

Consumer Sentinel Network Subcategories

October 2024

	Subcategory Name	Subcategory Definition
1	Advance-Fee Credit	Reports about advance-fee loans or advance-fee credit cards where consumers are directed to pay some form of tax or fee prior to obtaining the funds.
2	Auto Financing	Reports about automotive financing.
3	Auto Parts & Repairs	Reports about the quality, advertising, or sales of automotive parts and the quality of work or advertising of automotive repair service companies.
4	Auto Renting & Leasing	Reports about the quality or advertising of automotive rentals or leases, including reports about the information provided regarding up-front costs, early termination fees, future vehicle value, among other things.
5	Auto Services & Warranties	Reports about automotive warranties and services, including recalls.
6	Auto Title Lending	Reports 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.
7	Banks & Credit Union Lending	Reports about the lending practices of a bank or credit union. Note: this category does not include automotive financing.
8	Banks, Credit Unions & S&Ls	Reports about banks, including both national and state-chartered, as well as thrifts and credit unions.
9	Books & Magazines	Reports about the quality, advertising, or sales of books or magazines. This category includes magazine subscription offers or telemarketing violations of a magazine subscription company.
10	Broadband Internet Access	Reports about any Internet Service Provider (ISP). This category would be used in the instance of Internet inactivity, lack of access or an inability to connect to the Internet.
11	Broadband Internet Cost	Reports about ISPs that have not truthfully disclosed monthly prices, usage-based fees, or fees for early termination or additional network services.
12	Broadband Internet Speed	Reports about ISPs that have not truthfully disclosed the expected and actual speed or latency or suitability of the service for real-time applications.
13	Business & Work-at-Home Opportunities	Reports about business opportunities: promotion of distributing goods and services, provided by the promoter, with assistance in the form of locations or accounts. Also, reports about work-at-home plans: an offer a consumer may receive or seek out to work directly from home (e.g. processing medical claims or product assembly).
14	Business Equipment & Facilities Leasing	Reports about the leasing of products or locations for business use. This includes items such as credit card processing equipment and workspace.
15	Business Imposters	Reports about a person or entity claiming to work for or be affiliated with a company, like a bank or well-known retailer, to either obtain consumer information or induce an action by the consumer, like granting computer access, sending or transferring money, or buying cryptocurrency or gift cards. Note: this category does not include companies attempting to collect on consumer debt. Utility impostors are generally coded under Utilities.
16	Cable & Satellite TV	Reports about the quality, advertising, or sales of satellite or cable services.
17	Charitable Solicitations	Reports 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.
18	Children's Products	Reports about the quality, advertising, or sales of products marketed to children. This category includes educational products, toys, board games, and sporting equipment. It does not include electronic video games and equipment, which are categorized as Gaming & Virtual Reality.
19	Colleges & Universities	Reports 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 category does not include reports about trade or vocational schools, which are categorized as Trade & Vocational Schools.

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20	Computer Equipment & Software	Reports 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 and laptops but not smartphones or tablets.
21	Credit & Debt Counseling	Reports about companies that offer debt management or credit counseling services. A debt management or credit counseling company assists consumers in organizing their funds and/or paying off accounts.
22	Credit Bureaus	Reports about the credit reporting agencies (e.g. Equifax, Experian, Innovis, and TransUnion). 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. This category includes complaints about Credit Report Users, which are companies that views data collected by the credit bureau.
23	Credit Cards	Reports about credit cards, including charge cards and retailer credit cards, and credit card loss protection programs. 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. Credit card loss protection programs include any services offered to protect consumers from credit card loss, whether offered by the credit card company or a third party.
24	Credit Information Furnishers	Reports 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, as well as past and present employers and bonders.
25	Credit Repair	Reports about organizations which offer to repair a consumer's credit record. A credit repair company is a company that will offer to repair consumer credit ratings, including removing credit report items and improving credit scores, for a fee.
26	Creditor Debt Collection	Reports 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.
27	Diet Products, Plans & Centers	Reports about the quality, advertising, or sales of diet products, diet centers, and/or diet plans. This category also includes gymnasiums, sports clubs, and spas.
28	Eye Care	Reports about eye care products and services, including contact lenses. Note: this category includes the withholding of eyeglass prescriptions by a provider when the consumer decides to go elsewhere for business.
29	Fake Check Scams	Reports in which a fraudster uses a fraudulent or counterfeit check as part of a scam, including 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 gift card, only later to find that the checks were fraudulent and the consumers are now responsible for the entire deposit. Note: this category includes fraudulent cashier's checks, money orders, corporate checks, and personal checks.
30	Family & Friend Imposters	Reports 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.
31	Finance Company Lending	Reports about the lending practices of a finance company, a financial institution that makes loans to individuals. Note: this category does not include automotive financing.
32	Food	Reports about the quality, advertising, delivery, or sales of food products. This category includes stores, caterers, and online food ordering platforms. It includes prepared or unprepared food or meals. It also includes meal kits and beverages.

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33	Foreign Money & Inheritance Scams	Reports about Nigerian scams and other foreign money offers, which involve offers consumers receive from someone out of the country. Generally, scammers report due unclaimed funds from a deceased relative or bank president/country official and request consumer assistance in transferring funds to the U.S.
34	Franchises & Distributorships	Reports 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	Reports about the quality, services, price, or price disclosures of funeral service providers.
36	Gaming & Virtual Reality	Reports about the quality, advertising, or sales of electronic video games and equipment, including software for PC games, apps, consoles, and handheld devices. This category includes virtual reality experiences as well as electronic sports competitions. Reports regarding objectionable content would also fall under this category, as would games that are not fully functional upon purchase.
37	Garments, Wool, Leather Goods & Textiles	Reports about the quality, advertising, or sales of clothing, including wool or leather goods, as well as fabrics. This category includes the labeling or mislabeling of the mentioned items' origin (e.g. Made in the USA).
38	Gasoline	Reports 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.
39	Government Imposters	Reports about a person or entity falsely claiming to be working for or affiliated with a government agency. These scams attempt to gain consumers' trust to get money or personal information. This category includes government refund scams.
40	Health Care Billing	Reports about the billing practices of a healthcare provider, typically a hospital.
41	Home Appliances and Connected Devices	Reports 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, and washer/dryers. Note: this category includes reports about the energy claims of the product. It also includes Internet-connected appliances.
42	Home Furnishings	Reports about the quality, advertising, or sales of home furnishings. Home furnishings are equipment or items necessary or useful for comfort or convenience in the home (e.g. bookcases, couches, chairs, tables).
43	Home Protection Devices	Reports about the quality, advertising, or sales of a home protection device such as a burglary alarm system or fire/gas alarm device.
44	Home Improvement, Repair, and Solar	Reports about the quality, advertising, or sales of a home improvement or repair service. This category covers any aftermarket work/repair to the home (e.g. pool installation, windows, or a new roof). This category includes energy-efficiency audits and improvements, such as solar panels. Note: this category does not cover the initial construction of a home nor reports about a utility or utility impostor.
45	Home Warranties	Reports 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.
46	Housing	Reports about housing, including apartment complexes, landlords, and property management companies.
47	Immigration Services	Reports 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. It does not include Government Impostors purporting to be a government agency.
48	Insurance (excl. Medical)	Reports about non-medical insurance services such as car or life insurance.
49	Invention Promotion	Reports about the quality, advertising, or sales of invention promotion or idea promotion. An invention or idea promotion company is a company that offers to develop an idea or patent an invention, often charging an upfront fee.

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50	Jewelry & Watches	Reports about the quality, advertising, or sales of any type of jewelry or watch. This category does not include smartwatches, which are categorized as Phone Devices, Accessories & Services.
51	Job Scams & Employment Agencies	Reports about companies that purport to offer employment listings or services, job counseling, or information regarding overseas employment opportunities, often for a fee.
52	Malware & Computer Exploits	Reports about computer software that gathers consumer information without consumer knowledge and/or consent. This includes spyware that receives information about consumers, such as browsing and Internet usage habits, and adware that displays advertising banners, redirects consumers to websites, and conducts other forms of advertising. Reports about malicious software that harms consumers' computers or software, including viruses, Trojans, and worms, as well as ransomware 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 take control of computers.
53	Medical Insurance & Discount Plans	Reports about the quality, advertising, or sales of medical discounts plans, medical discount cards, and medical discount insurance.
54	Medical Treatments & Cures	Reports 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 products.
55	Misc. Institution Lending	Reports about the lending practices of a company that is not a bank, mortgage company, finance company, or credit union. Note: this category does not include automotive financing.
56	Miscellaneous Investments & Investment Advice	Reports about investment opportunities where consumers purchase assets or items to generate income or appreciation. This category includes personal and virtual property such as art, coins, gems, and virtual currency. It also includes reports about companies offering investment advice and seminars. It does not include franchises, inventions, real estate, timeshares, or stocks and commodity futures trading.
57	Miscellaneous Medical	Reports about any other health care products or services not covered by other health care categories. This category includes reports about medical billing fraud but not reports about medical billing jobs.
58	Mortgage Lending	Reports about the lending practices of a mortgage company, which transfers an interest in property to a lender as debt security. Note: this category includes mortgage servicing reports but does not include reports about mortgage modification or foreclosure relief services.
59	Mortgage Modification & Foreclosure Relief	Reports 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.
60	Negative Online Reviews	Reports 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.
61	New Auto Sales	Reports about the quality, advertising, or sales of new automobiles.
62	Non-Educational Grants	Reports about companies that offer to assist consumers in obtaining a non-educational grant, or researching which grants for which they may be eligible.
63	Office Directory Listings & Ad Space	Reports about companies that offer ad space and directory listing services. Consumer/companies are charged an advance fee for ad space or directory listings that may not be legitimate.
64	Office Supplies & Services	Reports 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 (e.g. paper, cleaning supplies, and printer toner).

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65 Online Payment Services	Reports about online payment services or payment apps, such as CashApp, Paypal, or Zelle. 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. It does not include purchasing something from a website using a credit card, which would be categorized as Online Shopping.
66 Online Shopping	Reports about product sales via online shopping.
67 Other Misc.	Reports that are not covered by any other listed category.
68 Payday Lending	Reports about payday lending or similar short-term loans without credit checks. Note: This category does not include automobile title loans.
69 Personal Care Products	Reports about the quality, advertising, or sales of toiletries marketed for personal care, including cosmetic and hygienic products.
70 Phone Billing	Reports about fraudulent or misleading billing practices by telecommunications companies. Examples are reports about phone bills, contracts, plans, advertising rates, and unauthorized debits. This includes reports about phone carrier switching.
71 Phone Devices, Accessories & Services	Reports 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. This category also includes smartwatches.
72 Prepaid Phone Cards	Reports about the quality, advertising, or sales of prepaid phone cards, including any fees charged. A prepaid phone card offers the buyer an opportunity to pay for telephone service fees in advance.
73 Privacy & Data Security	Reports about consumer privacy and data security practices. This includes reports about the the collection, storage, use, disclosure/sharing, or disposal of consumer data.
74 Prizes, Sweepstakes & Lotteries	Reports about prizes, sweepstakes, or lotteries, including fake schemes. Often consumers are falsely informed that they have won a prize, sweepstakes, or a lottery and told them must send money to receive their winnings.
75 Property & Inheritance Tracers	Reports 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.
76 Pyramids & Multi-Level Marketing	Reports 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.
77 Real Estate	Reports about real estate sales and advertising (timeshares excluded).
78 Romance Scams	Reports 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, or needing funds to help a sick relative. Note: this category does not include social engineering attempts involving counterfeit checks, which are categorized as Fake Check Scams.
79 Scholarships & Educational Grants	Reports about companies that offer to assist consumers in obtaining a scholarship or educational grant, or researching eligible grants.
80 Social Networking Services	Reports about social media networking websites.
81 Stocks & Commodity Futures Trading	Reports about the quality, advertising, or sales of investments such as stocks and commodity futures trading.

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82	Streaming, Digital Media, & Television	Reports about the advertising, content, or sales of digital entertainment as it is distributed and viewed on digital electronic devices. This category includes online streaming media and video on demand, as well as DVDs, CDs, and satellite music services. This category also includes general reports about programming or advertising on television. It does not include reports about the quality, advertising, or sales of satellite or cable services, which are categorized as Cable & Satellite TV.
83	Student Loans	Reports about the lending practices of a student loan provider, including collection and servicing practices.
84	Tax Preparers	Reports about the services related to tax preparation, including reports about companies that engage in "skimming" consumer tax refunds or charging inflated fees while promising substantial refunds. This category also includes reports about companies aiding consumers in falsifying information on a tax return, and entities pretending to be tax preparers to obtain funds or information from consumers.
85	Tech Support Scams	Reports 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 or smartphone.
86	Third Party Debt Collection	Reports 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.
87	Timeshare Resales	Reports 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.
88	Timeshare Sales	Reports about timeshare sales and promotions. 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.
89	Tobacco Products	Reports about the quality, advertising, or sales of tobacco products. This includes cigarettes, electronic cigarettes, vaping, and smokeless tobacco.
90	Trade & Vocational Schools	Reports about trade or vocational school services. A trade or vocational school is a school that specializes in certain skills, including art, culinary, and technical schools. Colleges and Universities have a separate category.
91	Unsolicited Email	Reports about receiving spam (unsolicited commercial emails).
92	Unsolicited Text Messages	Reports about mobile text messages, including unsolicited text messages from advertisers and service providers.
93	Unwanted Telemarketing Calls	Reports about telephone calls in which the consumer is offered a product or service for purchase, or otherwise solicited, including any unwanted call in which the message is recorded or the entity has ignored the consumer's prior request to opt-out of telemarketing.
94	Used Auto Sales	Reports about the quality, advertising, or sales of used automobiles.
95	Utilities	Reports about utility services (e.g. water, gas, or electric service). This could include billing or lack of service as well as a utility impostor.
96	Vacation & Travel	Reports about the advertising or sales of travel/vacation services. This would include hotels, cruises, and airlines.
97	Website Content	Reports about website content not covered by a more applicable category (e.g. Impostors, Malware & Computer Exploits, or Negative Reviews).
98	Website Design & Promotion	Reports about the quality, advertising, or sales of Internet website design and promotion.