

# Consumer News

Office of Consumer Affairs



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## County of Summit Office of Consumer Affairs Educates Consumers of Common Jargon

You may have heard some of the unusual lingo used to describe consumer scams, but are not sure of what they mean. The Office of Consumer Affairs has compiled a list of frequently heard terminology.

### *Common Consumer Jargon*

*"Blast faxes"* - unsolicited fax randomly sent by computer.

*"Boiler room"* – place of business where salespeople use hard-selling tactics to peddle offers to unsuspecting prospects over the phones.

*"Call splashing"* - when you place a call from a public phone (a payphone, hotel, or airport phone, for example) your call may be routed to a distant call center before being "handed off" to your chosen long distance carrier. Your preferred long distance carrier might then, either unintentionally or intentionally bill you as if your call originated from the distant call center, rather than from your actual location.

*"Cramming"* - placing unauthorized charges on one's credit card or telephone bill.

*"Cyber bullying"* – sending or posting harmful or cruel text or images using the Internet or other digital communication devices.

*"Flipping"* - buying and quickly reselling properties for big profits.

*"Phishing"* - unwanted emails used to deceive consumers into disclosing their credit information by imitating legitimate financial institutions.

*"Pop-ups"* - plague of unsolicited advertisements that pop-up on one's computer screen.

*"Robocalls"* - automated telemarketing phone call that uses both a computerized auto dialer and a recorded message.

*"Shoulder surfing"* - when criminals watch you from a nearby location or behind you in a line, as you key in your PIN number.

*"Skimming"* – the unauthorized copying of information stored on the magnetic strip of a credit card. This information is used to create a 'cloned card', which is then used for fraudulent transactions in retail outlets or on the Internet. The stolen details can also be used for Identity theft.

*"Slamming"* - changing one's long distance phone service without authorization.

*"Spam"* - plague of unwanted emails.

*"Spim"* - unwanted emails sent to the users of instant messages programs.

*"Spit"* - unwanted voice messages via Internet telephones.

*"Spoofing"* - setting up look-alike financial institution web sites to rip-off customers.