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SCAMS

**Every Internet Marketer
Should Beware!!!**

by

Ryan Ambrose

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It's a Jungle Out Here

If you're out here to make money on the Internet, I wish you luck. Many do it successfully and you could be one of them.

The bad news is, trying to make money online has its own occupational hazards, and scammers are among them. Sadly, they're always going to be around. Many of them cannot be stopped or prosecuted because of where they are or how they go about their dirty business. That means it's a jungle out here on the Internet, and regardless of how many scammers *do* get caught, there will always be others.

That means you have to learn and be prepared. I learned about the various categories and strategies of common online and email scams the same way a lot of people do: in bits and pieces, or with hard knocks. However, you're lucky enough to be reading this report, which means you get the opportunity to avoid some of the trouble I experienced.

So let's get started.

Envelope Stuffing: Now Even on the Net

It's bad enough this scam can't be snuffed out in the paper world, but now it has to come to the Net and add itself to the already torrential quantity of scams here. And even if the people peddling it are using the near-scam variety (a ripoff that isn't technically illegal, but only just), it's still a scam.

For those of you currently unfamiliar with envelope stuffing scams, all the one's I've seen are some variation on this:

- ◆ A site claims that companies need their envelopes stuffed, and they're willing to pay unusually high levels of cash per envelope to get it done.
- ◆ There's plenty of work.

- ◆ It might include something resembling a plausible explanation of why those companies will pay as much as they offer, or simply hype.
- ◆ Pay a registration fee to sign up.

Now, up to this point, they've pitched envelope stuffing as a job, although this is never explicitly stated in every case I've seen. If you fall for it and pay the fee in the hopes that they'll add you to their list of 'workers', one of several things will happen:

- ◆ You'll never hear from them again. Your money's gone, usually to an untraceable scammer. I saw one offer of this sort which included an address that looked like a building because it gave a suite number. The problem is that you can also refer to a post office box as a suite, and since no other contact information was given, that's probably what it was.
- ◆ You find out it's a scam, and you get paid only when you trick someone else into joining (a pyramid scheme on top of a scam).
- ◆ The near-scam variety, where you find out you have to get your own envelopes to stuff and run it like a business. You also find out that this company sells something with you as a distributor. This may or may not be legal to do, but they didn't mention any of this in advance, and it's all but certain a refund is out of the question now that you know.

No matter which variety you get, envelope stuffing programs are scams and should be avoided like the plague. It's not a job and regardless of how tempting it may sound, it won't work out for you.

Data Entry

Data entry sites aren't illegal, but I wouldn't have the ethics to start one. They take a similar tack to the envelope stuffing scam, and they work like this:

- ◆ Lots of people need their forms filled out online.
- ◆ You will be paid some sum of money that seems a bit large for such a simple type of work. The last site I saw said \$15-\$20 dollars per 20-minute form.
- ◆ It may included testimonials supposedly from grandmother, the previously down on their luck, and other 'real' salt-of-the-earth people about how this program changed their lives.
- ◆ Pay them to get started, because they 'only want serious applicants' or something else that will stop you from asking the right questions.

Yes, I needed the money at the time, resulting in me being dumb. Much to my chagrin, I fell for this with mixed results.

What I found was that this 'job' requires you to advertise for people who need their forms filled out at your expense. Again, this makes it a form of business strategy, and not the 'job' they inferred it would be. Home typing works the same way, and is pitched similarly.

Another instance is that you find out this 'data entry' program is about finding companies who want you to promote their products. This is called affiliate marketing, and it's a completely legitimate business strategy, whether you're the affiliate marketer, or a company recruiting affiliate marketers. What *isn't* legitimate is having to make a payment to find these companies, or having to pay in advance for the right to advertise for them. There are plenty of places you can go and find them **FOR FREE**, such as:

- ◆ [Commission Junction](#)
- ◆ [Clickbank](#)
- ◆ [AffiliateSeeking.com](#)
- ◆ [Affiliate Scout](#)

In either data entry or envelope stuffing, it's really simple. If it sounds like too much money for something so easy, makes an inference (not an explicit statement) that it's *a job* as opposed to *a business*, and involves paying a sign-up fee before telling you anything specific about it beforehand, you should avoid it. At the very least, the program is deceptive.

Furthermore, you might want to think twice about *promoting* them as a means of garnering online income if you're an affiliate marketer. Yes, some of these types of programs can be advertised or promoted by affiliates and even convert. If you are one though, go to their home page and read what your referrals will see when they click through your link. You may find that the sleaze is too deep for your liking.

419/Advance Fee Scams

Frankly, I have no idea why this type of scam is still around because it's so commonly known. I've even seen commercials making fun of it, but they still appear in my email from time to time. I suppose that means they still work, so I'll mention them here.

If you want to get into the nitty-gritty details, you can look at the Wikipedia entry [at this link](#). However, the short version is easy to understand. Some scammer pretends to be someone else with a lot of money, and needs your help. I've seen scammers pretending to be:

- ◆ Barristers representing the estates of dead nobility in the UK
- ◆ Rich widows with fake sob stories
- ◆ Giant Chinese corporations
- ◆ Charitable organizations
- ◆ And I even received one claiming to be Microsoft (no, it wasn't the real Microsoft that did this!)

Anyway, they say they're willing to give you a lot of their gigantic but fictitious sum if you send money to help them first, or give them your

personal information so they can get in touch with you. The scammer wants one of two things:

- ◆ They want to take you for all the money they can trick you into sending them, then disappear when you catch onto their con.
- ◆ They want to steal your identity.

In either case, the solution to receiving this sort of email is to use the 'Delete' key on it.

This also exists in a 'You've won the lottery' variation. It still involves a lot of money, which the scammer says you've already won after being picked randomly in some manner or another. I haven't seen one of these ask for money in advance, but it does ask for personal information. One even asked me to visit their 'office' where they could get it from me in person because they needed to see some official identification before they transferred my 'winnings' to me. This should be handled with the 'Delete' key as above.

Brazenly enough, there are even 419/advance fee scams that occur when someone snail mails you or **calls you on the phone** and tells you you've won something. They give you some hype about how wonderful it all is, then tell you that you have to pay a tax/shipping fee/something else that sounds official before you can get it. As of my writing this report, I've had these kind of phone calls happen to me twice, which ended with the scammers being disappointed in both instance. Don't fall for that variety either.

The Offshore Money Transfer Scam

I don't know if this scam has a specific category name yet or not, so I'm just going to call it the offshore money transfer scam. I've seen it floating around the large employment web sites, and occasionally in direct spam emails.

Anyway, the scammer states that they want to employ you to avoid taxes in their own countries. To do this, they'll mail you a check which you cash into your own bank account, and then send the money back to

them. Your reward is that you get to keep a percentage as a commission.

The trouble is, the check's not real, and you won't find out this is the case until you've mailed the scammer's money back to them, minus your 'percentage'. They have their money, and you're on the hook to repay the check because it was deposited into your account.

I've seen a few instances of this, and the scammers' tactics ranged from an easily identified text email, to a very persuasive, highly formatted 'invitation' which even mentioned annual conventions for this new and exciting 'field'.

It's still a scam in any instance, and you should avoid it.

Instant/Serial Returns

This affects people who sell things on the Internet, particularly digital products, and it's fairly simple.

Instant returns are customers who buy from you, then demand a refund the second they possess the product. Usually, this is accompanied by a forced return threat. You, of course, don't get the copy of your digital product back. Some few make a habit of doing this to everyone, resulting in serial returns and refunds.

This is not an attempt to redress a grievance or a legitimate complaint by the customer, which is another sort of return entirely. This is basically a scam. Unfortunately, while payment processors like Clickbank crack down on these sorts of people by tracking and banning serial returners, little more can be done about them than to consider them a cost of doing business, and giving them their refunds.

Fortunately, the vast majority of people who would ever buy something from you are far more considerate than to act this way.

Phishing

Phishing is an attempt to steal a password or other personal information, and it works like this.

The phisher sends a deceptively real and official-looking email to you, using actual graphics from the company they're impersonating. They hit you with a vicious panic ploy, usually some form of "We're going to do bad things to your account if you don't log on immediately", then include a link to a fake web site where they can steal your information. The web site will also look like it belongs to the company the scammer is impersonating, which is called "spoofing".

If you click through the link and give them your information, the scammer will use it to steal from you.

If you get an email like this, and you want to verify that your account really is in trouble or doing just fine, **don't click through the link in the suspect email**. Close out the email and log on to your account by manually going to the **real** web site and logging on as you usually do.

I personally find that Roboform does wonders in helping defeat that sort of trouble, because it remembers the login page and password for you. You can have it log on to the service you think is being phished without ever touching that email link. I love Roboform, and frankly don't know how I got by without it.

You can get more information about phishing at:

◆ [Wikipedia](#)

◆ [APWG](#)

Viruses and Spyware

It would be odd if you don't already know about these, but if this is the case, listen carefully.

If you want to make money as an Internet marketer, you're going to be online quite a bit, or whenever your computer is on if you have a cable

or DSL connection. Try as you might, there's no avoiding viruses and spyware. Sooner or later you're going to come into contact with them, one way or another.

Viruses damage your computer software, be it your operating system, other programs, hard drive, or whatnot. Spyware steals information and sends it to someone that you would rather not have it. Both will slow your computer down, and you don't want either of them there.

Nasty email trick: If you get an email from a spammer with an attachment, **don't open the attachment.** It's probably a virus or some other form of malware.

If you don't already have an anti-virus and anti-spyware program, get AVG at <http://www.avg.com>, put it on your computer, and let it run in the background any time your computer is on. I know there are more widely known brands of anti-virus and anti-spyware software on the market, but the two I previously used were 'updated' to the point they turned my system into molasses. AVG has been far less taxing on my computer and catches more than some of my previous defenses.

If you already have an anti-virus, I've found AVG isn't nearly as bloated as other off-the-shelf programs, even if it's not as pretty. Mine is set up to scan daily, and it usually catches spyware in the form of tracking cookies. In the meantime, it's not using so many system resources I can't do anything else.

Spam and It's Effect On Internet Marketers

If you don't know about spam already, consider yourself one of the lucky few. It's the email you get with subjects like "concave your kangaroo jfajhgsakdfudf" that everyone wishes would just go away. I have so much of the adult variety and 'SuperViagra' spam arriving daily in one of my accounts, the first thing that goes through my mind as I watch the "emails received" number tick upwards is:

"You've Got Skank"

I've become good-humored about it all as time has passed, especially since I can deal with it using the "Delete" key. That's because I had to turn off my filter so the important emails wouldn't be eaten by it. The trouble is, whether or not you find spam funny, irritating, or just grown too Zen to care, one thing won't change. Like it or not, the fact there are spammers will effect *your* marketing efforts in a negative way, even if you have every intention of being a legitimate, ethical online businessperson.

How is that, you ask? Well, if you want to market with email, those spammers have made a mess of it for you. They're the ones that made spamming accusations so hair-triggered by potential customers, and even if it's unwarranted, you could find yourself blocked all over the place or fined if someone does it to you. They've insured double opt-in the only sane way to collect a list, and they're the reason CAN-SPAM was created.

Fortunately, you can simply apply to a monthly fee email marketing service and have them manage all the nuts, bolts, and compliance issues for you. My service is Aweber, and it's an improvement over the last one I used. It lets you pick from email templates, format your autoresponders, stay compliant with CAN-SPAM, and otherwise help you run an ethical email marketing campaign. You still have to write and set them up, of course, but Aweber will do all the technical 'heavy lifting' for you.

They even have guides on how to get started, and some advice on using email marketing effectively. I use them to collect and manage the list I get from my Ebook Walkthrough site, and they've always been courteous to me as a customer.

For more information on how you can run an effective email campaign without doing something sleazy like spamming, here are some resources for you.

◆ [Ezine Marketing for Newbies](#): Just what the name states.

- ◆ **List Building Empires:** List building is the foundation of email marketing, and what you need to know if you intend to email market.

Garbage Traffic

If you're going to go into business online, you'll need a way to get traffic to wherever it is you want it to go. This could be an opt-in page, a sales letter page, a squeeze page with an affiliate promotion, or whatever. There are good ways to go about it, there are the not-so-good ways, and then there is garbage traffic.

It's not illegal to sell garbage traffic, but they're still some of the sleazier business models I've seen used. Yes, you get hits and traffic, but you can forget everything else. Maybe you'll get lucky and get a sale or opt-in once in a blue moon, but mostly what you'll manage is a hole in your budget.

When trying to get traffic to your sites, avoid anyone that uses the following methods:

- ◆ Expired domain traffic. Companies that offer this have bought up a lot of expired domains and redirect a portion of the traffic they still get to you for a fee, or so the pitch goes. All it will get you is hits.
- ◆ Traffic generated by pop-ups or pop-unders. They tend to get on people's nerves, and while it might get you a hit, you can forget anything else.
- ◆ Traffic generated by spamming. Spamming is illegal in the US, and you don't want people sending you traffic using it.
- ◆ Traffic generated by people who won't tell you how they can get tens of thousands of visitors to your site so cheaply. For example, "10,000 unique visitors for \$20" or some other such offer. In general, these kinds of offers should be red flags to you.

- ❖ Any traffic generation site without contact information, or who won't return emails or phone calls if you have questions beforehand, is a big no-no.

You can get real traffic without resorting to troubles like these. Here are some things that can help you.

- ❖ **Turn Words Into Traffic:** It's an ebook about how to use article marketing, a very legitimate source of traffic, to get targeted, prequalified traffic to your web site.
- ❖ **Michael's Traffic Videos:** A video series about how to generate traffic with Web 2.0 tactics, like video.

How Otherwise Intelligent People Get Scammed

Most of this report is generated based on my homework and personal experience. In other words, I fell flat on my face so that you don't have to do the same.

To my great personal embarrassment, I've been nailed two of the more patently obvious scams of our time: Envelope Stuffing and Data Entry. They even work on the same template (bait and switch; 'job' as opposed to 'business/scam'), and I was still fooled. I suppose I can take some comfort in the fact I didn't fall for a 419 scam, but otherwise I get to feel like a big flaming idiot.

Well, I'm not one. However, I was in real trouble at the time, and I was thinking with my desperation as I sought a means to create a new form of income. When I saw them, my emotional state overloaded my better judgment and BLAM! I was another fool parted from his money by a scammer.

I'm not writing this to solicit pity (or provoke shadenfreude), but to make a point. Most scamming works by playing on some emotion capable of overriding a person's better judgment. Any number of emotions can

make you easy prey to a scam if they're sufficiently stimulated, irregardless of how intelligent you may be. So, if you see an offer and are feeling any of the below, I recommend you not make ANY decision at all until it passes, and you can take a second look.

- ❖ Overwhelming excitement in the total absence of facts. Most salespeople use excitement to sell perfectly legitimate things, but scammers generate excitement to excess so they can cover up the absence of anything real, like an explanation or description. The 'too good to be true' deal falls into this category.
- ❖ Confusion. If you can't understand it, don't buy it, even if it sounds 'authoritative' or 'professional'.
- ❖ Desperation over a given circumstance, and money in particular.
- ❖ Browbeaten by a high pressure sales pitch. If a site, salesman, or telemarketer attempts to force a now-or-never decision, the answer is 'no', and occasionally '\$%^ no'.
- ❖ Greed or the 'easy money' angle. One of the big ones manipulated by people pitching **fake** work from home opportunities.
- ❖ Fear or panic. Phishing scams in particular work on this one.

Now, every so often a scammer comes along slick enough to convince anyone they're for real and burns you. Then, you're down to personal experience. Just remember what happened so you don't get fooled twice. But as a general rule of thumb, anyone playing solely to emotion on a given site or email is probably trying to part fools from their money. In these cases, you should stop to double-check before you risk becoming one.

Getting Current Information

I don't see these particular types of scams going away anytime soon, much as I would love to see it happen. However, new scams come about from time to time, and can't be dealt with in a static report like this one continuously. Yes, I can make updates every now and again, but you might want updates more frequently than I could provide.

So, if something new comes along, here are some places you can turn to get up-to-date information.

Scambusters: It's a bit more ad-heavy than I remember it, but it's still up-to-date. You can sign up for their free newsletter at that link.

Scamorama: A bit more on the humorous side of scams. Less theory, and more up-to-date stories about specific scam instances.

The Warrior Forum: It's my favorite Internet marketing forum, and you can join and post questions for free if you think something you've seen about Internet marketing is a scam.

About the Author

My name is Ryan Ambrose, and I've spent about two years studying scams in the school of hard knocks. I hope you've enjoyed this opportunity to avoid getting burned by some of the more common types as you build your new online income.

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