



Cross-Border Fraud Complaints with Canadian and United States Consumer Complaint Details January – December 2012



Federal Trade Commission
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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 state law enforcement organizations such as the North Carolina and Oregon Departments of Justice, the Tennessee Division of Consumer Affairs, the South Carolina Department of Consumer Affairs, and the Offices of the Attorneys General for California, Colorado, Idaho, Indiana, Iowa, Michigan, Mississippi, Montana, Ohio and Washington. Federal agencies, including the Consumer Financial Protection Bureau, the U.S. Postal Inspection Service and the FBI's Internet Crime Complaint Center contribute data as well. The Commission also receives complaints from the Canadian Anti-Fraud Centre. Non-governmental organizations also provide complaint data to the FTC. The Council of Better Business Bureaus, consisting of all North American BBBs, is a major contributor of complaint data. Other organizations include the following: Catalog Choice, the Center for Democracy and Technology, Green Dot, the Identity Theft Assistance Center, the Lawyers' Committee for Civil Rights Under Law, MoneyGram International, the National Fraud Information Center, PrivacyStar, and Western Union.

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.

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 8 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 2012, the CSN received more than 2 million consumer complaints. Over 1 million complaints were fraud-related; twelve 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 the CSN after the end of the calendar year, and new data providers, added to the system each year, are contributing complaints from prior years. As a result, the total number of complaints for 2012 will increase during the next few months, and totals from previous years may differ from prior CSN annual reports.

The 2012 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
 Consumer Financial Protection Bureau	 PrivacyStar
 Canadian Anti-Fraud Centre	 Publishers Clearing House
 U.S. Postal Inspection Service	 Identity Theft Assistance Center
 North Carolina Department of Justice	 Ohio Attorney General
 Washington Attorney General	 Oregon Department of Justice
 Michigan Attorney General	 Indiana Attorney General

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



Executive Summary

Cross-Border Fraud Complaints

January 1 – December 31, 2012

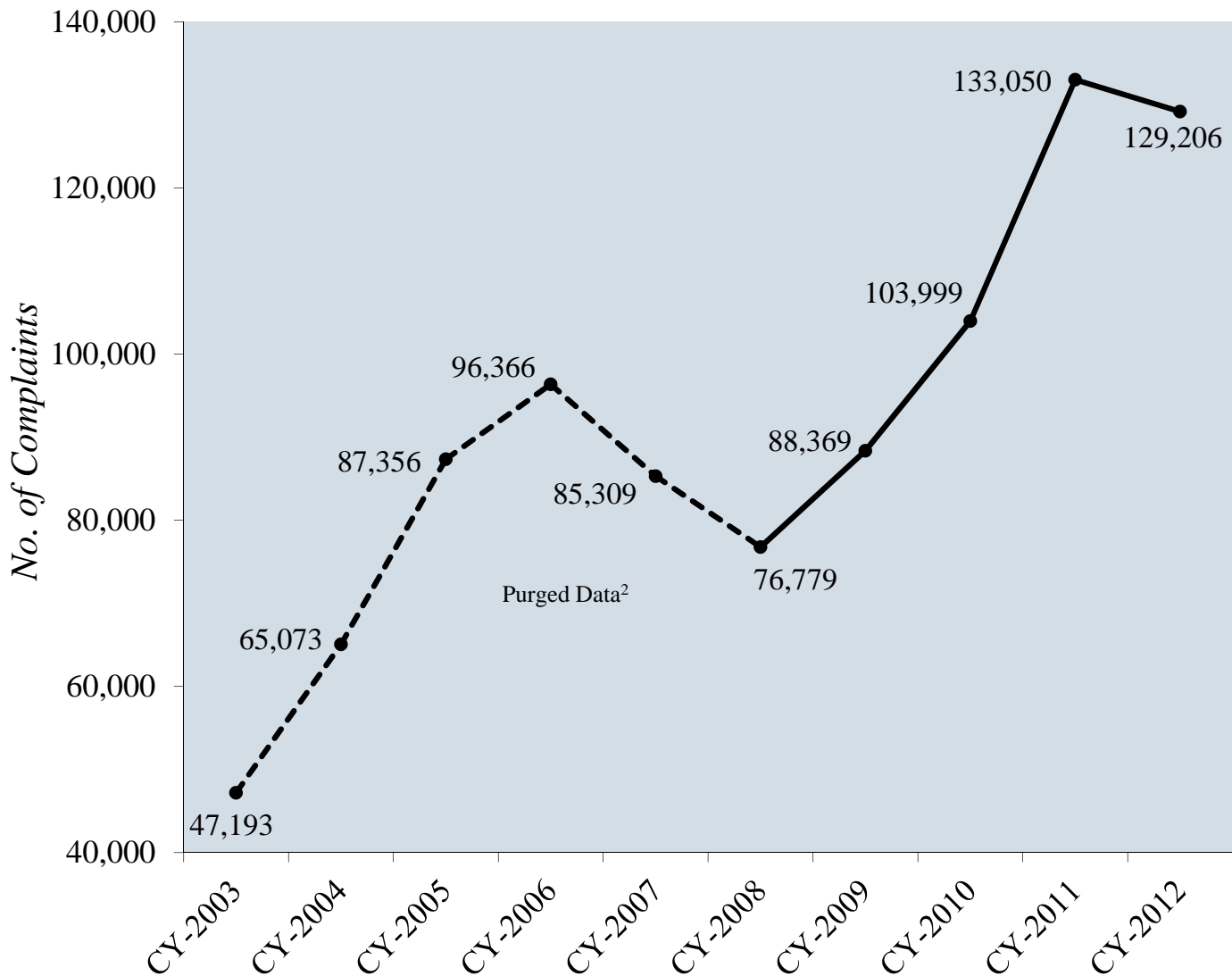
- The Commission received over 129,000 cross-border fraud complaints during calendar year 2012. Cross-border fraud complaints comprised 12% of all fraud complaints received during calendar year 2012, and 13% during both CY-2010 and CY-2011.
- Telemarketing was the leading product/service category in U.S. consumers' cross-border complaints (23%), followed by Shop-at-Home /Catalog Sales (11%), Advance-Fee Loans/Credit Arrangers (10%), Impostor: Family\Friend (7%), and Prizes\Sweepstakes\Gifts (6%).
- Of all cross-border fraud complaints (129,206) in calendar year 2012, 57% (73,408) were from U.S. consumers complaining about other foreign companies and 23% (30,339) were from U.S. consumers complaining about Canadian companies. Telemarketing was the top reported product/service category in complaints from U.S. consumers against Canadian companies.
- U.S. consumers reported fraud losses of over \$12 million against companies located in Canada, and losses of over \$182 million against companies located in other foreign countries in calendar year 2012.
- "Wire Transfer" was the highest reported payment method used in cross-border fraud complaints in calendar year 2012; 68% of the complaints from U.S. consumers who paid companies located in Canada reported "Wire Transfer" as the payment method, and 83% of the complaints from U.S. consumers who paid other foreign companies reported "Wire Transfer" as the payment method. Fifty-two percent of cross-border complaints from U.S. consumers reported payment method information. However, these figures may be skewed by the significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer.
- Mail continued to be the most frequently reported method used by companies located in Canada to initially contact U.S. consumers in CY-2012, 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 57,000 complaints between CY-2010 and CY-2012; 14,385 complaints in CY-2010, 20,179 in CY-2011, and 22,572 complaints in CY-2012.
- Shop-at-Home\Catalog Sales was the most commonly reported complaint category in Econsumer complaints during calendar year 2012, comprising 17% of Econsumer complaints during that time period, while Computers: Equipment\Software was the second most commonly reported complaint category, comprising over 6% of Econsumer complaints. "Other Misrepresentation" accounts for 18% of the Econsumer law violations in CY-2012.

Cross-Border Fraud Complaint Count¹

Calendar Years 2003 through 2012

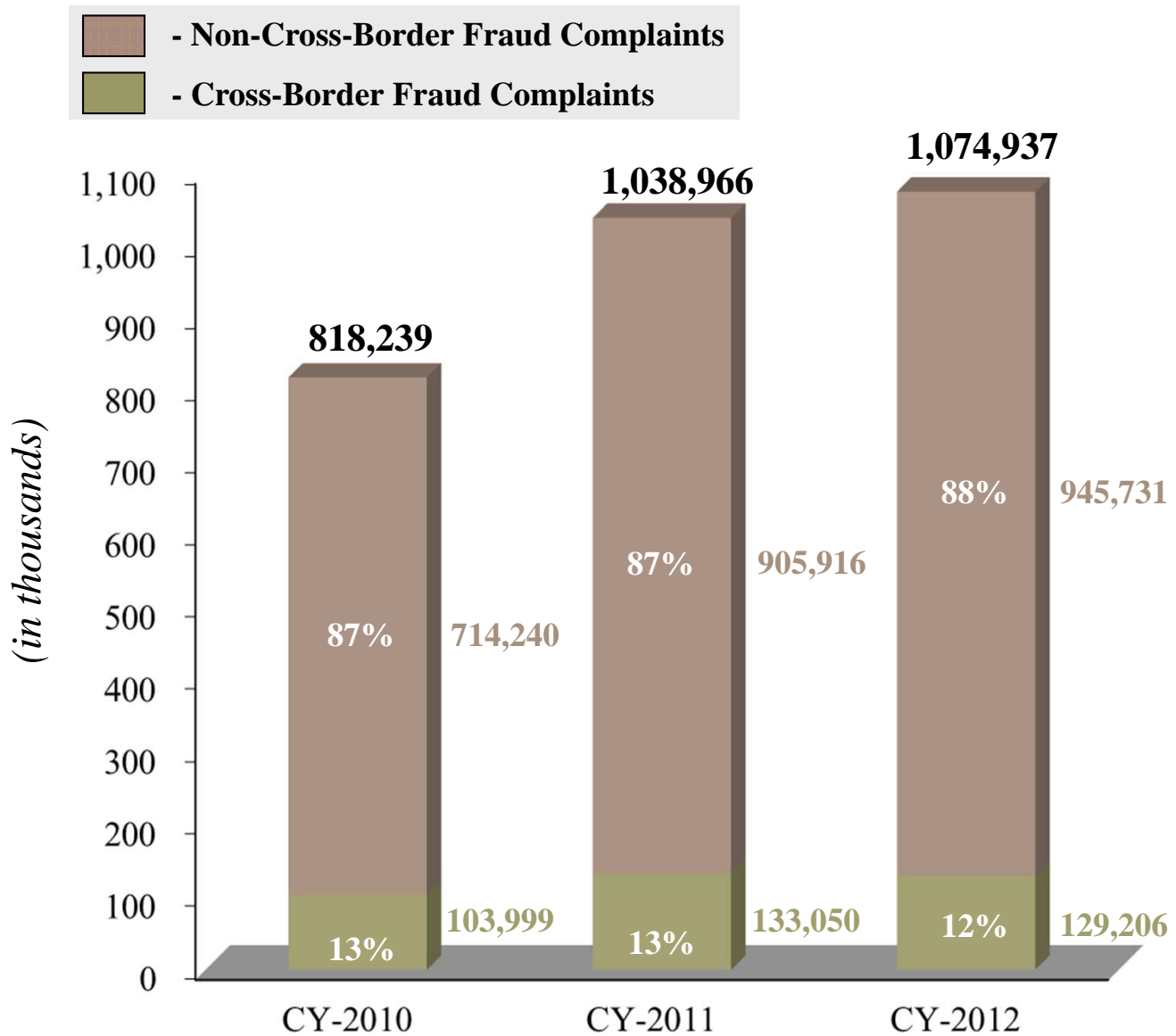


¹For the purposes of this report, a fraud complaint is “cross-border” if: (1) a U.S. consumer complained about a company located in Canada or another foreign country; (2) a Canadian consumer complained about a company located in the U.S. or another foreign country; or (3) a consumer from a foreign country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

²Complaint counts from CY-2003 to CY-2007 represent historic figures as per the Consumer Sentinel Network’s five-year data retention policy.

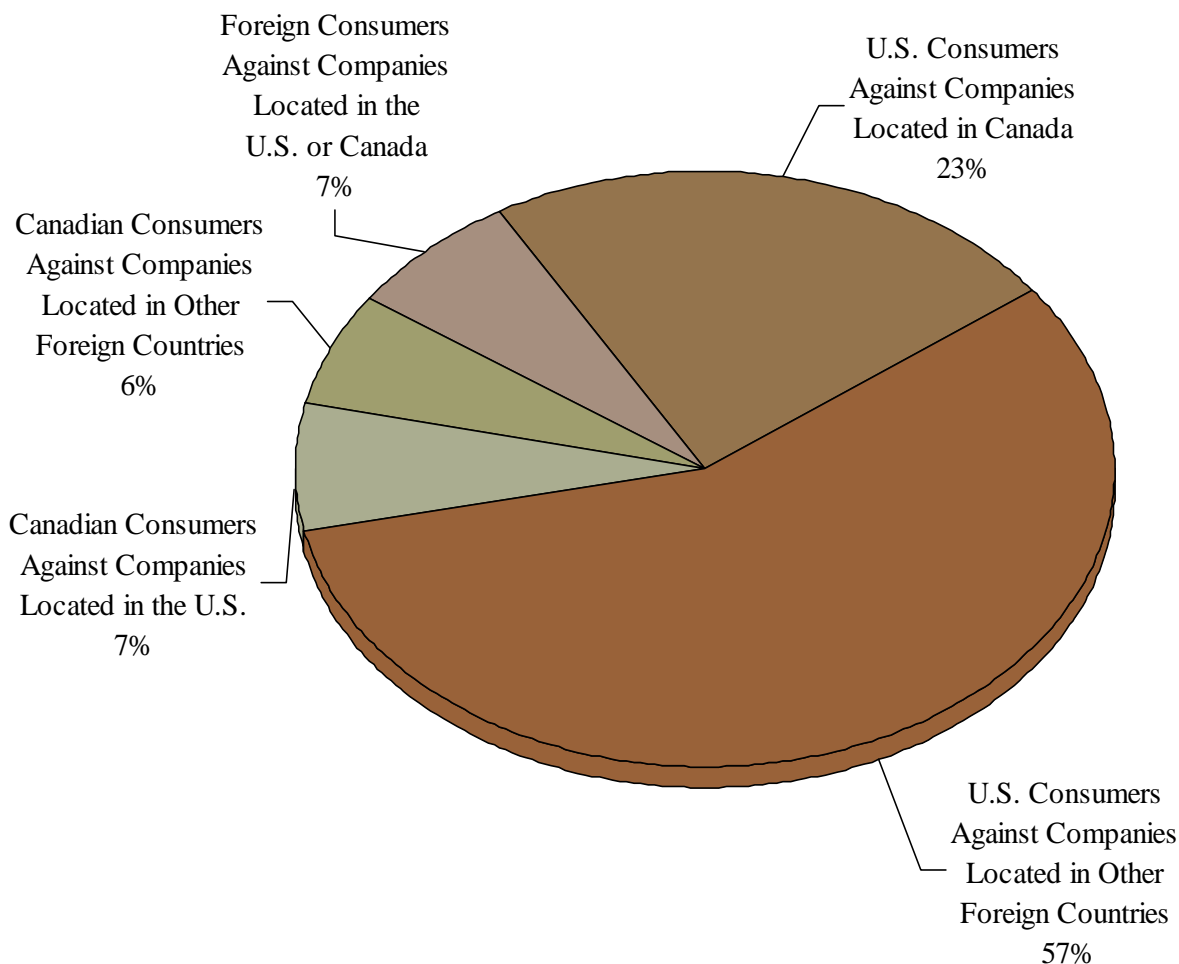
Consumer Sentinel Network Fraud Complaints¹

Calendar Years 2010 through 2012



¹Percentages 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 Location¹ *January 1 – December 31, 2012*



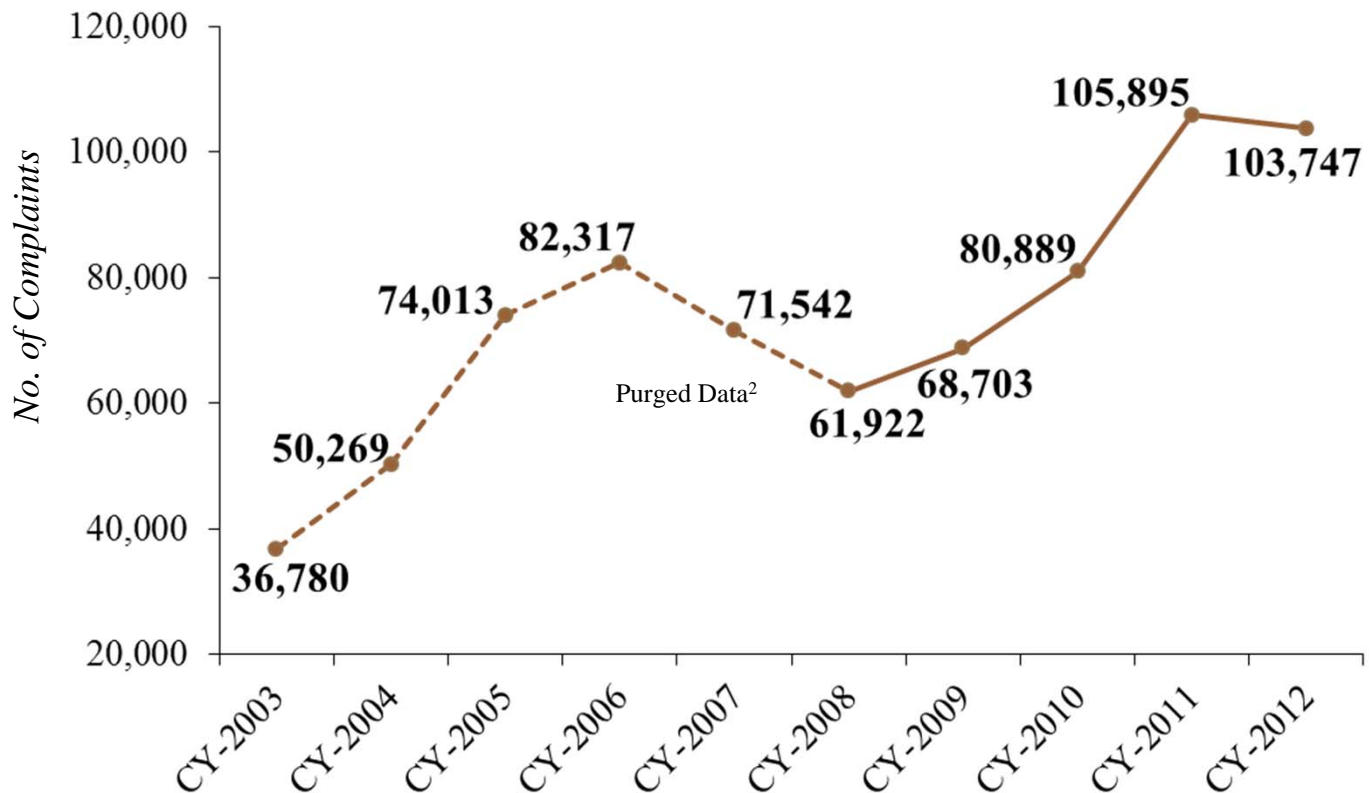
Cross-Border Fraud Complaints By Consumer and Company Location¹ *Calendar Years 2010 through 2012*

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
2010	15%	63%	7%	7%	8%
2011	10%	69%	7%	6%	7%
2012	23%	57%	7%	6%	7%

¹Percentages are based on the total number of cross-border fraud complaints for each calendar year: CY-2010 = 103,999; CY-2011 = 133,050; and CY-2012 = 129,206.

Fraud Complaints from U.S. Consumers Against Companies Located in Foreign Countries¹

Calendar Years 2003 through 2012



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

²Complaint counts from CY-2003 to CY-2007 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. Consumers¹

January 1 – December 31, 2012

Rank	Top Products or Services	Complaints	Percentage ¹
1	Telemarketing, Other	24,075	23%
2	Shop-at-Home\Catalog Sales	11,647	11%
3	Advance-Fee Loans, Credit Arrangers	10,480	10%
4	Impostor: Family\Friend	7,153	7%
5	Prizes\Sweepstakes\Gifts	6,404	6%

¹Percentages are based on the total number of cross-border fraud complaints (**103,747**) from U.S. consumers against companies located in Canada or other foreign countries received between January 1 and December 31, 2012. Eight percent (8,359) 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, 2012

Rank	Product or Service	Complaints	Percentage ²
1	Telemarketing, Other	23,434	77%
2	Prizes\Sweepstakes\Gifts	1,719	6%
3	Advance-Fee Loans, Credit Arrangers	1,171	4%
4	Shop-at-Home\Catalog Sales	765	3%
5	Counterfeit Check Scams	538	2%

²Percentages are based on the total number of cross-border fraud complaints (**30,339**) from U.S. consumers against companies located in Canada received between January 1 and December 31, 2012.

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

January 1 – December 31, 2012

Rank	Product or Service	Complaints	Percentage ³
1	Shop-at-Home\Catalog Sales	10,882	15%
2	Advance-Fee Loans, Credit Arrangers	9,309	13%
3	Impostor: Family\Friend	6,884	9%
4	Prizes\Sweepstakes\Gifts	4,685	6%
5	Lotteries\Lottery Ticket Buying Clubs	4,392	6%

³Percentages are based on the total number of cross-border fraud complaints (**73,408**) from U.S. consumers against companies located in other foreign countries received between January 1 and December 31, 2012.

Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Canada *Calendar Years 2010 through 2012*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ¹	Median ²
2010	15,199	11,570	76%	\$32,054,177	\$2,770	\$1,980
2011	13,488	8,890	66%	\$25,095,457	\$2,823	\$840
2012	30,339	5,634	19%	\$12,976,775	\$2,303	\$676

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2010 = 11,570; CY-2011 = 8,890; and CY-2012 = 5,634. The amount paid is based on complaints with reported values from \$0 to \$999,999.

²Median 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 2010 through 2012*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ³	Median ⁴
2010	65,690	62,525	95%	\$177,765,401	\$2,843	\$600
2011	92,407	89,374	97%	\$196,590,007	\$2,200	\$535
2012	73,408	71,120	97%	\$182,427,130	\$2,565	\$520

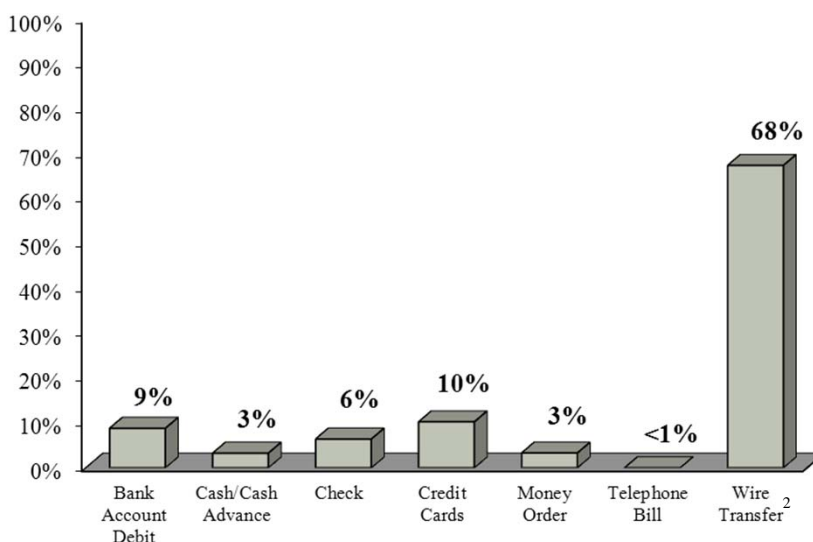
³Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2010 = 62,525; CY-2011 = 89,374; and CY-2012 = 71,120. The amount paid is based on complaints with reported values from \$0 to \$999,999.

⁴Median 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 in Cross-Border Fraud Complaints

January 1 - December 31, 2012

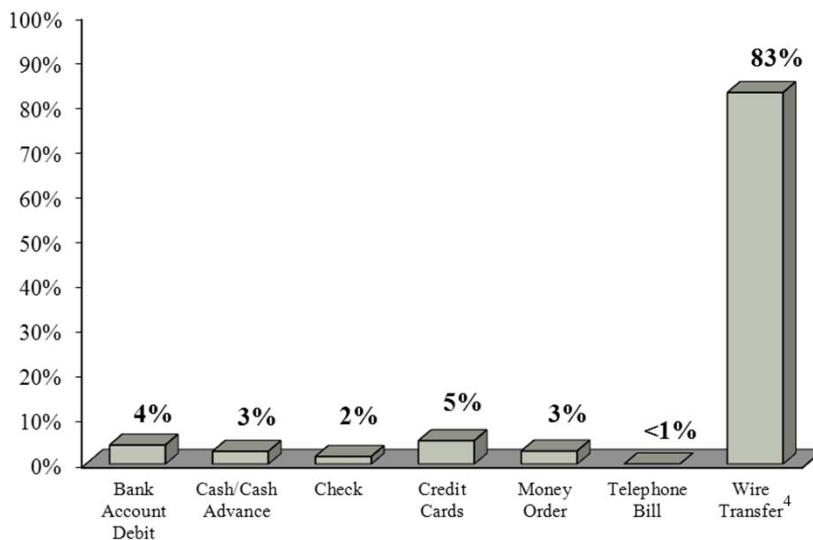
U.S. Consumers Who Paid Companies Located in Canada¹



¹Percentages are based on the total number of consumers who reported the method of payment (2,503). **8%** of consumers reported this information.

²These figures include a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer, which may affect the distribution of the reported method of payment.

U.S. Consumers Who Paid Companies Located in Other Foreign Countries³

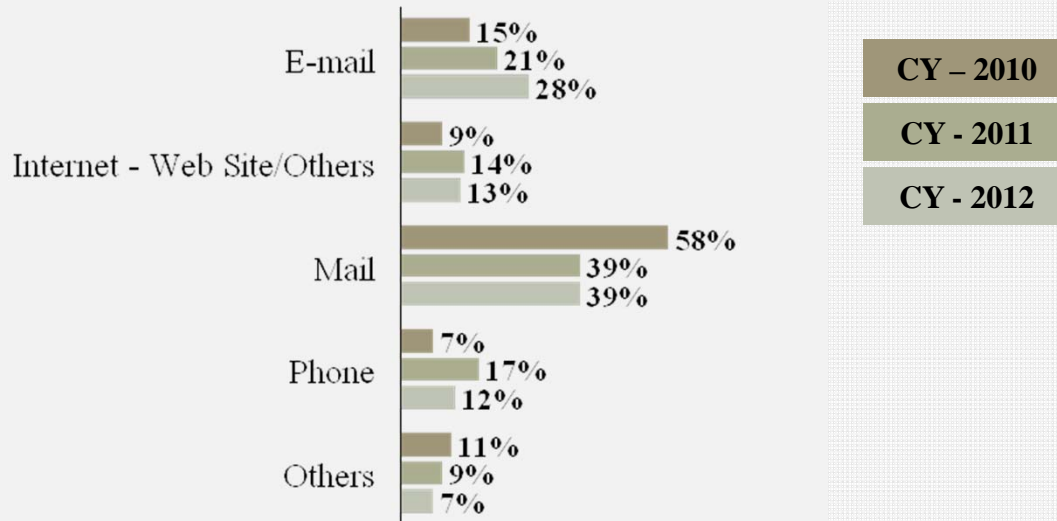


³Percentages are based on the total number of consumers who reported the method of payment (51,648). **70%** of consumers reported this information.

⁴These figures include a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer, which may affect the distribution of the reported method of payment.

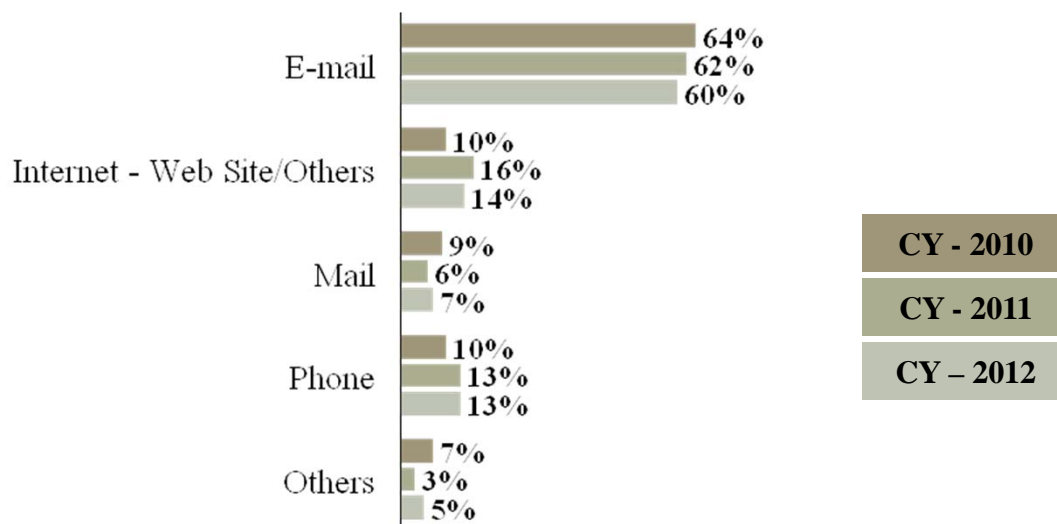
Methods of Initial Contact by Calendar Year in Cross-Border Fraud Complaints

U.S. Consumers Contacted By Companies Located in Canada¹



¹Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2010 = 10,022 with 66% reporting this information; CY-2011 = 7,729 with 57% reporting this information; and CY-2012 = 4,840 with 16% reporting this information.

U.S. Consumers Contacted By Companies Located in Other Foreign Countries²



²Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2010 = 38,144 with 58% reporting this information; CY-2011 = 45,809 with 50% reporting this information; and CY-2012 = 37,626 with 51% reporting this information.

Consumer Sentinel Network

Top 10 Reported Consumer and Company Countries for All Fraud Complaints *January 1 – December 31, 2012*

Rank	Consumer Country	Complaints	Percentages ¹
1	United States	974,095	94%
2	Canada	37,413	4%
3	United Kingdom	3,988	<1%
4	Australia	3,172	<1%
5	India	1,822	<1%
6	France	887	<1%
7	Brazil	710	<1%
8	Mexico	645	<1%
9	Bulgaria	639	<1%
10	Germany	593	<1%

¹Percentages are based on the number of fraud complaints received by the FTC between January 1 and December 31, 2012 where consumers reported their country name (1,037,919). Ninety-seven percent of CSN fraud complaints received by the FTC during this time period reported the company country name.

Note: Consumer country names appear as reported by consumers.

Rank	Company Country	Complaints	Percentages ²
1	United States	650,256	83%
2	Canada	44,411	6%
3	United Kingdom	14,950	2%
4	Nigeria	9,977	1%
5	India	8,415	1%
6	China	6,029	1%
7	Jamaica	5,951	1%
8	Spain	4,299	1%
9	Mexico	4,251	1%
10	Philippines	3,556	<1%

²Percentages are based on the number of fraud complaints received by the FTC between January 1 and December 31, 2012 where consumers reported a company country name (782,460). Seventy-three percent of CSN fraud complaints received by the FTC during this time period reported the company country name.

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

See Appendix B for the top 100 reported consumer and company country locations.

Company's Method of Contacting Consumers for All Fraud Complaints Against Foreign Companies *January 1 – December 31, 2012*

Contact Method	Complaints	Percentages ³
E-mail	31,500	49%
Internet - Web Site/Others	11,324	17%
Phone	10,031	15%
Mail	8,199	13%
Other	3,732	6%

³Percentages are based on the 64,786 fraud complaints against foreign companies received by the FTC between January 1 and December 31, 2012, where consumers reported how companies initially contacted them. Complaints which reported a company country other than the United States were considered foreign for these figures.

Fraud Complaints from U.S. Consumers Against Companies Located in Canada¹

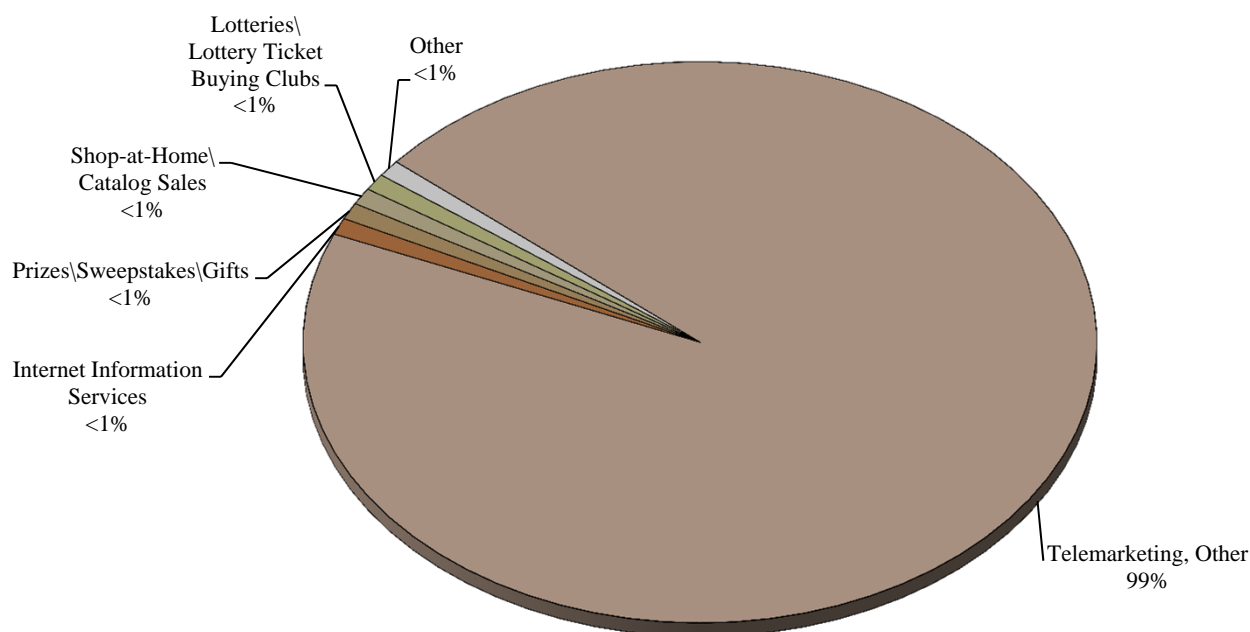
January 1 – December 31, 2012



Province/Territory	Complaints	Percentage ¹
Nova Scotia, Canada	23,189	76.4%
Ontario, Canada	2,596	8.6%
British Columbia, Canada	830	2.7%
Quebec, Canada	590	1.9%
Alberta, Canada	141	0.5%
Manitoba, Canada	48	0.2%
Saskatchewan, Canada	29	0.1%
New Brunswick, Canada	20	0.1%
Newfoundland, Canada	10	<0.1%
Prince Edward Island, Canada	4	<0.1%
Yukon, Canada	2	<0.1%
Northwest Territories, Canada	1	<0.1%
Nunavut, Canada	0	0.0%
Not Reported	2,879	9.5%

¹Percentages are based on the 30,339 fraud complaints received between January 1 and December 31, 2012 from U.S. consumers against companies located in Canada.

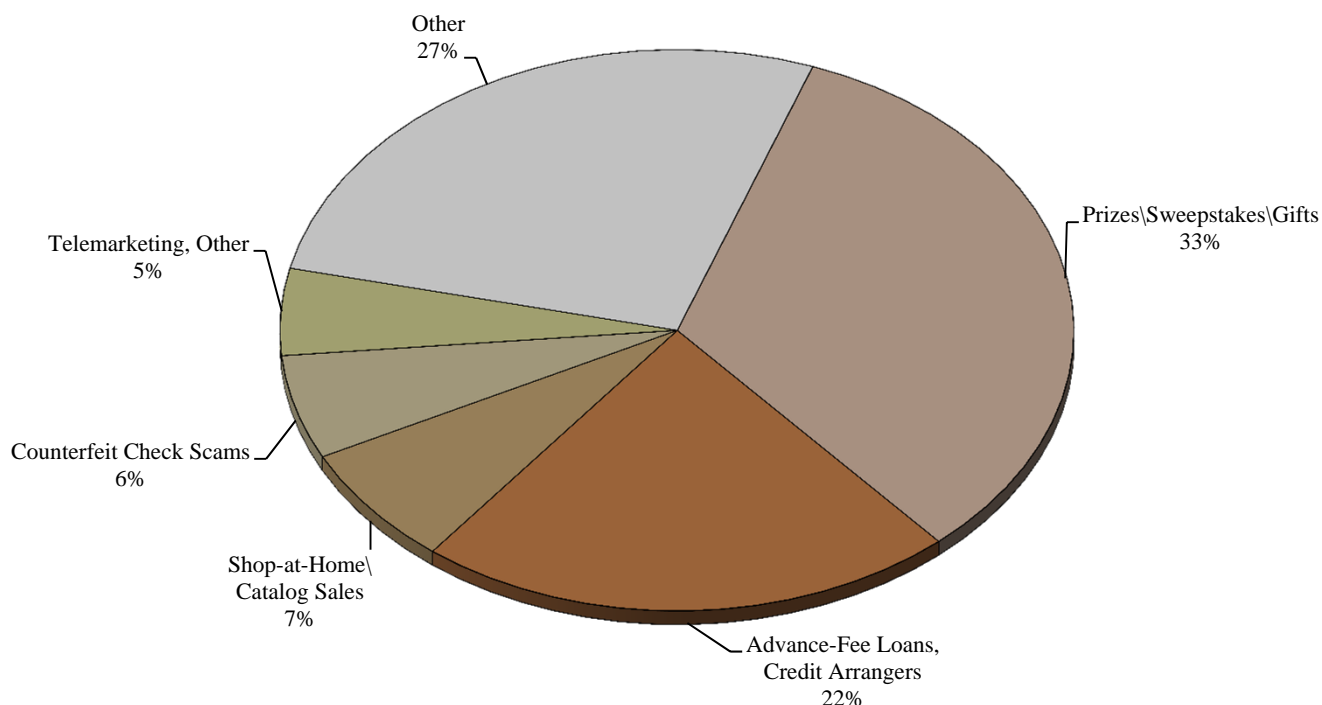
Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Nova Scotia, Canada¹ January 1 – December 31, 2012



Rank	Product or Service	Complaints	Percentage
1	Telemarketing, Other	23,140	99%
2	Internet Information Services	17	<1%
3	Prizes\Sweepstakes\Gifts	11	<1%
4	Shop-at-Home\Catalog Sales	5	<1%
5	Lotteries\Lottery Ticket Buying Clubs	3	<1%

¹Percentages are based upon the total number of fraud complaints (23,189) by U.S. consumers complaining about companies in Nova Scotia, Canada received between January 1 and December 31, 2012. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

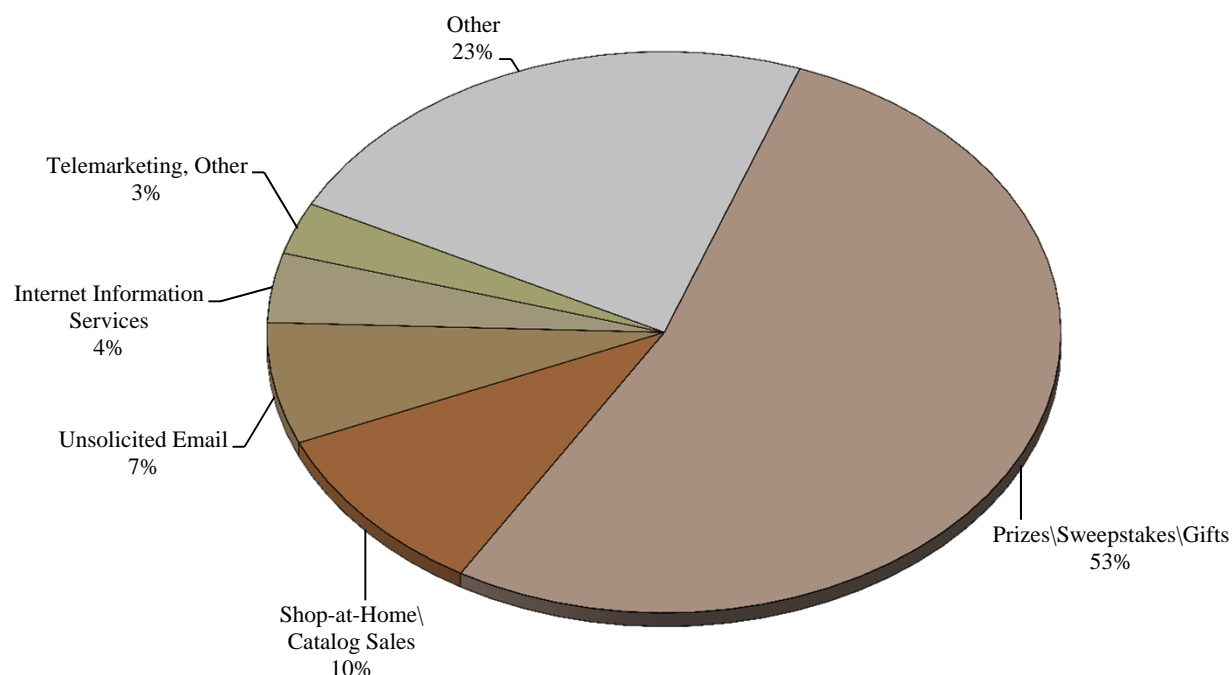
Top Products or Services for Fraud Complaints **from U.S. Consumers Against Companies Located in** **Ontario, Canada¹** *January 1 – December 31, 2012*



Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	856	33%
2	Advance-Fee Loans, Credit Arrangers	573	22%
3	Shop-at-Home\Catalog Sales	180	7%
4	Counterfeit Check Scams	153	6%
5	Telemarketing, Other	137	5%

¹Percentages are based upon the total number of fraud complaints (2,596) by U.S. consumers complaining about companies in Ontario, Canada received between January 1 and December 31, 2012. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

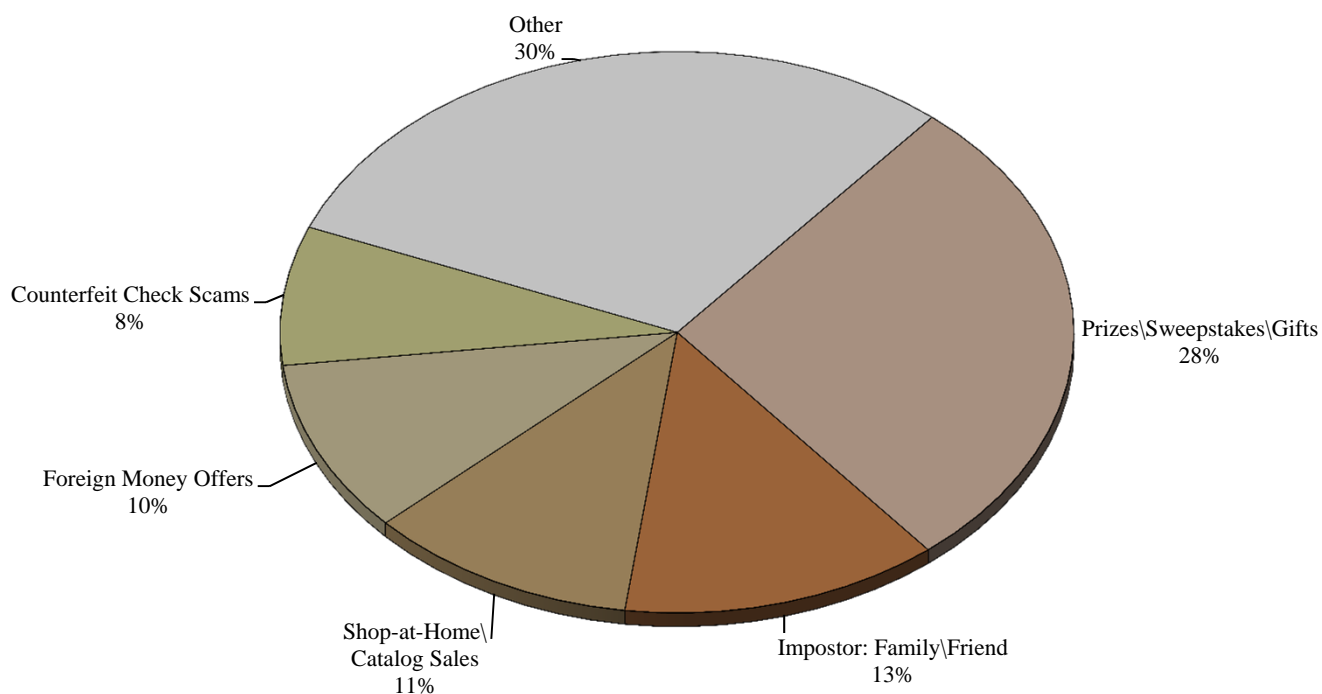
Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in British Columbia, Canada¹ January 1 – December 31, 2012



Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	440	53%
2	Shop-at-Home\Catalog Sales	82	10%
3	Unsolicited Email	57	7%
4	Internet Information Services	31	4%
5	Telemarketing, Other	27	3%

¹Percentages are based upon the total number of fraud complaints (830) by U.S. consumers complaining about companies in British Columbia, Canada received between January 1 and December 31, 2012. 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 Quebec, Canada¹ January 1 – December 31, 2012



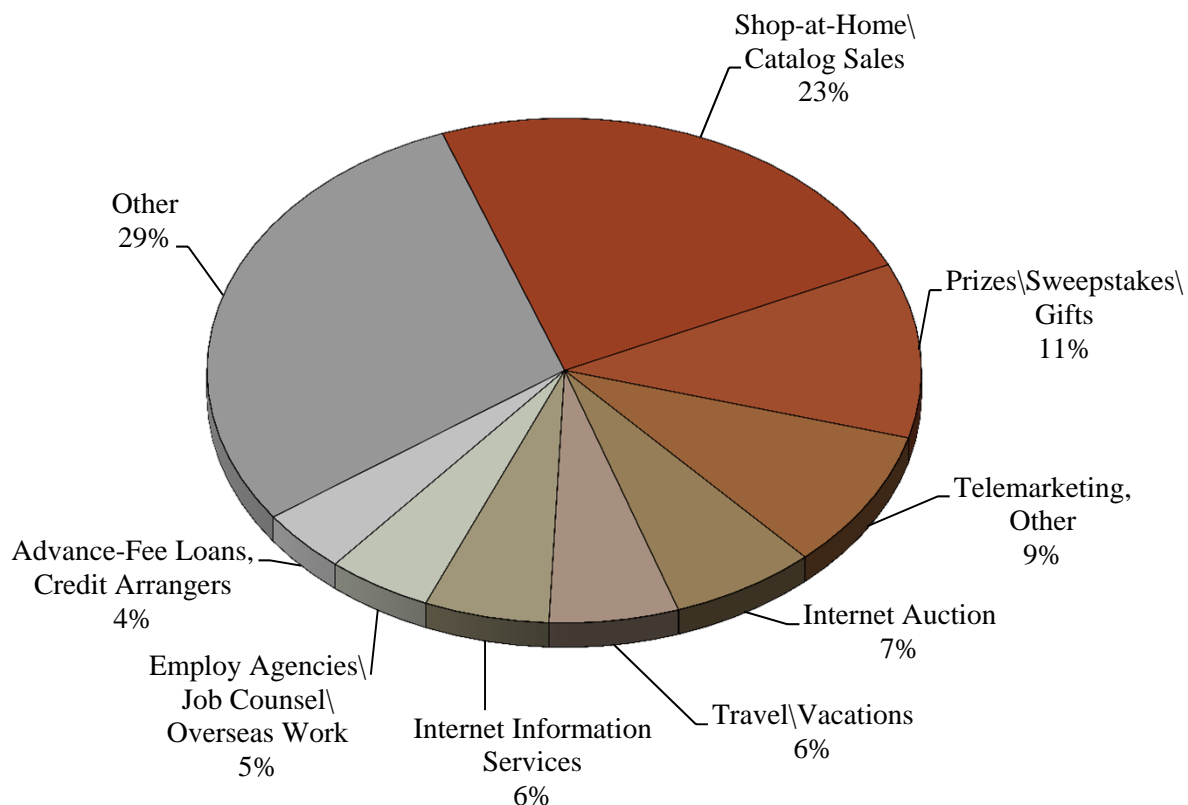
Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	163	28%
2	Impostor: Family\Friend	79	13%
3	Shop-at-Home\Catalog Sales	62	11%
4	Foreign Money Offers	61	10%
5	Counterfeit Check Scams	45	8%

¹Percentages are based upon the total number of fraud complaints (590) by U.S. consumers complaining about companies in Quebec, Canada received between January 1 and December 31, 2012. 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, 2012*

<u><i>Totals</i></u>	
<u>Complaint Count</u>	<u>Amount Paid</u>
9,213	\$18,556,164

Top Products or Services by Complaint Count¹



¹Percentages are based upon the total number of fraud complaints (9,213) by Canadian consumers complaining about companies in the United States received between January 1 and December 31, 2012.

Note: The amount paid is based on complaints with reported values from \$0 to \$999,999.

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

January 1 – December 31, 2012

Top 5 Products or Services¹

Rank	Top 5 Products or Services	Complaints	Percentage ¹
1	Shop-at-Home\Catalog Sales	3,508	25%
2	Prizes\Sweepstakes\Gifts	2,819	20%
3	Employ Agencies\Job Counsel\Overseas Work	1,728	12%
4	Office: Ad Space\Directory Listings	705	5%
5	Travel\Vacations	578	4%

¹Percentages are based on the total number of fraud complaints (14,045) received from consumers in Ontario, Canada, during the time period. Two percent (335) of the total number of fraud complaints received from consumers in Ontario, Canada were coded Other (Note in Comments).

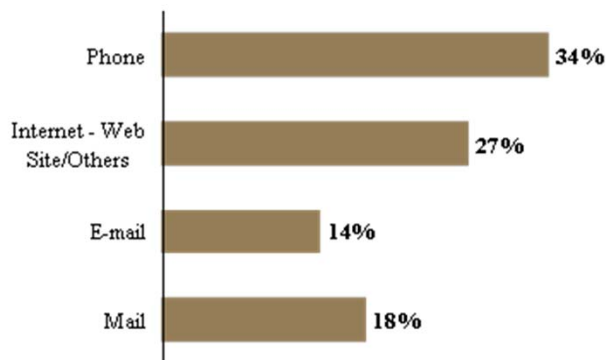
Reported Amount Paid

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
14,045	7,353	52%	\$22,688,939	\$3,086	\$889

²Average amount paid is based upon the total number of complaints where amount paid was reported. The amount paid is based on complaints with reported values from \$0 to \$999,999.

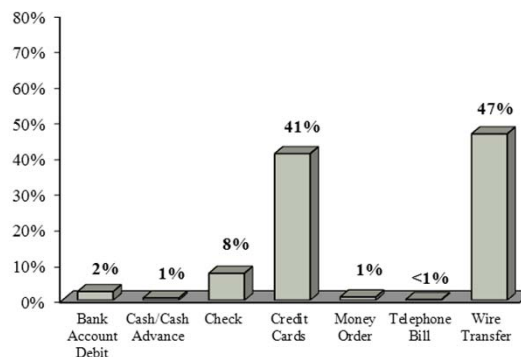
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from Ontario, Canada (10,446). Six percent (609) of consumers reported other methods of initial contact. 74% of consumers reported this information.

Methods of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of consumers from Ontario, Canada, who reported the method of payment (1,720) during the time period. 12% of consumers reported this information.

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

January 1 – December 31, 2012

Top 5 Products or Services¹

Rank	Top 5 Products or Services	Complaints	Percentage ¹
1	Shop-at-Home\Catalog Sales	927	20%
2	Prizes\Sweepstakes\Gifts	664	14%
3	Mobile: Other	570	12%
4	Employ Agencies\Job Counsel\Overseas Work	333	7%
5	Office: Ad Space\Directory Listings	329	7%

¹Percentages are based on the total number of fraud complaints (4,716) received from consumers in British Columbia, Canada, during the time period. Three percent (121) of the total number of fraud complaints received from consumers in British Columbia, Canada were coded Other (Note in Comments).

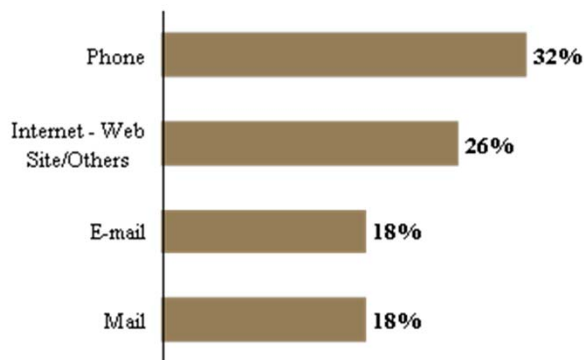
Reported Amount Paid

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
4,716	1,937	41%	\$5,280,985	\$2,726	\$780

²Average amount paid is based upon the total number of complaints where amount paid was reported. The amount paid is based on complaints with reported values from \$0 to \$999,999.

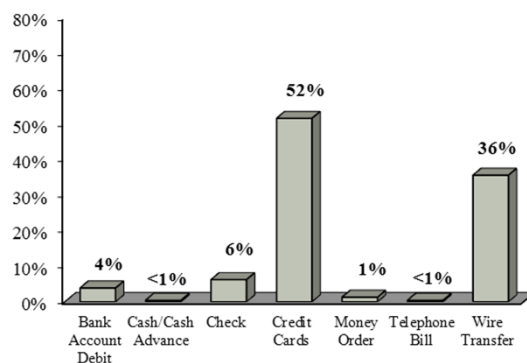
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from British Columbia, Canada (2,845). Six percent (175) of consumers reported other methods of initial contact. 60% of consumers reported this information.

Methods of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of consumers from British Columbia, Canada, who reported the method of payment (459) during the time period. 10% of consumers reported this information.

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

January 1 – December 31, 2012

Top 5 Products or Services¹

Rank	Top 5 Products or Services	Complaints	Percentage ¹
1	Shop-at-Home\Catalog Sales	1,387	34%
2	Office: Ad Space\Directory Listings	862	21%
3	Prizes\Sweepstakes\Gifts	331	8%
4	Office Supplies and Services	166	4%
5	Employ Agencies\Job Counsel\Overseas Work	138	3%

¹Percentages are based on the total number of fraud complaints (4,022) received from consumers in Quebec, Canada, during the time period. Two percent (76) of the total number of fraud complaints received from consumers in Quebec, Canada were coded Other (Note in Comments).

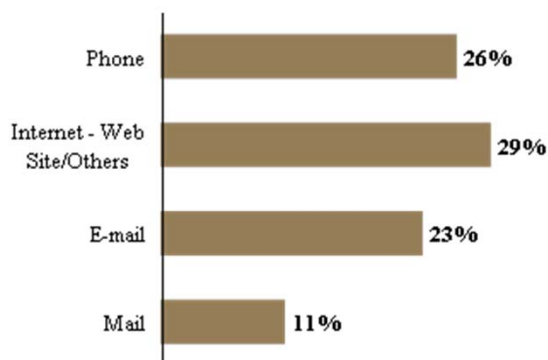
Reported Amount Paid

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
4,022	1,972	49%	\$6,809,519	\$3,453	\$800

²Average amount paid is based upon the total number of complaints where amount paid was reported. The amount paid is based on complaints with reported values from \$0 to \$999,999.

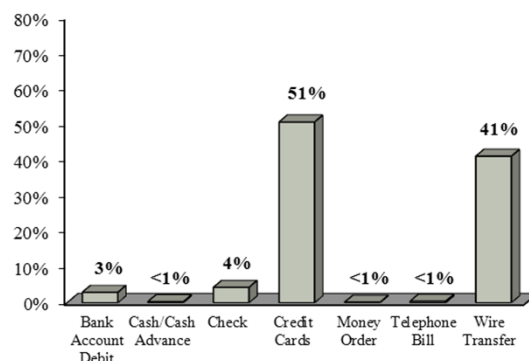
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from Quebec, Canada (3,461). Eleven percent (380) of consumers reported other methods of initial contact. 86% of consumers reported this information.

Methods of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of consumers from Quebec, Canada, who reported the method of payment (647) during the time period. 16% of consumers reported this information.

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

January 1 – December 31, 2012

Top 5 Products or Services¹

Rank	Top 5 Products or Services	Complaints	Percentage ¹
1	Telemarketing, Other	963	53%
2	Shop-at-Home\Catalog Sales	181	10%
3	Prizes\Sweepstakes\Gifts	147	8%
4	Mobile: Other	80	4%
5	Travel\Vacations	75	4%

¹Percentages are based on the total number of fraud complaints (1,832) received from consumers in Nova Scotia, Canada, during the time period. One percent (18) of the total number of fraud complaints received from consumers in Nova Scotia, Canada were coded Other (Note in Comments).

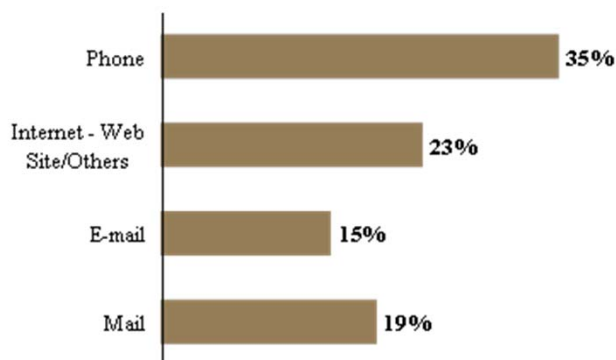
Reported Amount Paid

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
1,832	392	21%	\$638,702	\$1,629	\$650

²Average amount paid is based upon the total number of complaints where amount paid was reported. The amount paid is based on complaints with reported values from \$0 to \$999,999.

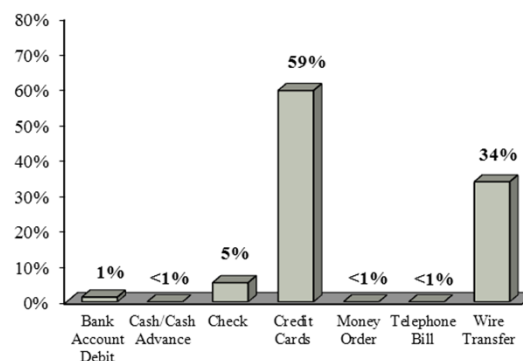
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers from Nova Scotia, Canada (567). Eight percent (44) of consumers reported other methods of initial contact. 31% of consumers reported this information.

Methods of Payment Reported by Consumers⁵

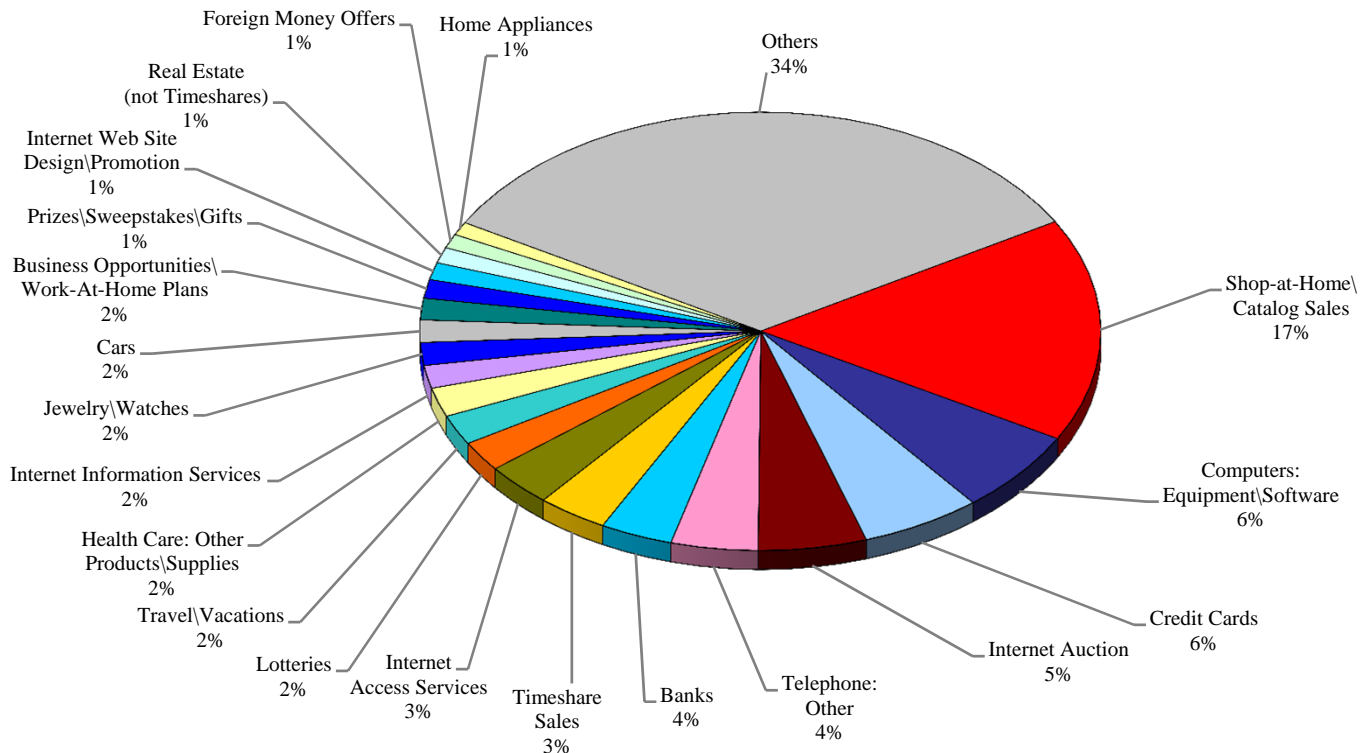


⁵Percentages are based on the total number of consumers from Nova Scotia, Canada, who reported the method of payment (74) during the time period. 4% of consumers reported this information.



Top Products or Services for Econsumer Complaints¹

January 1 – December 31, 2012



¹Percentages are based on the 22,572 consumer complaints received from January 1 to December 31, 2012.

Top Products or Services for Econsumer Complaints

Calendar Years 2010 through 2012

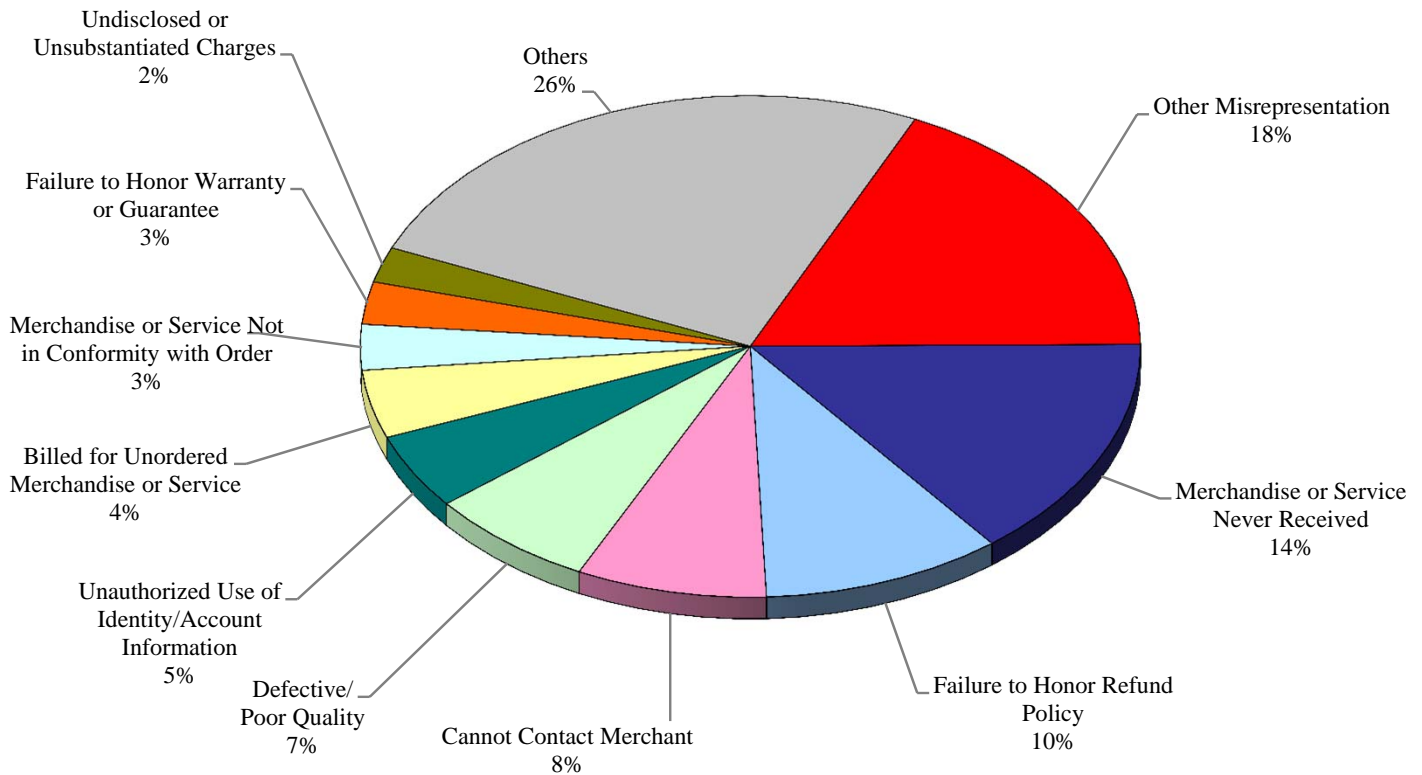
Top Product or Service	CY-2010		CY-2011		CY-2012	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Shop-at-Home/Catalog Sales	1,544	10.7%	1,886	9.3%	3,758	16.6%
Computers: Equipment/Software	1,052	7.3%	1,175	5.8%	1,397	6.2%
Credit Cards	687	4.8%	757	3.8%	1,299	5.8%
Internet Auction	889	6.2%	781	3.9%	1,171	5.2%
Telephone: Other	408	2.8%	602	3.0%	941	4.2%
Banks	311	2.2%	381	1.9%	780	3.5%
Timeshare Sales	76	0.5%	104	0.5%	759	3.4%
Internet Access Services	470	3.3%	614	3.0%	730	3.2%
Lotteries	342	2.4%	954	4.7%	510	2.3%
Travel/Vacations	426	3.0%	494	2.4%	504	2.2%
Health Care: Other Products/Supplies	332	2.3%	370	1.8%	490	2.2%
Internet Information Services	108	0.8%	143	0.7%	385	1.7%
Jewelry/Watches	229	1.6%	269	1.3%	382	1.7%

²Percentages are based on the total number of consumer complaints reported in each time period: CY-2010 = 14,385; CY-2011 = 20,179; and CY-2012 = 22,572.



Top Law Violations for Econsumer Complaints¹

January 1 – December 31, 2012



¹Percentages are based on the **28,749** econsumer law violations reported from January 1 to December 31, 2012. One complaint may have multiple law violations.

Top Law Violations for Econsumer Complaints

Calendar Years 2010 through 2012

Law Violation	CY-2010		CY-2011		CY-2012	
	Complaints ²	Percentages ³	Complaints ²	Percentages ³	Complaints ²	Percentages ³
Other Misrepresentation (Explain in Comment Field)	2,685	13.9%	5,170	20.3%	5,158	17.9%
Merchandise or Service Never Received	2,900	15.1%	3,280	12.9%	4,167	14.4%
Failure to Honor Refund Policy	1,971	10.2%	2,280	8.9%	2,863	10.0%
Cannot Contact Merchant	1,774	9.2%	1,960	7.7%	2,268	7.9%
Defective/Poor Quality	1,388	7.2%	1,683	6.6%	2,003	7.0%
Unauthorized Use of Identity/Account Information	955	5.0%	1,551	6.1%	1,402	4.9%
Billed for Unordered Merchandise or Service	1,042	5.4%	997	3.9%	1,262	4.4%
Merchandise or Service Not in Conformity with Order	545	2.8%	661	2.6%	845	2.9%
Failure to Honor Warranty or Guarantee	493	2.6%	574	2.2%	786	2.7%
Undisclosed or Unsubstantiated Charges	464	2.4%	572	2.2%	658	2.3%

²Number 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-2010 = 14,385; CY-2011 = 20,179; and CY-2012 = 22,572.

³Percentages are based on the total number of econsumer law violations reported in each time period: CY-2010 = 19,268; CY-2011 = 25,519; and CY-2012 = 28,749. One complaint may have multiple law violations.



Econsumer Complaints
Top Consumer and Company Locations
January 1 – December 31, 2012

Top Consumer Locations	Complaints
UNITED STATES	14,616
AUSTRALIA	1,642
UNITED KINGDOM	1,219
FRANCE	965
CANADA	750
INDIA	284
BULGARIA	230
BRAZIL	187
SPAIN	157
MEXICO	151

Top Company Locations	Complaints
UNITED STATES	4,728
CHINA	3,573
UNITED KINGDOM	1,357
INDIA	520
CANADA	297
FRANCE	272
SLOVAKIA	254
AUSTRALIA	230
GERMANY	221
NIGERIA	215



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, Spanish, and Turkish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Website with participating consumer protection law enforcers from 28 nations.

www.econsumer.gov

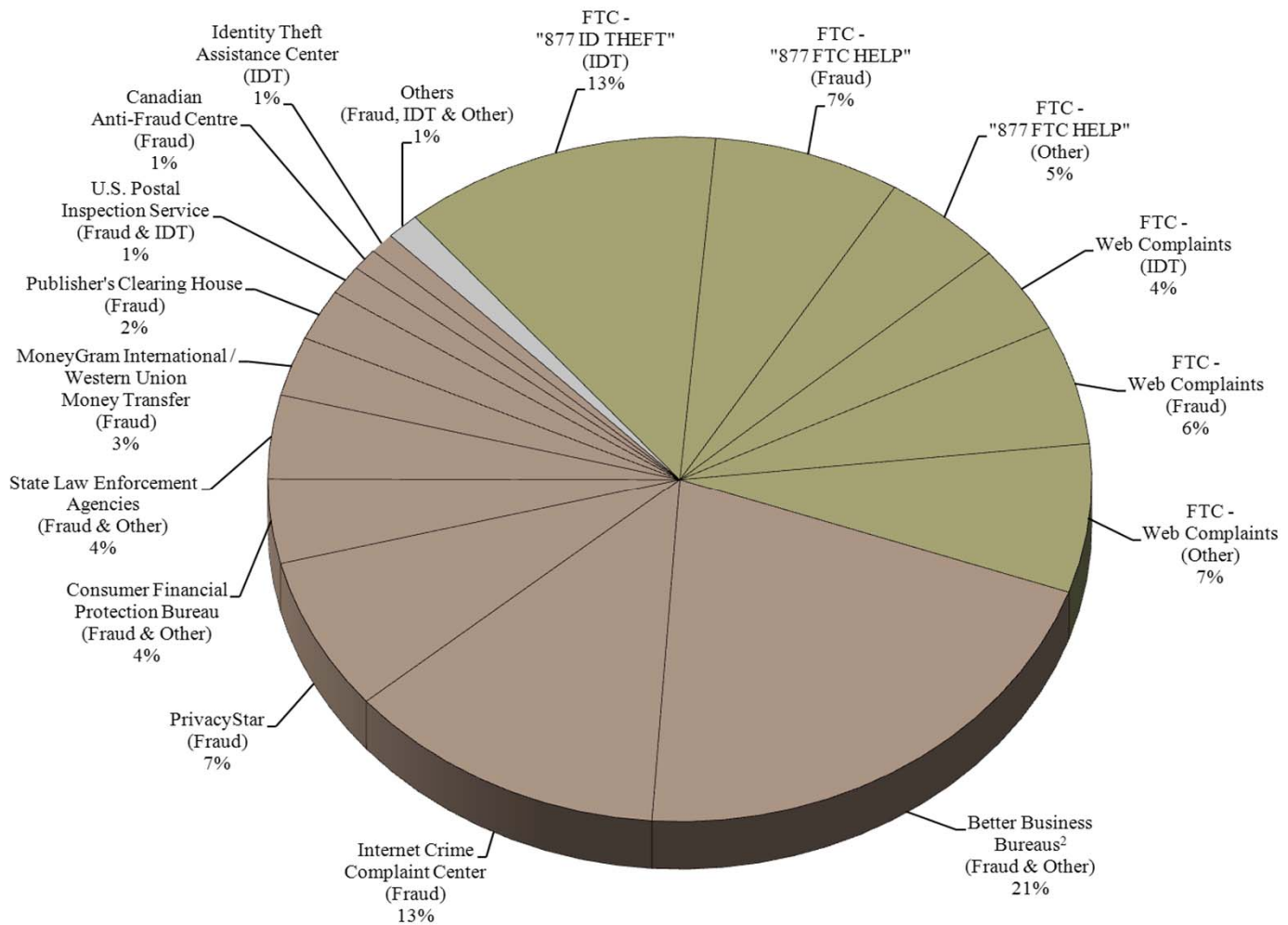


Consumer Sentinel/Military, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Consumer Sentinel/Military also provides 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 Contributors¹

January 1 – December 31, 2012



¹Percentages are based on the total number of Consumer Sentinel Network complaints (2,061,495) received between January 1 and December 31, 2012. The type of complaints provided by the organization is indicated in parentheses.

²For 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, 2012

Data Contributors	CY - 2010		CY - 2011		CY - 2012	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
FTC - "877 ID THEFT"	193,076	13%	197,908	10%	261,177	13%
FTC - "877 FTC HELP" (Fraud)	131,079	9%	132,230	7%	153,478	7%
FTC - "877 FTC HELP" (Other)	125,958	9%	127,181	7%	99,855	5%
FTC - Web Complaints IDT	46,470	3%	65,895	3%	87,279	4%
FTC - Web Complaints Fraud	97,320	7%	110,098	6%	117,284	6%
FTC - Web Complaints Other	164,410	11%	156,169	8%	147,313	7%
Better Business Bureaus ²	157,160	11%	483,371	26%	415,669	21%
Internet Crime Complaint Center	296,557	20%	302,381	16%	264,896	13%
PrivacyStar	10,582	1%	23,641	1%	151,800	7%
Consumer Financial Protection Bureau	0	0%	4,098	<1%	83,740	4%
State Law Enforcement Agencies	75,550	5%	77,408	4%	72,077	4%
North Carolina Department of Justice	18,088	1%	16,760	1%	17,277	1%
Ohio Attorney General	25,463	2%	21,585	1%	16,398	1%
Washington Attorney General	0	0%	12,206	1%	10,259	<1%
Oregon Department of Justice	11,592	1%	10,011	1%	7,763	<1%
Michigan Attorney General	11,393	1%	7,559	<1%	4,642	<1%
Indiana Attorney General	0	0%	0	0%	4,612	<1%
California Attorney General	0	0%	0	0%	4,194	<1%
Tennessee Division of Consumer Affairs	3,318	<1%	3,272	<1%	2,025	<1%
South Carolina Department of Consumer Affairs	2,429	<1%	2,210	<1%	1,566	<1%
Idaho Attorney General	2,114	<1%	1,513	<1%	1,113	<1%
Colorado Attorney General	0	0%	775	<1%	975	<1%
Mississippi Attorney General	543	<1%	683	<1%	652	<1%
Iowa Attorney General	0	0%	0	0%	309	<1%
Montana Attorney General	610	<1%	834	<1%	292	<1%
MoneyGram International / Western Union Money Transfer	33,239	2%	68,953	4%	58,529	3%
Western Union Money Transfer	0	0%	54,657	3%	41,150	2%
MoneyGram International	33,239	2%	14,296	1%	17,379	1%
Publisher's Clearing House	34,541	2%	40,445	2%	50,468	2%
U.S. Postal Inspection Service	22,816	2%	25,639	1%	29,133	1%
Canadian Anti-Fraud Centre	49,005	3%	39,260	2%	21,505	1%
Identity Theft Assistance Center	11,551	1%	16,150	1%	20,448	1%
Others	17,941	1%	24,185	1%	26,844	1%
Lawyers' Committee for Civil Rights	7,106	<1%	10,771	1%	11,128	1%
National Consumer League	8,638	1%	7,958	<1%	5,408	<1%
Green Dot	0	0%	0	0%	4,670	<1%
Canada Competition Bureau	0	0%	4,568	<1%	3,903	<1%
Los Angeles County Department of Consumer Affairs	0	0%	20	<1%	628	<1%
U.S. Department of the Treasury, Internal Revenue Service	0	0%	52	<1%	365	<1%
Xerox Corporation	488	<1%	455	<1%	321	<1%
Privacy Rights Clearinghouse	0	0%	0	0%	252	<1%
Catalog Choice	276	<1%	288	<1%	101	<1%
U.S. Department of Justice, Executive Office for Immigration Review	0	0%	34	<1%	8	<1%
Other Data Contributors	1,433	<1%	39	<1%	60	<1%
Total Number of Complaints	1,467,255		1,895,012		2,061,495	

¹Percentages are based on the total number of CSN complaints: CY-2010 = 1,467,255; CY-2011 = 1,895,012; and CY-2012 = 2,061,495.

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, 2012*

Alabama, Birmingham	Kansas, Wichita	Ohio, Dayton
Alabama, Huntsville	Kentucky, Lexington	Ohio, Lima
Alabama, Mobile	Kentucky, Louisville	Ohio, Toledo
Alberta, Calgary (Canada)	Louisiana, Baton Rouge	Ohio, Youngstown
Alberta, Edmonton (Canada)	Louisiana, Lafayette (Acadiana)	Oklahoma, Oklahoma City
Arizona, Phoenix	Louisiana, Lake Charles	Oklahoma, Tulsa
Arizona, Tucson	Louisiana, Monroe	Ontario, Kitchener (Canada)
Arkansas, Little Rock	Louisiana, New Orleans	Ontario, London (Canada)
British Columbia, Vancouver (Canada)	Louisiana, Shreveport	Ontario, Ottawa (Canada)
British Columbia, Victoria (Canada)	Manitoba, Winnipeg (Canada)	Pennsylvania, Pittsburgh
California, Colton (Southland)	Maryland, Baltimore	Saskatchewan, Regina (Canada)
California, Fresno	Massachusetts, Boston	South Carolina, Columbia
California, Oakland	Massachusetts, Worcester	South Carolina, Greenville
California, Sacramento	Michigan, Detroit (Eastern)	South Carolina, Myrtle Beach
California, San Diego	Michigan, Grand Rapids	Tennessee, Chattanooga
California, San Jose (Silicon Valley)	Minnesota, Saint Paul	Tennessee, Knoxville
California, Santa Barbara (Tri-Counties)	Mississippi, Jackson	Tennessee, Memphis
Colorado, Colorado Springs	Missouri, Kansas City	Tennessee, Nashville
Colorado, Denver	Missouri, Saint Louis	Texas, Abilene
Colorado, Fort Collins	Missouri, Springfield	Texas, Amarillo
Connecticut, Wallingford	Nebraska, Omaha	Texas, Austin
Delaware, Wilmington	Nevada, Las Vegas	Texas, Beaumont
District of Columbia, Washington	Nevada, Reno	Texas, Brazos Valley (Bryan)
Florida, Clearwater	New Hampshire, Concord	Texas, Dallas
Florida, Jacksonville (Northeast Florida)	New Jersey, Trenton	Texas, El Paso
Florida, Orlando	New Mexico, Albuquerque	Texas, Fort Worth
Florida, Pensacola	New York, Buffalo	Texas, Houston
Florida, West Palm Beach	New York, New York City	Texas, Lubbock (South Plains)
Georgia, Atlanta, Athens and Northeast Georgia	North Carolina, Asheville	Texas, San Angelo
Georgia, Columbus	North Carolina, Charlotte	Texas, Tyler
Georgia, Macon	North Carolina, Greensboro	Texas, Wichita Falls
Hawaii, Honolulu	North Carolina, Raleigh	Utah, Salt Lake City
Idaho, Boise	North Carolina, Winston-Salem	Virginia, Norfolk
Illinois, Chicago	Nova Scotia, Halifax (Canada)	Virginia, Richmond
Illinois, Peoria	Ohio, Akron	Virginia, Roanoke
Indiana, Evansville	Ohio, Canton	Washington, DuPont
Indiana, Fort Wayne	Ohio, Cincinnati	Washington, Spokane
Indiana, Indianapolis	Ohio, Cleveland	Wisconsin, Milwaukee
Iowa, Des Moines	Ohio, Columbus	



Appendix B: Consumer Sentinel Network Fraud Complaints

Top 100 Reported Consumer and Company Locations

January 1 – December 31, 2012

Consumer Country	Complaints	Percentages ¹	Company Country	Complaints	Percentages ²
United States	974,095	94%	United States	650,256	83%
Canada	37,413	4%	Canada	44,411	6%
United Kingdom	3,988	<1%	United Kingdom	14,950	2%
Australia	3,172	<1%	Nigeria	9,977	1%
India	1,822	<1%	India	8,415	1%
France	887	<1%	China	6,029	1%
Brazil	710	<1%	Jamaica	5,951	1%
Mexico	645	<1%	Spain	4,299	1%
Bulgaria	639	<1%	Mexico	4,251	1%
Germany	593	<1%	Philippines	3,556	<1%
South Africa	552	<1%	Cameroon	2,452	<1%
Philippines	477	<1%	Ghana	2,007	<1%
Spain	460	<1%	Malaysia	1,691	<1%
Netherlands	435	<1%	Nepal	1,162	<1%
Russian Federation	407	<1%	Australia	1,144	<1%
New Zealand	386	<1%	South Africa	1,032	<1%
Italy	376	<1%	Peru	1,020	<1%
Israel	333	<1%	Costa Rica	1,019	<1%
Pakistan	307	<1%	Dominican Republic	1,008	<1%
Malaysia	299	<1%	Benin	837	<1%
Belgium	287	<1%	France	819	<1%
Singapore	274	<1%	Netherlands	739	<1%
Ireland	265	<1%	Russian Federation	685	<1%
Sweden	244	<1%	Ukraine	667	<1%
Colombia	233	<1%	United Arab Emirates	619	<1%
Greece	232	<1%	Germany	599	<1%
Argentina	231	<1%	Slovakia (Slovak Republic)	576	<1%
Japan	226	<1%	Italy	571	<1%
Portugal	225	<1%	Afghanistan	482	<1%
Saudi Arabia	222	<1%	Switzerland	468	<1%
United Arab Emirates	217	<1%	Panama	425	<1%
Nigeria	216	<1%	Greece	353	<1%
China	214	<1%	Japan	330	<1%
Turkey	208	<1%	Portugal	319	<1%
Switzerland	192	<1%	Indonesia	301	<1%
Romania	186	<1%	Cyprus	262	<1%
Indonesia	186	<1%	Thailand	245	<1%
Poland	181	<1%	Cote D'Ivoire	242	<1%
Norway	148	<1%	Poland	225	<1%
Korea, Republic Of	145	<1%	Turkey	223	<1%
Thailand	137	<1%	Viet Nam	216	<1%
Denmark	137	<1%	Belgium	213	<1%
Ukraine	135	<1%	Bolivia	206	<1%
Egypt	121	<1%	Singapore	185	<1%
Hungary	116	<1%	Pakistan	183	<1%
Chile	110	<1%	Israel	175	<1%
Venezuela	106	<1%	Romania	172	<1%
Cyprus	94	<1%	Haiti	165	<1%
Austria	91	<1%	Ireland	164	<1%
Croatia (Local Name: Hrvatska)	89	<1%	Guatemala	163	<1%

¹Percentages are based on the number of all fraud complaints received by the FTC between January 1 and December 31, 2012 where consumers reported their country name (1,037,919).

²Percentages are based on the number of all fraud complaints received by the FTC between January 1 and December 31, 2012 where consumers reported a company country name (782,460).

Note: Consumer and Company country names appear as reported by consumers.



Appendix B: Consumer Sentinel Network Fraud Complaints

Top 100 Reported Consumer and Company Locations

January 1 – December 31, 2012

Consumer Country	Complaints	Percentages ¹	Company Country	Complaints	Percentages ²
Finland	85	<1%	Sweden	156	<1%
Trinidad And Tobago	83	<1%	Ecuador	132	<1%
Chinese Taipei	74	<1%	Egypt	127	<1%
Ecuador	70	<1%	Hungary	111	<1%
Peru	67	<1%	Korea, Republic Of	110	<1%
Bangladesh	67	<1%	Colombia	109	<1%
Guatemala	66	<1%	New Zealand	103	<1%
Costa Rica	66	<1%	Denmark	102	<1%
Iran (Islamic Republic Of)	64	<1%	Nicaragua	100	<1%
Czech Republic	63	<1%	Austria	98	<1%
Sri Lanka	60	<1%	Senegal	97	<1%
Ghana	54	<1%	Brazil	94	<1%
Kenya	53	<1%	Lebanon	92	<1%
Qatar	50	<1%	Iraq	88	<1%
Lithuania	50	<1%	Togo	82	<1%
Jamaica	50	<1%	Bahamas	78	<1%
Malta	47	<1%	Norway	75	<1%
Dominican Republic	47	<1%	Argentina	73	<1%
Mauritius	41	<1%	Bulgaria	71	<1%
Slovenia	40	<1%	Finland	70	<1%
Kuwait	39	<1%	Chinese Taipei	69	<1%
Panama	38	<1%	Libyan Arab Jamahiriya	69	<1%
Viet Nam	37	<1%	Belize	60	<1%
Albania	37	<1%	Malta	59	<1%
Latvia	35	<1%	Burkina Faso	59	<1%
Honduras	35	<1%	Kenya	55	<1%
Kazakhstan	34	<1%	Czech Republic	54	<1%
Slovakia (Slovak Republic)	33	<1%	Morocco	52	<1%
Nepal	33	<1%	Luxembourg	51	<1%
Azerbaijan	33	<1%	Saudi Arabia	51	<1%
El Salvador	32	<1%	Belarus	49	<1%
Uruguay	31	<1%	Bangladesh	48	<1%
Uganda	31	<1%	Chile	48	<1%
Morocco	31	<1%	Uganda	47	<1%
Bahamas	30	<1%	Trinidad And Tobago	46	<1%
Jordan	29	<1%	Niger	46	<1%
Estonia	29	<1%	Virgin Islands (British)	45	<1%
Afghanistan	29	<1%	Guyana	42	<1%
Lebanon	27	<1%	Lao People's Democratic Republic	39	<1%
Macedonia, The Former Yugoslav Republic Of	26	<1%	Korea, Democratic People's Republic Of	38	<1%
Oman	26	<1%	Kuwait	38	<1%
Armenia	24	<1%	Barbados	31	<1%
Bahrain	22	<1%	Cambodia	31	<1%
Algeria	22	<1%	Lithuania	29	<1%
Bolivia	21	<1%	Latvia	28	<1%
Zambia	20	<1%	Algeria	27	<1%
Nicaragua	20	<1%	Estonia	27	<1%
Cambodia	20	<1%	St. Maarten	27	<1%
Bosnia And Herzegovina	20	<1%	Iran (Islamic Republic Of)	27	<1%
Paraguay	19	<1%	Venezuela	25	<1%

¹Percentages are based on the number of all fraud complaints received by the FTC between January 1 and December 31, 2012 where consumers reported their country name (1,037,919).

²Percentages are based on the number of all fraud complaints received by the FTC between January 1 and December 31, 2012 where consumers reported a company country name (782,460).

Note: Consumer and Company country names appear as reported by consumers.