

Descriptions of Report Categories

Fraud Report Categories

Advance Payments for Credit Services:

The promise of a loan or credit card that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee; services offering to recover government refunds or unclaimed funds; etc.

Business and Job Opportunities:

Franchise or business opportunities (e.g., offers to start a new business); work-at-home plans, (e.g., stuffing envelopes or processing medical claims); multi-level marketing schemes, employment agencies or job counseling, overseas work, inventions or idea promotions.

Charitable Solicitations:

Misleading pitches for donations to benefit a charity; solicitations for bogus charity or relief organizations; etc.

Foreign Money Offers and Counterfeit Check Scams:

Letters or e-mails promising a percentage of millions of dollars that from a foreign country in return for money, bank account numbers or other identifying information from the victim; fraudulent schemes involving foreign lotteries, mystery shoppers or internet purchases\classified ads in which someone is overpaid with a counterfeit check and asked to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc.

Grants:

Businesses or individuals marketing either government grant opportunities or financial aid assistance services; problems with student loan processors, debt collectors collecting on defaulted student loans, diploma mills and other unaccredited educational institutions; etc.

Health Care:

Fraudulent, misleading or deceptive claims for: vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits; medical discount plans; as well as complaints about over-the-counter or prescription drugs; other medical products, supplies or treatments; fitness monitors and devices that can connect to the internet and use a processor or sensors to collect consumer information; etc.

Imposter Scams:

Someone pretends to be a trusted person to get consumers to send money or give personal information. Examples include scammers claiming to work for or be affiliated with a government agency; scammers posing as a friend or relative with an emergency need for money; scammers posing as a romantic interest; scammers claiming to be a computer technician offering technical support; and scammers claiming to be affiliated with a private entity (e.g., a charity or company).

Internet Auction:

Non-delivery or late delivery of goods; delivery of goods that are less valuable than advertised; failure to disclose all the relevant information about the product or terms of the sale; etc.

Internet Services:

Problems with websites that offer content for a fee or advertise products and services; difficulty canceling an ISP or online account; malware and computer exploits; issues with online payment services, social networking services, internet gaming, and virtual reality; undisclosed charges; website design and promotion services; and problems with broadband internet services and content, including the truthfulness of cost, access, and speed disclosures.

Investment Related:

Investment opportunities in day trading; gold and gems; art; rare coins; other investment products; reports about companies that offer advice or seminars on investments; etc.

Magazines and Books:

Pitches for "free," "pre-paid," or "special" magazine or book subscription deals; etc.

CONSUMER SENTINEL NETWORK

Mortgage Foreclosure Relief and Debt Management:

Mortgage lenders, brokers and other entities making false promises to save consumers' homes from foreclosure; mortgage refinancing, mortgage term modifications and debt management issues; credit organizations charging excessive fees, making false promises to provide free services, pay creditors or reduce interest rates.

Office Supplies and Services:

Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes; etc.

Online Shopping and Negative Reviews:

Undisclosed costs, failure to deliver on time, non-delivery, and refusal to honor a guarantee on purchases made online (not including auction sales); businesses trying to prevent people from giving honest reviews about products or services they purchased.

Prizes, Sweepstakes, and Lotteries:

Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail; etc.

Tax Preparers:

Companies that engage in "skimming" consumer tax refunds or charging inflated fees while promising substantial refunds; companies aiding consumers in willfully and intentionally falsifying information on a tax return to limit the amount of tax liability; entities pretending to be tax preparers or the IRS to obtain funds or information from consumers.

Telephone and Mobile Services:

Advertising related to mobile plans, rates or coverage areas; unsolicited mobile text messages; problems with mobile applications or downloads; other mobile device problems; charges for calls to "toll-free" numbers; unauthorized charges, such as charges for calls consumers did not make; unauthorized switching of consumers' phone service provider; misleading pre-paid phone card offers; VoIP service problems; unsolicited faxes; electronic consumer products such as smart watches and connected-home devices that can connect to the internet and use a processor or sensors to collect consumer information; etc.

Travel, Vacations and Timeshare Plans:

Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc.

Identity Theft

Identity Theft:

Someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft.

Other Report Categories

Auto Related:

Misleading or deceptive claims regarding auto prices, financing, leasing or warranties; repair/maintenance issues with newly purchased used or new cars, including dissatisfaction with service provided by auto mechanics; price fixing and price gouging concerns against gas stations and oil companies; etc.

Banks and Lenders:

Deceptive or predatory mortgage lending practices; problems with modification of mortgage terms; miscellaneous customer service and account issues with bank or credit union products, including payday loans, student loans, auto title loans, fees and overdraft charges; other finance company lending products, services and practices; etc.

Computer Equipment and Software:

Problems with computer software, hardware and computer equipment purchases; unwanted or unauthorized software install..

CONSUMER SENTINEL NETWORK

Credit Bureaus, Information Furnishers and Report Users:

Credit Reporting Agency (CRA) or furnisher provides inaccurate information or fails to reinvestigate disputed information; CRA provides inadequate phone help; difficulties ordering free annual credit reports; impermissible access to inquiry on credit reports; etc.

Credit Cards:

Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers/phishing attempts; etc.

Debt Collection:

Debt collector calls repeatedly or continuously, falsely represents the amount or status of debt, fails to send written notice of debt, falsely threatens suit, uses profane language, fails to identify self as debt collector and/or violates other provisions of the Fair Debt Collection Practices Act.

Education:

Problems with trade or vocational school services, including issues related to accreditation, billing and collection, or institutional advertising claims related to usefulness of the degree or job prospects after graduation. Also, reports about traditional colleges and universities.

Funeral Services:

Quality, services, price, or price disclosures of funeral service providers.

Home Repair, Improvement and Products:

Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; issues with home protection devices or services; reports about general housing-related issues; etc.

Television and Electronic Media:

Reports about television programming and advertisements; miscellaneous problems with digital entertainment, including DVDs, CDs, MP3s, satellite music services, online streaming, and video on demand; issues with TV reception, installation, billing, and promotions of satellite and cable television providers.

Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types.