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and asked to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc.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 webstite 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.

Descriptions of Report Categories

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.

Descriptions of Report Categories

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.

Descriptions of Report Categories

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.

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	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.

Consumer Sentinel Network Subcategories
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	Subcategory Name	Subcategory Definition
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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	Subcategory Name	Subcategory Definition
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.

Consumer Sentinel Network Subcategories
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	Subcategory Name	Subcategory Definition
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).

Consumer Sentinel Network Subcategories
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	Subcategory Name	Subcategory Definition
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.

Consumer Sentinel Network Subcategories
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	Subcategory Name	Subcategory Definition
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 techincal 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.