation, in which the consumer is alerted to unauthorized activity and provided recovery assistance.
53	Immigration Services	Complaints about products and services offered by companies purportedly to help non-U.S. consumers obtain a benefit from the government, such as to enter, remain, or work in the U.S.
54	Impostor: Business	Complaints about a person or entity who manipulates or attempts to manipulate a consumer into revealing confidential information or performing some act. The scammer will claim to represent a company, like a bank, to either obtain consumer information or induce an action by the consumer, like granting computer access or sending money. Note: this code does not include social engineering attempts involving counterfeit checks, nor does it include any companies attempting to collect on a consumer's debt.
55	Impostor: Family/Friend	Complaints about consumers who are scammed into believing that they are responding to a family member or friend in trouble. Often, scam artists will contact consumers claiming to be or have custody of a family member/friend in distress and in need of an immediate money transfer.
56	Impostor: Government	Complaints about a person or entity claiming to be working for or affiliated with a government agency. Such claims are attempts to gain consumer trust and lure them into a scam such as a foreign lottery or a prize/sweepstakes offer. Note: this code does not include social engineering attempts involving counterfeit checks.
57	Insurance (Other than Medical)	Complaints about non-medical insurance services such as car or life insurance.

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58	Internet Access Services	Complaints about any Internet Service Provider (ISP). This code would be used in the instance of Internet inactivity, lack of access/cannot connect to the Internet.
59	Internet Auction	Complaints about Internet auctions. Internet auction websites are online marketplaces with new and used merchandise from around the world. Note: this code does not include complaints against online classified listings.
60	Internet Gaming	Complaints about online gaming such as online gambling websites or multiplayer role-playing games.
61	Internet Information & Adult Services	Complaints about Internet websites. This could include the advertising of inappropriate materials, the functionality of the website, or the availability of services promised.
62	Internet Payment Service	Complaints about Internet payment services. These online services offer electronic payments by a variety of payment methods including credit card, direct debit, and bank transfers.
63	Internet Web Site Design\Promotion	Complaints about the quality, advertising, or sales of Internet website design and promotion.
64	Inventions\Idea Promotions	Complaints about the quality, advertising, or sales of invention promotion or idea promotion. An invention or idea promotion company is a company who offers to develop an idea or patent an invention. These companies generally charge an upfront fee for any services.
65	Invest: Advice, Seminars	Complaints about companies that offer advice or seminars on investments. Often consumers are solicited advice regarding investments or they are invited to seminars built to promote investment opportunities.
66	Invest: Art\Gems\Rare Coins	Complaints about the quality, advertising, or sales of art, gems, or rare coins.
67	Invest: Other (note in comments)	Complaints about investment opportunities not covered by any other investment product/service code.
68	Invest: Stocks\Commodity Futures Trading	Complaints about the quality, advertising, or sales of investments such as stocks and commodity futures trading.
69	Jewelry\Watches	Complaints about the quality, advertising, or sales of any type of jewelry or watch.
70	Leasing: Business	Complaints about the leasing of products for business use. This would include items such as credit card processing equipment.
71	Lending: Banks & Credit Unions	Complaints about the lending practices of a bank or credit union, a cooperative financial institution that its members own and control. Note: this code does not include automotive financing.
72	Lending: Finance Company	Complaints about the lending practices of a finance company, a financial institution that makes loans to individuals. Note: this code does not include automotive financing.
73	Lending: Mortgage	Complaints about the lending practices of a mortgage company, which transfers an interest in property to a lender as debt security. Note: this code does not include complaints about mortgage modification or foreclosure relief services.
74	Lending: Other Institutions	Complaints about the lending practices of a company that is not a bank, mortgage company, finance company, or credit union (e.g. payday loans). Note: this code does not include automotive financing.
75	Lending: Student Loans	Complaints about the lending practices of a student loan provider.
76	Lotteries\Lottery Ticket Buying Clubs	Complaints about lotteries and lottery ticket buying clubs. Complaints about lotteries often involve communications, in the form of a letter or email, stating that the consumer has won a sum of money from a lottery but needs to pay an upfront fee to claim it.
77	Magazines	Complaints about the quality, advertising, or sales of magazines. This includes magazine subscription offers or telemarketing violations of a magazine subscription company.
78	Modeling Agencies\Services	Complaints about companies which offer modeling agency services. Modeling agencies/services offer to help the consumer find work/book jobs in modeling for a fee.
79	Mortgage Modification/Foreclosure Relief	Complaints about mortgage modification or foreclosure relief services. A mortgage loan modification, or "loan mod" is a re-negotiation of the terms of an existing mortgage. It is not a new loan or a refinance loan.
80	Multi-Level Mktg\Pyramids\Chain Letters	Complaints about multi-level marketing, pyramid, or chain letters which involve a company signing a consumer up to sell memberships to make money, often with no products sold.

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81	Music: All Formats	Complaints about the advertising, content or sales of all formats of music. This includes CDs, MP3s and satellite music services.
82	Nigerian/Other Foreign Money Offers (not prizes)	Complaints about Nigerian scams and other foreign money offers, which involve offers consumers receive from someone out of the country. This usually involves consumers being informed that the scammer is due unclaimed funds from a deceased relative or bank president/country official and is requesting consumer assistance in transferring funds to the US.
83	Office Supplies and Services	Complaints about the quality, advertising, or sales of office supplies or office supply services. Office supplies and services would be any supplies that could be used in an office (paper, cleaning supplies, etc.) that isn't toner.
84	Office Supplies: Toner	Complaints about the quality, advertising, or sales of office toner. Toner is a powder used in laser printers and photocopiers to form the printed text and images on the paper.
85	Office: Ad Space\Directory Listings	Complaints about companies that offer ad space and directory listing services. Consumer/companies are charged an up-front fee for ad space or directory listings. Later the consumer/company finds out that the offer was not legitimate.
86	Other (Note in Comments)	Complaints that are not covered by any other product/service code listed.
87	Personal Care Products	Complaints about the quality, advertising, or sales of toiletries marketed for personal care, including cosmetic and hygienic products.
88	Prizes\Sweepstakes\Gifts	Complaints about prize, sweepstakes, and gift offers. Often consumers are solicited via telephone, mail, or email, and informed that they have awarded a prize or sweepstakes. The consumer is asked to wire an up-front fee in order to receive their winnings. The fee is typically to cover insurance, shipment, taxes, etc.
89	Property\Inheritance Tracers	Complaints about companies that offer property or inheritance tracing services. Companies inform consumers that they can trace their inheritance or property history for an up-front fee.
90	Real Estate (not Timeshares)	Complaints about real estate sales and advertising (timeshares excluded).
91	Recovery\Refund Companies	Complaints about companies which offer the services of recovering government refunds/unclaimed funds for consumers. These companies often target former victims of scams. The scammer tells the victim that they can track and apprehend the scammer and recover the money lost by the victim, for a price.
92	Romance Scams	Complaints about a scammer who establishes an online relationship with a consumer under the guise of romance or companionship, but then uses this trust to trick the victim into sending money for different reasons. Variations on this scam include needing money for a plane ticket, requiring assistance for a financial hardship, needing funds to help a sick relative, etc. Note: this code does not include social engineering attempts involving counterfeit checks.
93	Scholarships\Educational Grants	Complaints about companies that offer to assist consumers in obtaining a scholarship or educational grant, or researching what grants they may be eligible for.
94	Shop-at-Home\Catalog Sales	Complaints about product sales via catalog or home shopping. These transactions can take place online, or by fax, mail, or phone.
95	Social Networking Service	Complaints about social networking websites such as Facebook, Google+, LinkedIn, or Twitter.
96	Spyware\Adware\Malware	Complaints about computer spyware, adware, or malware issues. Installed on your computer without your consent, spyware/adware/malware monitors or controls your computer use. It may be used to send you pop-up ads, redirect your computer to unwanted websites, monitor your Internet surfing, or record your keystrokes, which, in turn, could lead to identity theft.
97	Telemarketing, Other	Complaints about telephone calls in which the consumer is offered a product or service for purchase, or more generally, any unwanted call in which the message is recorded or the entity has ignored the consumer's prior request to opt-out of telemarketing. Note: this code does not include pretexting by phone.
98	Telephone: Carrier Switching	Complaints about carrier switching by a telephone service provider often without the consumer's knowledge.
99	Telephone: Mobile Downloads	Complaints about the quality, advertising, or sales of mobile downloads (ringtones, wallpapers, etc). Unauthorized charges are covered under a separate product/service code.

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100	Telephone: Mobile Other	Complaints about general mobile device issues that are not covered by any other telephone product/service code. This would include cell phones, pagers, etc.
101	Telephone: Mobile Rates/Plans/Advertising	Complaints about the rates, advertising, or coverage plans for mobile devices.
102	Telephone: Mobile Text Messages	Complaints about mobile text messages, including unsolicited text messages from advertisers and service providers.
103	Telephone: Mobile Unauthorized Charges or Debits	Complaints about unauthorized charges or debits to a mobile device account. This would include instances that a consumer unknowingly signs up for a recurring charge after downloading a free ringtone/wallpaper/etc.
104	Telephone: Other	Complaints about landline telephone products/services not covered by any other telephone product/service codes.
105	Telephone: Prepaid Phone Cards	Complaints about the quality, advertising, or sales of prepaid phone cards. A prepaid phone card offers the buyer an opportunity to pay for telephone service fees in advance. Some calling cards come with fees that can take a big bite out of the calling time you've bought. As a result, the cards don't deliver the call time they advertise.
106	Telephone: Unauthorized Charges or Debits	Complaints about unauthorized charges or debits to a landline telephone account. This could include unauthorized voicemail services, call forwarding services, etc.
107	Telephone: VoIP Services	Complaints about Voice Over Internet Protocol (VoIP) products/services. VoIP is a phone/Internet service that uses a broadband Internet connection rather than a regular phone line. VoIP converts your phone call — actually, the voice signal from your phone — into a digital signal that travels through the Internet to the person you are calling.
108	Television (Programming and Advertisements)	Complaints about the general programming or advertising on television. This includes content of programming or advertising.
109	Television: Satellite & Cable	Complaints about the quality, advertising, or sales of satellite or cable services.
110	Third Party Debt Collection	Complaints about debt collection practices by a third party company. A third party debt collector is someone who regularly collects debts owed to others. This includes collection agencies, lawyers who collect debts on a regular basis, and companies that buy delinquent debts and then try to collect them.
111	Timeshare Resales	Complaints about the resale of timeshares. A timeshare is a property that a consumer co-owns with other individuals and is allotted a pre-determined amount of time to reside there. A reseller is a company that offers to sell the consumer's stake in that property for a fee.
112	Timeshare Sales	Complaints about timeshare sales. A timeshare is a property that a consumer co-owns with other individuals and is allotted a pre-determined amount of time to reside there. A seller is a company that offers a consumer the opportunity to buy into this type of property.
113	Tobacco Products	Complaints about the quality, advertising, or sales of tobacco products. This includes cigarettes and smokeless tobacco.
114	Travel/Vacations	Complaints about the advertising or sales of travel/vacation services. This would include hotels, cruises, and airlines.
115	Unauthorized Debits or Charges for Unknown Products	Complaints about unauthorized debits or charges to consumers for unknown products or services, typically on consumers' credit card bills. The consumer may or may not know the origin of these charges. Note: unknown charges on telephone bills are covered under the telephone billing codes.
116	Unsolicited Email	Complaints about receiving spam (unsolicited commercial emails).
117	Unsolicited Faxes	Complaints about receiving unsolicited faxes.
118	Utilities	Complaints about utility services (water, gas, electric). This could include billing, lack of service, etc.
119	Video Games	Complaints about the quality, advertising, or sales of electronic video games and equipment, including PC games and handheld devices. Complaints regarding content would also fall under this code. Note: online gaming would fall under the Internet Gaming code.