

Descriptions of Report Categories

Fraud Report Categories

Advance Payments for Credit Services:

The promise of a loan, credit card, or other applicable benefit that require the consumer to pay a fee first or the promise that the consumer's credit can be rehabilitated for payment in advance.

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; job scams, job listings, or employment services; 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 Fake 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and asked to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc.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 the following: disease and dependency treatments; optical health and vision-correction procedures; dietary supplements; weight-loss products or services; impotency treatments; health spas and equipment; fertility services; sunscreens; HIV-test kits; medical discount plans; over-the-counter or prescription drugs; and other medical products, supplies or treatments such as alternative medicine, herbal supplements, and telemedicine.

Imposter Scams:

Someone pretends to be a trusted person to get consumers to send money or give personal information. Examples include the following: scammers posing as a government agency, a friend or relative with an emergency need for money, a romantic interest, a computer technician offering technical support, or a charity or company. This category also includes grant, property tracer, or refund scams where the scammer is allegedly a government employee.

Internet Services:

Problems with website content, including websites that offer content for a fee or advertise products and services; difficulty canceling an ISP or online account; 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.

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.

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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; internet auctions; 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 or landline telephone plans, rates, or coverage areas; problems with mobile applications, downloads, or other problems; charges for calls to "toll-free" numbers; unauthorized charges, such as unauthorized charges for calls; unauthorized switching of consumers' phone service provider; misleading prepaid phone card offers; VoIP service problems; and unsolicited faxes and text messages.

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 uses another person's identifying information to commit fraud or theft.

Identity Theft Types:

Bank Account:

Use of a person's identifying information to open a new bank account (such as a checking or savings account), to write checks against a person's existing bank account, or use their debit card, or make other withdrawals or transfers from their bank account without their permission.

Credit Card:

Use of a person's identifying information to open a new credit card account or to make charges to a person's existing credit card account without their permission.

Employment and/or Tax-Related:

Use of a person's identifying information to get a job, to get wages, and/or file taxes without their permission.

Government Documents or Benefits:

Use of a person's identifying information to get government documents such as a driver's license, passport, or other government documents, or to get government benefits, such as Social Security, Medicare, or unemployment benefits without their permission.

Loan or Lease:

Use of a person's identifying information to get a loan or lease, such as to get a house or apartment rental lease, a car loan or lease, a business or personal loan (including a Small Business Administration loan), a federal or non-federal student loan, or a mortgage or other real estate loan without their permission.

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Other Identity Theft:

Use of a person's identifying information in other ways to commit fraud or theft, such as to create or use another person's email or social media account, to create or use a person's online shopping or payment account, to break the law or avoid the police, to get insurance, to get medical care, to open or use a person's securities or investment account without their permission.

Phone or Utilities:

Use of a person's identifying information to open a new account for telephone service (landline or mobile), or other utilities (such as gas, water, electricity, internet, or cable service), without their permission, or to make charges to a person's existing phone or utility account without their permission.

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 installations and downloads; etc.

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 and Loss Protection:

Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers; phishing attempts; and deceptive credit card loss protection and insurance programs.

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.

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Home Repair, Improvement and Products:

Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving incorrect or incomplete products; problems with home repair services and contractors; issues with home protection devices or services; problems with home warranties; and reports about general housing-related issues. This category includes problems with Internet-connected appliances, payment plans, and extended appliance warranties.

Privacy, Data Security, and Cyber Threats:

Reports about data privacy, including children's online privacy. This includes reports about the collection, storage, use, disclosure, or disposal of consumer data; reports about the practices and processes companies use to secure consumer data. Also included are reports about malware and computer exploits, including spyware, malware, denial of service attacks, 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.