

Overall Top Ten Scams

Rank	Scam	% of Total
1	Internet: Gen. Merchandise Sales	27.18%
2	Prizes/Sweepstakes/Free Gifts	19.47%
3	Recovery/Refund Companies	17.64%
4	Fake Check Scams	13.75%
5	Advance Fee Loans, Credit Arrangers	5.03%
6	Computers: Equipment/Software	4.50%
7	Phishing/Spoofing	3.08%
8	Scholarships/Grants	2.83%
9	Friendship & Sweetheart Swindles	0.75%
10	Office: Ad Space/Directory Listings	0.67%

Top Internet Scams

Rank	Scam	% of Total
1	Internet: Gen. Merchandise Sales	43.92%
2	Fake Check Scams	21.21%
3	Prizes/Sweepstakes/Free Gifts	9.71%
4	Advance Fee Loans, Credit Arrangers	7.52%
5	Recovery/Refund Companies	4.67%
6	Computers: Equipment/Software	3.43%
7	Phishing/Spoofing	1.26%
8	Friendship & Sweetheart Swindles	1.24%
9	Scholarships/Grants	1.04%
10	Investments: Other (note in comments)	0.59%

Top Offline Scams

Rank	Scam	% of Total
1	Recovery/Refund Companies	33.55%
2	Prizes/Sweepstakes/Free Gifts	31.45%
3	Internet: Gen Merchandise	6.65%
4	Computers: Equipment/Software	5.83%
5	Phishing/Spoofing	5.33%
6	Scholarships/Grants	5.03%
7	Fake Check Scams	4.60%
8	Advance Fee Loans, Credit Arrangers	1.98%
9	Office: Ad Space/Directory Listings	1.28%
10	Charitable Solicitations	0.60%

MEET THE SCAMS

A look at the most reported frauds

Internet: General Merchandise Sales (not auctions)
Goods purchased are either never delivered or misrepresented

Prizes/Sweepstakes/Free Gifts
Requests for payment to claim fictitious prizes, lottery winnings, or gifts

Recovery/Refund Companies
Scammers contact victims and claim the consumer owes money on a fictitious debt or to help recover money lost in a previous scam

Fake Check Scams
Consumers paid with phony checks for work or for items they're trying to sell, instructed to wire money back to buyer

Advance Fee Loans, Credit Arrangers
False promises of business or personal loans, even if credit is bad, for a fee upfront

Computers: Equipment and Software
Scammers claim to offer "technical support" for computer problems and charge a fee to fix a nonexistent problem

Phishing/Spoofing
Emails pretending to be from a well-known source ask consumers to enter or confirm personal information

Scholarships/Grants
For a fee, a "search company" offers to conduct customized search for scholarships or grants for students. Scammers take money and run or provide a worthless list

Friendship & Sweetheart Swindles
Con artist nurtures an online relationship, builds trust, and convinces victim to send money

Office: Ad Space/Directory Listings
Fake invoices sent in response to telemarketing calls asking for confirmation of business or organizational information

Online merchandise sales the #1 complaint

For the third year in a row, Internet merchandise sales gone bad were the top complaint reported to Fraud.org. These scams typically involve an online ad for merchandise that is priced far below typical costs for such goods. When the consumer tries to purchase the item, it either never arrives or what arrives is not what the consumer ordered. Popular types of merchandise offered in these scams are electronics (smartphones, game consoles) and apparel (high-end sneakers, purses, and similar items). Among all complaints where the method of initial contact was online, Internet merchandise complaints made up nearly half of the complaints (43.92%).

Refund and recovery scams continue alarming growth

In 2015, refund and recovery scams were the fastest-growing type of scam reported to Fraud.org, ranking third overall in total number of complaints and first in phone-based complaints. This continues the alarming rise in this type of complaint that we first detected in 2014. Complaints about refund and recovery scams increased by more than 70% compared to that in 2014. These scams typically involve a consumer receiving a call from someone claiming that the consumer owes on an unpaid debt. While the debt typically doesn't exist, the caller may threaten the consumer with a negative credit report, jail, deportation, or other penalty—unless they pay up immediately. For far too many consumers, the threat is enough to get them to pay. The average loss reported from this scam in 2015 was nearly \$1,200.

Telephone scams remain a top concern

In an era when everyone seems to have a connected gadget at their fingertips, scammers are continuing to rely on one old-fashioned technology: the telephone. For the third year in a row, the most frequent way that scam artists reached their victims in 2015 was via phone (46.27% of complaints) followed by the Web (32.16%) and email (11.04%). In fact, not only was phone the top method of initial contact again, it continued to rise by nearly 8% compared to 2014.

Wire transfer tops payment methods again

Once again, scammers returned to the wire transfer as their preferred method of payment in 2015. In 2014, credit cards were used to send money to scammers in nearly half of the total complaints; in 2015, that number dropped significantly. Last year, consumers reported paying scammers with a wire transfer in more than 41% of the complaints where a loss was reported.

Method of Contact	% of Total
Phone	46.27%
Websites	32.16%
Email	11.04%
Postal mail	6.38%
Other (in person, tv/radio, print, fax, etc.)	4.16%

Consumer Age	% of Total
Under 18	0.88%
18-25	17.83%
26-35	21.58%
36-45	17.21%
46-55	17.05%
56-65	14.13%
Above 65	11.33%

Payment Method	% of Total
Wire transfer	41.61%
Credit card	29.34%
Bank debit card	13.61%
Bank account debit	5.77%
Other*	6.45%
Check	3.23%

* Includes payment via cash, cashier's check, money order, cash advance, trade, and telephone bill

Fraud.org's Top Ten Scams report is compiled annually from complaints received directly from consumers. We do not attempt to verify the authenticity of these complaints, nor do they represent a scientific sample.

To get more information on these scams or report suspected fraud, please visit www.fraud.org.

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