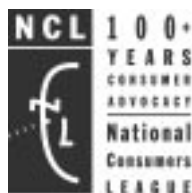


## Year Long Trends

- 37,183 complaints were reported to NFIC in 2003 compared with 36,802 in 2002.
- Fraud is everywhere, but for the first time in 2003, NFIC calculated the location of victims relative to the total state population. It found Alaska and Hawaii are the top locations of Internet scam victims per capita.
- Credit cards as a form of payment rose from 34% in 2002 to 39% in 2003.
- Though accounting for a small percentage, the new category of Fake Check scams has already reached the top ten Internet scam list.
- The average loss rose from \$468 in 2002 to \$527.
- Foreign online scammers represented 7% of complaints (3% in Canada and 4% in other countries), but in 25% of cases, the consumers did not know where the crooks were located.

Internet  
National Fraud Information Center  
Watch

## Internet Scams



## Fraud Trends January-December 2003

### Top Ten Scams

Category	% of All Complaints
<b>Auctions</b> <i>Never delivered or misrepresented goods or services</i>	<b>89%</b>
<b>General Merchandise</b> <i>Sales of everything from T-shirts to toys but goods never delivered or are not as advertised</i>	<b>5%</b>
<b>Nigerian Money Offers</b> <i>False promises of riches if consumers pay to transfer vast fortunes to their accounts</i>	<b>2%</b>
<b>Information/Adult Services</b> <i>Costs of services misrepresented or services never provided</i>	<b>1%</b>
<b>Internet Access Services</b> <i>Cost of Internet access misrepresented or services never provided</i>	<b>1%</b>
<b>Computer Equipment/Software</b> <i>Sales of computer products never delivered or misrepresented</i>	<b>.2%</b>
<b>Work-at-Home Plans</b> <i>Kits sold on false promises of big profits from working at home</i>	<b>.2%</b>
<b>Lotteries</b> <i>False promises to help consumers win money or claim winnings from foreign lotteries</i>	<b>.2%</b>
<b>Fake Checks</b> <i>Consumers are paid with phony checks for items they've sold or work performed, with instructions to wire some of the money back to the con artists</i>	<b>.2%</b>
<b>Advance Fee Loans</b> <i>False promises of personal or business loans, even if credit is bad, for a fee paid upfront</i>	<b>.1%</b>

## Internet Scams



## Fraud Trends January-December 2003

### Ages of Consumers

<i>Ages</i>	<i>% of Complaints</i>
Under 20	3%
20-29	26%
30-39	27%
40-49	25%
50-59	14%
60-69	4%
70+	1%

### Top Five Methods of Payment

<i>Category</i>	<i>% of Payments</i>
Credit Card	39%
Money Order	26%
Check	11%
Debit Card	7%
Bank Debit	7%

### Methods of Contact by Internet Crooks

<i>Category</i>	<i>% of Contacts</i>
Web sites	95%
Email	5%

## Location

### Top Five Per Capita Consumer Locations

<i>Location</i>	<i>Victims*</i>
Alaska	60
Hawaii	21
Washington	15
Wyoming	15
Rhode Island	15

### Top Five Crook Locations

<i>Location</i>	<i>% of Complaints</i>
California	15%
New York	9%
Florida	8%
Texas	5%
Canada/Outside U.S.	4%

\*Approximate number per 100,000 within state