

**Consumer Sentinel Product Code Descriptions**  
**October 2020**

	<b>PSC Description</b>	<b>PSC Explanation</b>
1	Advance-Fee Credit	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	Arts, Gems & Rare Coin Investments	Complaints about the quality, advertising, or sales of art, gems, or rare coins.
3	Auto Financing	Complaints about automotive financing.
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 Services & Warranties	Complaints about automotive warranties and services, including recalls.
7	Auto Title Lending	Complaints about companies offering car title loans, or loans where the consumer's car was used as collateral. The consumer obtains the loan after handing over the title to the car.
8	Banks & Credit Union Lending	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.
9	Banks, Credit Unions & S&Ls	Complaints about banks, including both national and state-chartered, as well as thrifts and credit unions.
10	Books & Magazines	Complaints about the quality, advertising, or sales of books or magazines. This category includes magazine subscription offers or telemarketing violations of a magazine subscription company.
11	Broadband Internet Access	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.
12	Broadband Internet Cost	Complaints about ISPs that have not truthfully disclosed monthly prices, usage-based fees, or fees for early termination or additional network services.
13	Broadband Internet Speed	Complaints about ISPs that have not truthfully disclosed the expected and actual speed or latency or suitability of the service for real-time applications.
14	Business & Work-at-Home Opportunities	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	Business Equipment & Facilities Leasing	Complaints about the leasing of products or locations for business use. This includes items such as credit card processing equipment and workspace.
16	Business Imposters	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.
17	Cable & Satellite TV	Complaints about the quality, advertising, or sales of satellite or cable services.
18	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.
19	Children's Products	Complaints about the quality, advertising, or sales of products marketed to children. This includes toys, board games, sporting equipment, etc.

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October 2020**

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20	Colleges & Universities	Complaints about colleges and universities 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.
21	Computer Equipment & Software	Complaints about the quality, advertising, or sales of computers, computer hardware (e.g. keyboard, mouse, or computer speakers), and software programs. This category contains desktop PCs.
22	Connected Non-Wearable Devices	An electronic consumer product--not just an app--that can connect to the Internet and uses a processor or sensors to collect consumer information. These products can share data with the consumer as well as other electronic devices. This category generally excludes products that cannot be worn on the human body and lack Internet connectivity. Examples for this category include smart watches, GPS systems, and connected-home hubs and devices. It also includes versions of appliances, automobiles, and drones that can connect to the Internet.
23	Connected Wearable Devices	An electronic consumer product--not just an app--that can be worn on the human body, can connect to the Internet, and uses a processor or sensors to collect consumer activity or healthcare information. These products can share data with the consumer as well as other electronic devices. This category generally excludes products lacking Internet connectivity. This category includes activity and fitness monitors, self-monitoring healthcare devices, and other technology that quantify consumer biometrics, moods, states, or other personal information.
24	Credit & Debt 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.
25	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.
26	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.
27	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 and retailer credit cards.
28	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.
29	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.

**Consumer Sentinel Product Code Descriptions  
October 2020**

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30 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).
31 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.
32 Diet Products, Plans & Centers	Complaints about the quality, advertising, or sales of diet products, diet centers, and/or diet plans. This category also includes gymnasiums, sports clubs, and spas.
33 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.
34 Fake 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.
35 Family & Friend Imposters	Complaints about consumers who are scammed into believing that they are responding to a family member or friend in trouble. Often, scammers will contact consumers claiming to be or have custody of a family member/friend in distress and in need of an immediate money transfer.
36 Finance Company Lending	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.
37 Food	Complaints about the quality, advertising, or sales of food products.
38 Foreign Money & Inheritance Scams	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 U.S.
39 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.
40 Funeral Services	Complaints about the quality, services, price, or price disclosures of funeral service providers.
41 Gaming & Virtual Reality	Complaints about the quality, advertising, or sales of electronic video games and equipment, including software for PC games, an app, consoles, and handheld devices. It also includes virtual reality experiences as well as electronic sports competitions. Complaints regarding objectionable content would also fall under this code, as would games that are not fully functional upon purchase.
42 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.
43 Gasoline	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.

**Consumer Sentinel Product Code Descriptions  
October 2020**

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44	Government Imposters	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.
45	Health Care Billing	Complaints about the billing practices of a healthcare provider, typically a hospital.
46	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.
47	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.
48	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.
49	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, or a new roof. Note: this code does not cover the initial construction of a home.
50	Home Warranties	Complaints about the quality, advertising, or sales of home warranties offering coverage for repair or replacement of major home systems and appliances. This category is separate from Home Appliances.
51	Housing	Complaints about out-of-scope housing issues. This would include complaints against apartment complexes or landlords for issues such as maintenance.
52	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	Insurance (excl. Medical)	Complaints about non-medical insurance services such as car or life insurance.
55	Invention Promotion	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.
56	Investment Seminars & Advice	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.
57	Jewelry & Watches	Complaints about the quality, advertising, or sales of any type of jewelry or watch.
58	Job Scams & Employment Agencies	Complaints about companies that offer employment services, job counseling, or information regarding overseas employment opportunities for high fees.
59	Malware & Computer Exploits	Complaints about computer software that gathers consumer information without consumer knowledge and/or consent. Spyware receives information about consumers, including browsing and Internet usage habits. Adware displays advertising banners, re-directs consumers to websites, and conducts other forms of advertising. Malware is malicious software that harms consumers' computers or software. Malware includes viruses, Trojans, and worms, as well as ransomware, a specially designed variant of malware that holds data hostage pending payment. This category also includes denial of service attacks that flood websites with connection requests, as well as botnets that control computers like puppets.
60	Medical Insurance & Discount Plans	Complaints about the quality, advertising, or sales of medical discounts plans, medical discount cards, and medical discount insurance.

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**October 2020**

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61	Medical Treatments & Cures	Complaints about medical treatment claims, such as cures for arthritis, cancer, coronavirus, dental care, and hearing products. This category includes alternative, counterfeit, and over-the-counter medicine.
62	Misc. Institution Lending	Complaints about the lending practices of a company that is not a bank, mortgage company, finance company, or credit union. Note: this code does not include automotive financing.
63	Miscellaneous Investments	Complaints about investment opportunities not covered by any other investment product/service code.
64	Miscellaneous Medical	Complaints about any other health care products or services not covered by other health care product/service codes. This category includes medical billing fraud not involving a work-at-home complaint.
65	Mortgage Lending	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.
66	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.
67	Negative Online Reviews	Complaints about businesses trying to prevent people from giving honest reviews about products or services they received. This includes things like contract provisions and online terms and conditions that allow companies to sue or penalize consumers for posting negative reviews.
68	New Auto Sales	Complaints about the quality, advertising, or sales of new automobiles.
69	Non-Educational Grants	Complaints about companies that offer to assist consumers in obtaining a non-educational grant, or researching which grants for which they may be eligible.
70	Office Directory Listings & Ad Space	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.
71	Office Supplies & 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, toner, etc).
72	Online Payment Services	An electronic payment system that completes a regulated electronic commerce transaction performed from or completed via a mobile device, such as Apple Pay and Android Pay. Such a payment mechanism may use mobile payment technology to allow users to send money via email, telephone number, or online payment network such as PayPal. These transactions may use credit cards, debit cards, mobile wallets, bank accounts, or alternate/virtual currencies, such as Bitcoin. This category is about the payment system itself, not the product being purchased. This category excludes credit card transactions outside of an online payment system, such as purchasing something from a website using a credit card.
73	Online Shopping	Complaints about product sales via online shopping.
74	Other Misc.	Complaints that are not covered by any other product/service code listed.
53	Payday Lending	Complaints about companies offering payday loans or about unwanted products or services received by consumers when applying for payday loans.
75	Personal Care Products	Complaints about the quality, advertising, or sales of toiletries marketed for personal care, including cosmetic and hygienic products.
76	Phone Billing	Complaints about fraudulent or misleading billing practices by telecommunications companies. Examples are complaints about phone bills, contracts, plans, advertising rates, and unauthorized debits.
77	Phone Carrier Switching	Complaints about carrier switching by a telephone service provider often without the consumer's knowledge.

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October 2020**

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78	Phone Devices, Accessories & Services	Complaints about the quality of landline, mobile, or Internet phone services as well as their accessories and services, to include apps and downloads. This category includes Voice Over Internet Protocol (VoIP) products/services, a phone/Internet service that uses a broadband Internet connection rather than a regular phone line.
79	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.
80	Privacy & Data Security	Complaints about data privacy, defined as the collection, storage, use, disclosure, or disposal of consumer data. Data privacy includes concerns about what a company is doing with information about the consumer, such as health data or the consumer's email address or location. Concerns include collecting information without the consumer's knowledge or that isn't necessary for the transaction; collecting information from children; using information for a purpose other than the purpose for which it was collected; sharing the consumer's information with third parties; or keeping information after the consumer asked that it be deleted. It also includes complaints about information practices that the consumer doesn't like – say, tracking them on the Internet to target them with advertising, or using their information to send them email or junk mail. This category also includes data security -- the practices and processes companies use to make sure that information like financial account information, health data, or other information that should be kept confidential is not exposed online or accessed by people who are not authorized to see it. These complaints may involve data breaches where hackers get access to the consumer's data, or the consumer may be concerned that the company does a poor job of keeping information secure – say, by leaving sensitive papers out in the open in the workplace.
81	Prizes, Sweepstakes & Lotteries	Complaints about offers of purported prizes, sweepstakes, or lotteries. Often consumers are solicited via telephone, mail, or email, and informed that they have won a prize, sweepstakes, or a lottery. Consumers often are asked to wire an up-front fee to receive their winnings, allegedly to cover insurance, shipment, taxes, etc.
82	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 advance fee. This category includes company promises of property or inheritance recovery.
83	Pyramids & Multi-Level Marketing	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.
84	Real Estate	Complaints about real estate sales and advertising (timeshares excluded).
85	Refund Scams	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.
86	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 or personal information. 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.
87	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.
88	Social Networking Services	Complaints about social networking websites such as Facebook, Google+, LinkedIn, or Twitter.

**Consumer Sentinel Product Code Descriptions  
October 2020**

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89	Stocks & Commodity Futures Trading	Complaints about the quality, advertising, or sales of investments such as stocks and commodity futures trading.
90	Streaming & Digital Media	Complaints about the advertising, content or sales of digital entertainment as it is distributed and viewed on digital electronic devices. This category includes DVDs, CDs, MP3s and satellite music services. It also includes online streaming media and video on demand.
91	Student Loans	Complaints about the lending practices of a student loan provider.
93	Tax Preparers	Complaints about companies that engage in "skimming" consumer tax refunds or charging inflated fees while promising substantial refunds. Also, companies aiding consumers in willfully and intentionally falsifying information on a tax return to limit the amount of tax liability. Complaints include entities pretending to be tax preparers to obtain funds or information from consumers.
94	Tech Support Scams	Complaints about a scammer who claims to be a computer technician associated with a well-known company or its products. This individual will say viruses or other malware have been detected on consumers' computers and that remote access is needed for diagnosis/repair; ultimately, the "tech" will give a sales pitch for unnecessary software services, like virus removal. The scammer might also steal any personal information on the victim's computer.
95	Television Programming & Ads	Complaints about the general programming or advertising on television. This includes content of programming or advertising.
96	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.
97	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.
98	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.
99	Tobacco Products	Complaints about the quality, advertising, or sales of tobacco products. This includes cigarettes, electronic cigarettes, vaping, and smokeless tobacco.
100	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 and culinary schools.
101	Unsolicited Email	Complaints about receiving spam (unsolicited commercial emails).
102	Unsolicited Text Messages	Complaints about mobile text messages, including unsolicited text messages from advertisers and service providers.
103	Unwanted Telemarketing Calls	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.
104	Used Auto Sales	Complaints about the quality, advertising, or sales of used automobiles.
105	Utilities	Complaints about utility services (e.g. water, gas, electric). This could include billing or lack of service.
106	Vacation & Travel	Complaints about the advertising or sales of travel/vacation services. This would include hotels, cruises, and airlines.
107	Website Content	Complaints about website content not covered by a more applicable category (e.g. Impostors, Malware and Other Exploits, or Negative Reviews).
108	Website Design & Promotion	Complaints about the quality, advertising, or sales of Internet website design and promotion.