

THE POWER OF DATA SHARING AND USAGE

Chuck Harwood
Federal Trade Commission

Contributors

- ▣ **Canadian Anti-Fraud Centre**
- ▣ *Center for Democracy and Technology*
- ▣ **Idaho Attorney General**
- ▣ *Identity Theft Assistance Center*
- ▣ **Internet Crime Complaint Center**
- ▣ *Lawyers' Committee for Civil Rights*
- ▣ **Minnesota Department of Public Safety**
- ▣ **Mississippi Attorney General**
- ▣ *National Consumers League*
- ▣ **North Carolina Department of Justice**
- ▣ **Oregon Department of Justice**
- ▣ *Participating Better Business Bureaus*
- ▣ **U.S. Postal Inspection Service**
- ▣ **Washington Attorney General**

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All Complaints

Past 1 Year

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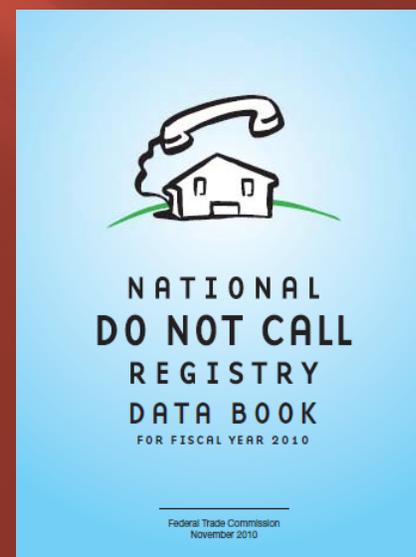
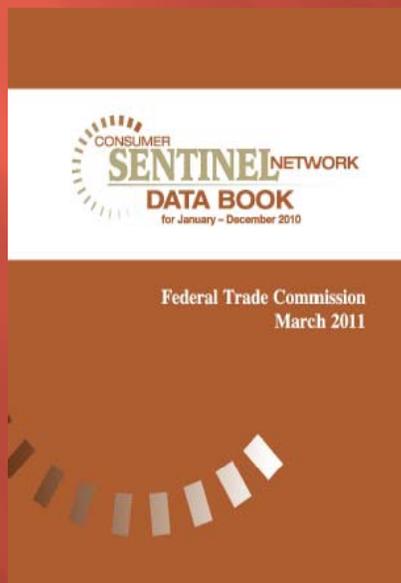
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Sentinel Data Reports

- ▣ National Do Not Call Registry Data Book: FY-2009, FY-2010
- ▣ Consumer Sentinel Network Data Book: CY-2008, CY-2009, CY-2010



Emerging Scams

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Protecting America's Consumers

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For RAAMA: 05062011

FTC Releases List of Top Consumer Complaints in 2010; Identity Theft Tops the List Again

The Federal Trade Commission today released the list of top consumer complaints received by the agency in 2010. The list showed that for the 11th year in a row, identity theft was the number one consumer complaint category. Of 1,228,285 complaints received in 2010, 250,854 – or 19 percent – were related to identity theft. Debt collection complaints were in second place, with 144,159 complaints.

The report breaks out complaint data on a state-by-state basis and also contains data about the 50 metropolitan areas reporting the highest per capita incidence of fraud and other complaints. In addition, the 20 metropolitan areas reporting the highest incidence of identity theft are noted.

For the first time, “imposter scams” – where imposters posed as friends, family, respected companies or government agencies to get consumers to send them money – made the top 10. The FTC also has issued a new consumer alert, “Spotting an Imposter”, to help consumers avoid imposter scams.

The top consumer complaints were:

Rank	Category	Number of Complaints	Percentage
1	Identity Theft	250,854	19%
2	Debt Collection	144,159	12%
3	Internet Services	85,503	7%
4	Prizes, Sweepstakes and Lotteries	49,107	4%
5	Shop-at-Home and Catalog Sales	43,866	4%
6	Imposter Scams	37,388	3%
7	Internet Services	33,258	3%

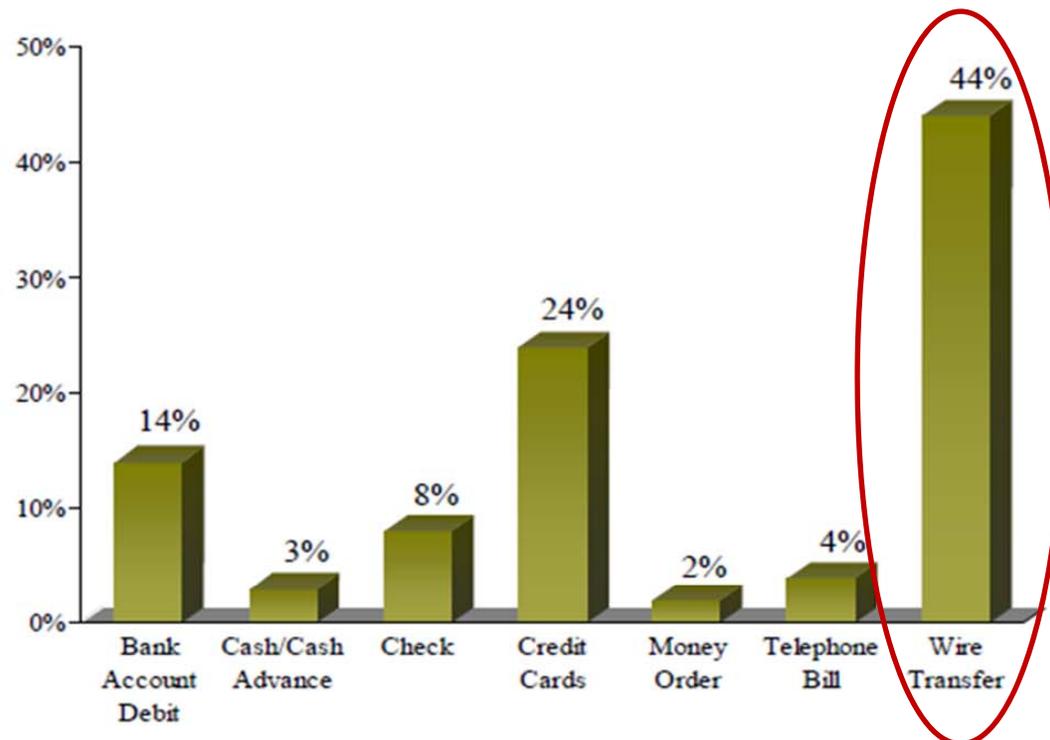
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Priorities



**Consumer Sentinel Network Fraud Complaints
by Method of Consumer Payment¹**
January 1 – December 31, 2010



Consumer Education

Wiring Money

Scammers come up with all kinds of convincing stories to get your money. And many of them involve you wiring money through companies like Western Union and MoneyGram.

Why do scammers insist that people use money transfers? Because it's like sending cash: the scammers get the money quickly, and you can't get it back. Typically, there's no way to reverse a transfer or trace the money, and money wired to another country can be picked up at multiple locations, so it's just about impossible to identify or track someone down.

In some cases, agents of the money transfer company have been in on the fraud. In fact, the FTC found that between 2004 and 2008, agents of one wire transfer company helped fraudulent telemarketers and other con artists trick U.S. consumers into wiring more than \$84 million within the United States and to Canada alone.

What You Need to Know

Money transfers can be useful when you want to send funds to someone you know and trust – but they're incredibly risky when you're dealing with a stranger. Remember:

- ✔ **Wiring money is like sending cash; once it's sent, you can't get it back.** Con artists often insist that people wire money – especially overseas – because it's nearly impossible to reverse the transfer or trace the money.
- ✔ **Never wire money to strangers or someone you haven't met in person.** That includes:
 - ✔ Sellers who insist on wire transfers for payment
 - ✔ An online love interest who asks for money or a favor
 - ✔ Someone advertising an apartment or vacation rental online
 - ✔ A potential employer or someone who says it's part of your new online job
 - ✔ Someone who claims to be a relative or friend in dire straits – often in a foreign jail or hospital – and wants to keep it a secret from the family

Video

Money Transfer Scams: Why is the FTC interested in money transfers?



[View larger](#), [download](#), or [embed this video](#).

Consumer Complaint?
Report it to the FTC

Resources

- » [Spotting an Impostor: Scammers Pose as Friends, Family and Government Agencies](#)
- » [Money Transfers Can Be Risky Business](#)
- » [The Secrets of Mystery Shopping...Revealed](#)
- » [Mystery Shopping Scams May Target New College Grads](#)
- » [Rental Listings May Be Red Herrings](#)
- » [Advance-Fee Loan Scams: 'Easy' Cash Offers Teach Hard Lessons](#)
- » ["I'm from the Government...": Latest Sweepstakes Scams Feature Con Artists Impersonating Government Officials](#)

Work Shop



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For Release: 03/23/2011

FTC To Host Workshop on Protecting Consumers From Lottery, Prize, and Sweepstakes Scams and Other Frauds that Use Money Transfers

On May 2-3, 2011, the Federal Trade Commission will host a public workshop in Chicago to examine what more can be done to protect consumers from lottery, prize, and sweepstakes scams, and other scams that use money transfers through companies like MoneyGram and Western Union as the method of payment.

The workshop, "Congratulations, You're a Winner!" – Lottery, Prize, and Sweepstakes Scams and the Role of Money Transfer Services," will bring together law enforcers, consumer protection organizations, businesses, and representatives from money transfer service providers to discuss the most effective ways to combat this ongoing problem.

Lottery, prize, and sweepstakes scams, which include government imposter scams and fake check scams, continue to be of particular concern to the FTC. These are scams in which consumers are falsely told, "You're a Winner" of a particular lottery or sweepstakes, and that they need only wire money to pay taxes or other fees to collect their prize.

The agency's recently released *Consumer Sentinel Network Data Book for 2010* shows that these types of scams were the third highest complaint category for that year, right behind identity theft and debt collection. The *Data Book* also shows that "money transfer" was the method of payment in 44 percent of the 2010 complaints that included information on the method of payment, up from 21 percent in 2009. These complaints alone represented more than \$144 million in consumer losses.

E-mail this News Release

If you send this link to someone else, the FTC will not collect any personal information about you or the recipient.

Related Items:

Consumer Information:

- [Money Matters: Wiring Money](#)
- [Spotting an Impostor](#)
- [Scammers Exploit the FTC's Good Name, Promise Phony Sweepstakes Prizes](#)

Demographics

Consumer Sentinel Network Fraud Complaints by Consumer Age¹ *Calendar Years 2008 through 2010*

Consumer Age	CY - 2008		CY - 2009		CY - 2010	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	2,567	1%	3,171	1%	3,013	1%
20-29	67,998	20%	76,306	18%	79,770	17%
30-39	76,068	22%	88,810	21%	91,197	20%
40-49	87,809	26%	103,116	24%	107,552	23%
50-59	76,469	22%	105,057	24%	112,546	24%
60-69	16,399	5%	26,965	6%	31,201	7%
70 and Over	16,142	5%	25,570	6%	34,289	7%
Total Reporting Age	343,452		428,995		459,568	

Challenges to Information Sharing

- ▣ Who is the information being shared with?
- ▣ What will it be used for?
- ▣ What privacy or other representations were made when it was collected?
- ▣ Does it contain information that is subject to heightened protection standards or laws
 - PII
 - SHI
 - Confidential business information
- ▣ What protections will recipient observe?

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