

**Consumer Sentinel Product Code Descriptions**  
**March 2019**

	<b>PSC Description</b>	<b>PSC Explanation</b>
1	Advance-Fee Loans, Credit Arrangers	Complaints about advance-fee loans or advance-fee credit cards, for which the consumer is told he/she has to pay some form of tax or fee prior to obtaining the funds.
2	Auto: Financing	Complaints about automotive financing.
3	Auto: Gas	Complaints about the quality, advertising, or sales of automobile fuel; gas-saving claims for automotive devices; oil and gas additives; gas price gouging; and suspected fuel dilution by stations.
4	Auto: Parts & Repairs	Complaints about the quality, advertising, or sales of automotive parts and the quality of work or advertising of automotive repair service companies.
5	Auto: Renting & Leasing	Complaints about the quality or advertising of automotive rentals or leases, including complaints about the information provided regarding up-front costs, early termination fees, future vehicle value, among other things.
6	Auto: Sales - New	Complaints about the quality, advertising, or sales of new automobiles.
7	Auto: Sales - Used	Complaints about the quality, advertising, or sales of used automobiles.
8	Auto: Warranty Plans & Services	Complaints about automotive warranties and services, including recalls.
9	Banks, Savings & Loans, and Credit Unions	Complaints about banks, including both national and state-chartered, as well as thrifts and credit unions.
10	Books and 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 Services and Content: Cost	Complaints about ISPs that have not truthfully disclosed monthly prices, usage-based fees, or fees for early termination or additional network services.
12	Broadband Internet Services and Content: 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.
13	Broadband Internet Services and Content: 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 Opportunities\Work-At-Home Plans	Complaints about business opportunities: promotion of distributing goods and services, provided by the promoter, with assistance in the form of locations or accounts. Also, complaints about work-at-home plans: an offer a consumer may receive or seek out to work directly from home (e.g. stuffing envelopes or processing medical claims).
15	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.
16	Children's Products	Complaints about the quality, advertising, or sales of products marketed to children. This includes toys, board games, sporting equipment, etc.
17	Computers: 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.
18	Connected Consumer Devices: Activity/Healthcare Monitors or Trackers	An electronic consumer product--not just an app--that 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 the capacity to connect to the Internet. This category includes activity and fitness monitors, self-monitoring healthcare devices, and other technology that quantify consumer biometrics, moods, states, or other personal information.

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19	Connected Consumer Devices: General	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 lacking the capacity to connect to the Internet. 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.
20	Counterfeit Check Scams	Complaints in which a fraudster uses a fraudulent or counterfeit check as part of a scam, including foreign lottery scams, Internet auction scams, secret shopper scams, and check overpayment scams. In check overpayment scams, fraudsters send consumers fraudulent checks for payment. The consumers cash the checks and send any remaining balance back to the fraudsters via wire transfer or prepaid debit card, only later to find that the checks were fraudulent and the consumers are now responsible for the entire deposit. <u>Note: this code includes fraudulent cashier's checks, money orders, corporate checks, and</u>
21	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.
22	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.
23	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. <u>Note: this code includes charge cards and retailer credit cards.</u>
24	Credit Information Furnishers	Complaints about the furnishing of information to the credit reporting agencies. A credit information furnisher is a company that provides information to consumer reporting agencies. Typically, these are creditors with which a consumer has some sort of credit agreement (credit card companies, auto finance companies and mortgage banking institutions, to name a few). However, other examples of information furnishers are collection agencies (third-party collectors), state or municipal courts reporting a judgment of some kind, past and present employers and bonders.
25	Credit Repair	Complaints about organizations which offer to repair a consumer's credit record. A credit repair company is a company that will offer to repair a consumer's credit rating, including removing items from his/her credit report and improving his/her credit score, for a fee.
26	Credit Report Users	Complaints about companies that use the information provided by a consumer credit report. A credit report user is a company that views data collected by the credit bureau in order to make a decision. These companies do not report information; they merely use the data that is supplied. Typically, these are creditors, with which a consumer is attempting to obtain credit (credit card companies, auto finance companies and mortgage banking institutions, to name a few).
27	Creditor Debt Collection	Complaints about the debt collection practices of an original creditor. A creditor debt collector is a company that extended credit (be it a loan, credit card, services, etc) and is now attempting to collect on a delinquent account.
28	Debt Management\Credit Counseling	Complaints about companies that offer debt management or credit counseling services. A debt management or credit counseling company is a company or agency that will assist consumers in organizing their funds and/or paying off accounts.

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29	Digital Media/Streaming	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.
30	Education: Colleges and Universities	Complaints about colleges and universities. This would include issues related to accreditation/usefulness of the degree and promises made by the institution related to job prospects after graduation. Note: this code does not include complaints against trade/vocational schools.
31	Education: Trade\ Vocational Schools	Complaints about trade or vocational school services. A trade or vocational school is a school that specializes in certain skills, including technical schools, culinary schools, etc.
32	Employ Agencies\Job Counsel\Overseas Work	Complaints about companies that offer employment services, job counseling, or information regarding overseas employment opportunities for high fees.
33	Food	Complaints about the quality, advertising, or sales of food products.
34	Franchises\ Distributorships	Complaints about franchises and distributorships. A franchise is a promotion, requiring at least \$500, to sell trademarked goods and services with significant assistance or control of the franchisor (promoter). A distributorship is an opportunity to sell a product for a profit but without the franchisor business model.
35	Funeral Services	Complaints about the quality, services, price, or price disclosures of funeral service providers.
36	Garments, Wool, Leather Goods & Textiles	Complaints about the quality, advertising, or sales of clothing, including wool or leather goods, as well as fabrics. This typically involves the labeling or mislabeling (Made in the USA) of the mentioned items.
37	Grants: Non-Educational	Complaints about companies that offer to assist consumers in obtaining a non-educational grant, or researching what grants they may be eligible for.
38	Health Care Provider Billing	Complaints about the billing practices of a healthcare provider, typically a hospital.
39	Health Care: Diet Products\Centers\Plans	Complaints about the quality, advertising, or sales of diet products, diet centers, and/or diet plans. This category also includes gymnasiums, sports clubs, and spas.
40	Health Care: Dietary Supplements\Herbal Remedies	Complaints about the quality, advertising, or sales of dietary supplements and/or herbal remedies.
41	Health Care: Drugs-OTC\Prescription	Complaints about over the counter/prescription drugs and information.
42	Health Care: Eye Care	Complaints about eye care products and services, including contact lenses. Note: this code includes the withholding of eyeglass prescriptions by a provider when the consumer decides to go elsewhere for business.
43	Health Care: Medical Discount Plans\Cards\Insurance	Complaints about the quality, advertising, or sales of medical discounts plans, medical discount cards, and medical discount insurance.
44	Health Care: Other Medical Treatments	Complaints about medical treatment claims, such as cures for arthritis or cancer cures, and dental care and hearing products and services.
45	Health Care: Other Products\Supplies	Complaints about any other health care products or supplies not covered by other health care product/service codes.
46	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.

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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, a new roof, etc. Note: this code does not cover the initial construction of a home.
50	Housing	Complaints about out-of-scope housing issues. This would include complaints against apartment complexes or landlords for issues such as maintenance.
51	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.
52	Impostor: Business	Complaints about a person or entity who manipulates or attempts to manipulate a consumer into revealing confidential information or performing some act. The scammer will claim to represent a company, like a bank, to either obtain consumer information or induce an action by the consumer, like granting computer access or sending money. Note: this code does not include social engineering attempts involving counterfeit checks, nor does it include any companies attempting to collect on a consumer's debt.
53	Impostor: Family\Friend	Complaints about consumers who are scammed into believing that they are responding to a family member or friend in trouble. Often, scam artists will contact consumers claiming to be or have custody of a family member/friend in distress and in need of an immediate money transfer.
54	Impostor: Government	Complaints about a person or entity claiming to be working for or affiliated with a government agency. Such claims are attempts to gain consumer trust and lure them into a scam such as a foreign lottery or a prize/sweepstakes offer. Note: this code does not include social engineering attempts involving counterfeit checks.
55	Insurance (Other than Medical)	Complaints about non-medical insurance services such as car or life insurance.
56	Internet Auction	Complaints about Internet auctions. Internet auction websites are online marketplaces with new and used merchandise from around the world. Note: this code does not include complaints against online classified listings.
57	Internet Information Services	Complaints about Internet websites that are involved in a commercial venture such as advertising products and services. This category includes websites that offer content for a fee as well as complaints about objectionable material.
58	Internet Web Site Design\Promotion	Complaints about the quality, advertising, or sales of Internet website design and promotion.
59	Inventions\Idea Promotions	Complaints about the quality, advertising, or sales of invention promotion or idea promotion. An invention or idea promotion company is a company who offers to develop an idea or patent an invention. These companies generally charge an upfront fee for any services.
60	Invest: Advice, Seminars	Complaints about companies that offer advice or seminars on investments. Often consumers are solicited advice regarding investments or they are invited to seminars built to promote investment opportunities.
61	Invest: Art\Gems\Rare Coins	Complaints about the quality, advertising, or sales of art, gems, or rare coins.
62	Invest: Other (note in comments)	Complaints about investment opportunities not covered by any other investment product/service code.
63	Invest: Stocks\Commodity Futures Trading	Complaints about the quality, advertising, or sales of investments such as stocks and commodity futures trading.
64	Jewelry\Watches	Complaints about the quality, advertising, or sales of any type of jewelry or watch.
65	Leasing: Business	Complaints about the leasing of products or locations for business use. This includes items such as credit card processing equipment and workspace.
66	Lending: Auto Title Loans	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.

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67	Lending: Banks & Credit Unions	Complaints about the lending practices of a bank or credit union, a cooperative financial institution that its members own and control. Note: this code does not include automotive financing.
68	Lending: Finance Company	Complaints about the lending practices of a finance company, a financial institution that makes loans to individuals. Note: this code does not include automotive financing.
69	Lending: Mortgage	Complaints about the lending practices of a mortgage company, which transfers an interest in property to a lender as debt security. Note: this code does not include complaints about mortgage modification or foreclosure relief services.
70	Lending: Other Institutions	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.
71	Lending: Payday Loans	Complaints about companies offering payday loans or about unwanted products or services received by consumers when applying for payday loans.
72	Lending: Student Loans	Complaints about the lending practices of a student loan provider.
73	Malware and 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.
74	Mobile: Accessories, Devices, and Other	Complaints about mobile devices, defined as miniature computing devices. This category contains mobile device complaints that are not covered by any other product/service code. Examples are cell phones, pagers, tablets and smartphones. It also includes any devices that do not connect to the Internet but are accessories to an electronic or mobile device, such as 3D glasses or headphones.
75	Mobile: Applications\Other Downloads	Complaints about the quality, advertising, or sales of mobile downloads (applications, ringtones, wallpapers, etc). Unauthorized charges are covered under a separate product/service code.
76	Mobile: Carrier Rates\Plans	Complaints about the rates, advertising, or coverage plans for mobile devices.
77	Mobile: Text Messages	Complaints about mobile text messages, including unsolicited text messages from advertisers and service providers.
78	Mobile: Unauthorized Charges or Debits	Complaints about unauthorized charges or debits to a mobile device account. This would include instances that a consumer unknowingly signs up for a recurring charge after downloading a free ringtone/wallpaper/etc.
79	Modeling Agencies\Services	Complaints about companies which offer modeling agency services. Modeling agencies/services offer to help the consumer find work/book jobs in modeling for a fee.
80	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.
81	Multi-Level Mktg\Pyramids\Chain Letters	Complaints about multi-level marketing, pyramid, or chain letters which involve a company signing a consumer up to sell memberships to make money, often with no products sold.
82	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.

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83	Nigerian\Other Foreign Money Offers (not prizes)	Complaints about Nigerian scams and other foreign money offers, which involve offers consumers receive from someone out of the country. This usually involves consumers being informed that the scammer is due unclaimed funds from a deceased relative or bank president/country official and is requesting consumer assistance in transferring funds to the US.
84	Office Supplies and Services	Complaints about the quality, advertising, or sales of office supplies or office supply services. Office supplies and services would be any supplies that could be used in an office (paper, cleaning supplies, toner, etc).
85	Office: Ad Space\Directory Listings	Complaints about companies that offer ad space and directory listing services. Consumer/companies are charged an up-front fee for ad space or directory listings. Later the consumer/company finds out that the offer was not legitimate.
86	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.
87	Other (Note in Comments)	Complaints that are not covered by any other product/service code listed.
88	Personal Care Products	Complaints about the quality, advertising, or sales of toiletries marketed for personal care, including cosmetic and hygienic products.
89	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 in order to receive their winnings, allegedly to cover insurance, shipment, taxes, etc.
90	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.
91	Real Estate (not Timeshares)	Complaints about real estate sales and advertising (timeshares excluded).
92	Recovery\Refund Companies	Complaints about companies which offer the services of recovering government refunds/unclaimed funds for consumers. These companies often target former victims of scams. The scammer tells the victim that they can track and apprehend the scammer and recover the money lost by the victim, for a price.
93	Romance Scams	Complaints about a scammer who establishes an online relationship with a consumer under the guise of romance or companionship, but then uses this trust to trick the victim into sending money for different reasons. Variations on this scam include needing money for a plane ticket, requiring assistance for a financial hardship, needing funds to help a sick relative, etc. Note: this code does not include social engineering attempts involving counterfeit checks.
94	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.
95	Shop-at-Home\Catalog Sales	Complaints about product sales via catalog or home shopping. These transactions can take place online, or by fax, mail, or phone.
96	Social Networking Service	Complaints about social networking websites such as Facebook, Google+, LinkedIn, or Twitter.

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97	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 or the IRS in order to obtain funds or information from consumers.
98	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.
99	Telemarketing, Other	Complaints about telephone calls in which the consumer is offered a product or service for purchase, or more generally, any unwanted call in which the message is recorded or the entity has ignored the consumer's prior request to opt-out of telemarketing. Note: this code does not include pretexting by phone.
100	Telephone: Carrier Switching	Complaints about carrier switching by a telephone service provider often without the consumer's knowledge.
101	Telephone: Other	Complaints about landline telephone products/services not covered by any other telephone product/service codes.
102	Telephone: Prepaid Phone Cards	Complaints about the quality, advertising, or sales of prepaid phone cards. A prepaid phone card offers the buyer an opportunity to pay for telephone service fees in advance. Some calling cards come with fees that can take a big bite out of the calling time you've bought. As a result, the cards don't deliver the call time they advertise.
103	Telephone: Unauthorized Charges or Debits	Complaints about unauthorized charges or debits to a landline telephone account. This could include unauthorized voicemail services, call forwarding services, etc.
104	Telephone: VoIP Services	Complaints about Voice Over Internet Protocol (VoIP) products/services. VoIP is a phone/Internet service that uses a broadband Internet connection rather than a regular phone line. VoIP converts your phone call — actually, the voice signal from your phone — into a digital signal that travels through the Internet to the person you are calling.
105	Television (Programming and Advertisements)	Complaints about the general programming or advertising on television. This includes content of programming or advertising.
106	Television: Satellite & Cable	Complaints about the quality, advertising, or sales of satellite or cable services.
107	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.
108	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.
109	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.
110	Tobacco Products	Complaints about the quality, advertising, or sales of tobacco products. This includes cigarettes and smokeless tobacco.
111	Travel\ Vacations	Complaints about the advertising or sales of travel/vacation services. This would include hotels, cruises, and airlines.

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112	Unauthorized Debits or Charges for Unknown Products	Complaints about unauthorized debits or charges to consumers for unknown products or services, typically on consumers' credit card bills. The consumer may or may not know the origin of these charges. Note: unknown charges on telephone bills are covered under the telephone billing codes.
113	Unsolicited Email	Complaints about receiving spam (unsolicited commercial emails).
114	Utilities	Complaints about utility services (e.g. water, gas, electric). This could include billing or lack of service.