

Glossary & Definitions for Fraud in Real-Time

Imposter Scams:

Someone pretends to be a trusted person to get consumers to send money or give personal information. Examples include scammers claiming to work for or be affiliated with a government agency; scammers posing as a friend or relative with an emergency need for money; scammers posing as a romantic interest; scammers claiming to be a computer technician offering technical support; and scammers claiming to be affiliated with a private entity (e.g., a charity or company).

Identity Theft Scams:

Someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft.

Fraudulent Tax Preparer:

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.

General Fraud Cases:

Any kind of fraud - related case, including not not limited to:

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: Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers; phishing attempts; etc. 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. Home Repair, Improvement and Products: Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; issues with home protection devices or services; reports about general housing-related issues; 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.

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:

Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers/phishing attempts; etc.

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.

Home Repair, Improvement and Products:

Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; issues with home protection devices or services; reports about general housing-related issues; 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.

Credit Card Fraud:

Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers/phishing attempts; etc.

COVID-19 Related Romance Scams

A confidence trick involving feigning romantic intentions towards a victim, gaining their affection, and then using that goodwill to commit fraud. COVID-19 provided the perfect reason to be unwilling to meet in person.

General COVID-19 Related Fraud

Any type of fraud that utilised the COVID-19 pandemic. This includes false medical claims, fake claims for assets, founding fake companies to claim government support, and posing as funding institutions.

COVID-19 Related Online Shopping Scams

Criminals post fake adverts for necessary products during the pandemic, like medicines, hygiene products, and test kits, and often ask for payment upfront before sending fake products or nothing at all.

U.S. Air Force Fraud

Fraud and identity theft carried out against active duty members, dependent children or a spouse, or an inactive reserve in the U.S Air Force. Fraud types include: credit card fraud, bank fraud, loan or lease fraud, employment or tax-related fraud, government documents and benefit fraud, and other types of identity fraud. Military members are particularly vulnerable because they relocate frequently.

U.S. Army Fraud

Fraud and identity theft carried out against active duty members, dependent children or a spouse, or an inactive reserve in the U.S Army. Fraud types include: credit card fraud, bank fraud, loan or lease fraud, employment or tax-related fraud, government documents and benefit fraud, and other types of identity fraud. Military members are particularly vulnerable because they relocate frequently.

U.S. Coast Guard Fraud

Fraud and identity theft carried out against active duty members, dependent children or a spouse, or an inactive reserve in the U.S Coast Guard. Fraud types include: credit card fraud, bank fraud, loan or lease fraud, employment or tax-related fraud, government documents and benefit fraud, and other types of identity fraud. Military members are particularly vulnerable because they relocate frequently.

U.S. Marine Fraud

Fraud and identity theft carried out against active duty members, dependent children or a spouse, or an inactive reserve in the U.S Marines. Fraud types include: credit card fraud, bank fraud, loan or lease fraud, employment or tax-related fraud, government documents and benefit fraud, and other types of identity fraud. Military members are particularly vulnerable because they relocate frequently.

U.S. Navy Fraud

Fraud and identity theft carried out against active duty members, dependent children or a spouse, or an inactive reserve in the U.S Navy. Fraud types include: credit card fraud, bank fraud, loan or lease fraud, employment or tax-related fraud, government documents and benefit fraud, and other types of identity fraud. Military members are particularly vulnerable because they relocate frequently.

Military Veteran Scams

Fraud that utilises the identity of ex-military members to gain access to government schemes and benefits. Also includes identity theft, phishing, imposter scams, coronavirus scams, and investment and loan deceptions.