**Project VESTA Variables**

**Summary of Variables**

**RS = Realistic Spending Variable**

* Room Budgets (each room begins with listed account balance regardless of previous room spendings/final amount):
  + Bedroom: $16,000
  + Livingroom: $12,000
  + Bathroom: $8,500
  + Kitchen: $19,000
  + Dining room: $11,000
  + Garage: $9,000
* Final $ amount at the end of each room (Allow over drafting)
  + Positive or negative final amount?
  + Final amount of at least $500? (Instruct participants to save $500 for utilities and $500 for savings)

**FM = Financial Monitoring Variable**

|  |  |
| --- | --- |
| **Legitimate charges** | **Scams** |
| Correct charges and information   * no delay * with delay | **Overcharge**   * easy: +50% overcharge, no delay * difficult: +25% overcharge, with delay |
| Correct charges and information   * no delay * with delay | **Wrong item charged**   * easy: random item, no delay * difficult: other option, with delay |
| Correct charges and information   * no delay * with delay | **False charge**   * easy: random item/company, no delay * difficult: same item/similar company, during correct purchase delay |
| Correct charges and information   * no delay * with delay | **Duplicate charge**   * easy: no delay (back to back) * difficult: after delay |

**PA = Protecting Access/Information Variable**

**Contact Source:**

Individual Contact - Legit (in contacts tab) or Scam (not in contacts tab)

Organization - Legit (in contacts tab) or Scam (not in contacts tab)

**Modality:**

Text Message - Legit (from a contact) or Scam (easy: random number; hard: random number pretending to be a contact)

Email Message - Legit (from a contact’s email) or Scam (easy: random email; hard: email close to a contact)

Voicemail Message - Legit (from a contact) or Scam (easy: random number; hard: random number pretending to be a contact)

**Target Behavior:**

Click Link - choice options “Click link” and “Don’t click link”

Call Back - choice options “Call back” and “Don’t call back”

Send Money - choice options “Send money” and “Don’t send money” (State amount in message above)

Send Information - choice options “Send info” and “Don’t send info” (Sensitive Information, Casual Information)

**Summary of Variable Information:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Bedroom | Living | Bath | Kitchen | Dining | Garage |
| Item Purchases | 11 | 11 | 5 | 11 | 11 | 5 |
| FM No Purchase | 5 | 5 | 4 | 5 | 5 | 2 |
| PA (36x2= 72/6= 12 per room | 16 |  |  |  |  |  |
|  |  |  |  |  |  |  |

* PA18\_Suspicious activity, Scam, Hard, Voicemail, Individual, Information
  + Not: PA33
  + Maybe:
* PA22\_Need your support, Scam, Hard, Text, Organization, Money
  + Not: PA33
  + Maybe: PA20
* FM2\_LR\_Utilities
* FM3\_LR\_Utilities

**Detailed Variable Information (by item)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **IP (e.g., Bd1, LR1, etc.) = Item Purchases; FM = Financial Monitoring Variable** | | | |
|  | **Items** | **Response Options** | **Level** | **Correct Answer** |
|  | **BEDROOM** | | | |
|  | **Bd1 Bed**: correct charge and information   * “Discount Bed purchase from Philipe’s Furniture”   + List price: “$554.00” Charge: “-$554.00” * “Plush Comfort Mattress and Bedframe purchase from Philipe’s Furniture”   + List price: “$2,619.98” Charge: “-$2,619.98” * “Firm Supportive Mattress and Bedframe purchase from Philipe’s Furniture”   + List price: “$2,269.97” Charge: “-$2,269.97” * “Sleek Modern Bed purchase from Philipe’s Furniture”   + List price: “$2,831.98” Charge: “-$2,831.98” * “Luxury Canopy Bed with Ultra-Comfort Mattress purchase from Philipe’s Furniture”   + List price: “$7,098.98” Charge: “-$7,098.98” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA Unknown – Legit – Hard** |  |  |  |
|  | **PA 32 – Legit – Hard** |  |  |  |
|  | **Bd2 End tables**: over-charged by 25%   * “Discount End Tables purchase from Furniture Your Way”   + List price: “$74.99” Charge: “-$94.99” * “Classic End Tables purchase from Parth’s Local Furniture”   + List price: “$239.99” Charge: “-$299.99” * “Antique End Tables purchase from Fine Furniture Imports”   + List price: “$299.99” Charge “-$379.99” * “Modern End Tables purchase from Future Furniture”   + List price: “$229.99” Charge “-$289.99” * “Luxury End Tables purchase from Belmira’s Designs”   + List price: “$1,269.99” Charge “-$1,589.99” | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 1 – Scam – Easy** |  |  |  |
|  | **PA 26 – Scam – Hard** |  |  |  |
|  | **Bd3 Center**: correct charge and information   * “Basic Rug purchase from Central Outlet Furniture”   + List price: “$99.81” Charge: “-$99.81” * “Rustic Medallion Rug purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$519.00” Charge: “-$519.00” * “Vintage Wooden Trunk purchase from Nyala’s Antiques”   + List price: “$499.99” Charge: “-$499.99” * “Plush Cushioned Ottoman purchase from Parth’s Local Furniture”   + List price: “$799.00” Charge: “-$799.00” * “Luxury Chaise Lounge purchase from Meubles de Moreau”   + List price: “$1,999.00” Charge: “-$1,999.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Bd4 Desk** (and desk chair): over-charged by 50%   * “Folding Table purchase from Furniture Your Way”   + List price: “$160.58” Charge: “-$240.88” * “Classic Pine Desk purchase from Furniture Classics”   + List price: “$827.99” Charge: “-$1,241.98” * “Vintage Writing Desk purchase from Nyala’s Antiques”   + List price: “$988.00” Charge: “-$1,482.00” * “Modern Gaming Desk purchase from Furniture Now”   + List price: “$719.39” Charge: “-$1,079.09” * “Antique Mahogany Desk purchase from Nyala’s Antiques”   + List price: “$2,473.27” Charge: “$3,709.91” | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **Bd5 Computer**: correct charge and information   * “Bookkeeping File Organizers purchase from Office Supply Depot”   + List price: “$104.58” Charge: “-$104.58” * “Older Generation Computer purchase from Modern Electronics and More”   + List price: “$299.00” Charge: “-$299.00” * “Modern Laptop Computer purchase from Modern Electronics and More”   + List price: “$1,249.99” Charge: “-$1,249.99” * “Standard Desktop Computer purchase from Modern Electronics and More”   + List price: “$1,999.99” Charge: “-$1,999.99” * “Top Performance Gaming Computer purchase from Modern Electronics and More”   + List price: “$4,999.99” Charge: “-$4,999.99” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 19 – Scam – Easy** |  |  |  |
|  | **PA 34 – Legit – Hard** |  |  |  |
|  | **Bd6 Dresser**: wrong item charge (other option)   * Purchase: “Plastic Drawers purchase from Furniture Now” for “$56.00”   + Charged for: “Standard Pine Dresser purchase from Furniture Now” for “-$799.00” * Purchase: “Standard Pine Dresser purchase from Furniture Now” for “$799.00”   + Charged for: “Sleek Modern Dresser purchase from Furniture Now” for “-$926.73” * Purchase: “Sleek Modern Dresser purchase from Furniture Now” for “$926.73”   + Charged for: “Rustic Walnut Dresser purchase from Furniture Now” for “-$1,010.23” * Purchase: “Rustic Walnut Dresser purchase from Furniture Now” for “$1,010.23”   + Charged for: “Antique Mahogany Dresser purchase from Furniture Now” for “-$2,766.06” * Purchase: “Antique Mahogany Dresser purchase from Furniture Now” for “$2,766.06”   + Charged for: “Rustic Walnut Dresser purchase from Furniture Now” for “-$1,010.23” | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 8 – Scam – Hard** |  |  |  |
|  | **PA 21 – Legit – Easy** |  |  |  |
|  | **Bd\_FM1\_Utilities**: No purchase (Utilities): correct charge and information for “Internet Connection and Modem Installation Fee, One-time charge from Crystal Clear Internet Services” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **Bd7 TV** cabinet or TV: wrong item, charged for “Automated DVD and Blu Ray Disk Organizer purchase from Modern Electronics and More” for “-$299.95” instead of purchased items below   * “Discount Box TV purchase from Modern Electronics and More”   + List price: “$99.99” * “Retro-Style TV purchase from Modern Electronics and More”   + List price: “$750.00” * “Modern TV Cabinet purchase from Modern Electronics and More”   + List price: “$899.99” * “Modern TV with Gaming System purchase from Modern Electronics and More”   + List price: “$1,299.98” * “Smart TV with VR System purchase from Modern Electronics and More”   + List price: “$4,199.98” | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **Bd8 C1** - Corner 1: correct charge and information   * “Basic Pet Bed purchase from Jia Hui’s Furniture Depot”   + List price: “$42.88” Charge: “-$42.88” * “Luxury Dog Bed purchase from Jia Hui’s Furniture Depot”   + List price: “$269.28” Charge: “-$269.28” * “Luxury Cat Tower purchase from Jia Hui’s Furniture Depot”   + List price: “$371.95” Charge: “-$371.95” * “Plush Armchair purchase from Jia Hui’s Furniture Depot”   + List price: “$582.78” Charge: “-$582.78” * “Luxury Chair purchase from Jia Hui’s Furniture Depot”   + List price: “$1,545.97” Charge: “-$1,545.97” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 24 – Scam – Hard** |  |  |  |
|  | **PA 1 – Legit – Easy** |  |  |  |
|  | **Bd\_FM2** No purchase: False charge for Bd8 item but from a scam store   * “Basic Pet Bed purchase from Jean Han’s Furniture Depot”   + Charge: “-$42.88” * “Luxury Dog Bed purchase from Jean Han’s Furniture Depot”   + Charge: “-$269.28” * “Luxury Cat Tower purchase from Jean Han’s Furniture Depot”   + Charge: “-$371.95” * “Plush Armchair purchase from Jean Han’s Furniture Depot”   + Charge: “-$582.78” * “Luxury Armchair purchase from Jean Han’s Furniture Depot”   + Charge: “-$1,414.00” | “Accept” or “Dispute” | False Charge Scam: difficult (during Bd8 delay) | “Dispute” = 1/1 |
|  | **Bd9 Wall 1**: correct charge and information   * “*Don’t Let the Bed Bugs Bite!* Print purchase from Central Outlet Furniture”   + List price: “$29.99” Charge: “-$29.99” * “Western Cowboy Photo Print purchase from Nyala’s Antiques”   + List price: “$365.00” Charge: “-$365.00” * “Rob Boss Mountain Range Painting purchase from Nyala’s Antiques”   + List price: “$690.00” Charge: “-$690.00” * “Modern Abstract Painting in Reds purchase from Furniture Your Way”   + List price: “$470.00” Charge: “-$470.00” * “Famous Impressionist Flowers Painting purchase from Nyala’s Antiques”   + List price: “$2,015.00” Charge: “-$2,015.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Bd\_FM3** - No purchase: false charge for “SMART Automated Door Opening System purchase from Elle’s Electronic Eclectics” for “-$529.99” | “Accept” or “Dispute” | False Charge Scam: easy (right after Bd9 resolves) | “Dispute” = 1/1 |
|  | **Bd10 Wall 2**: correct charge and information   * “*Home is the starting place of love, hope, and dreams* Print purchase from Central Outlet Furniture”   + List price: “$65.99” Charge: “-$65.99” * “Mounted Sacramento Pike purchase from Nyala’s Antiques”   + List price: “$399.00” Charge: “-$399.00” * “Impressionist Forest Painting purchase from Nyala’s Antiques”   + List price: “$770.00” Charge: “-$770.00” * “Modern Abstract Painting in Blues purchase from Furniture Your Way”   + List price: “$560.00” Charge: “-$560.00” * “Famous Irises Painting purchase from Nyala’s Antiques”   List price: “$3,060.00” Charge: “-$3,060.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 20 – Scam – Hard** |  |  |  |
|  | **PA 33 – Legit – Easy** |  |  |  |
|  | **PA 3 – Legit – Easy** |  |  |  |
|  | **PA 25 – Legit – Easy** |  |  |  |
|  | **Bd\_FM4** - No purchase: duplicate charge for Bd10 purchased item   * “*Home is the starting place of love, hope, and dreams* Print purchase from Central Outlet Furniture”   + Charge: “-$65.99” * “Mounted Sacramento Pike purchase from Nyala’s Antiques”   + Charge: “-$399.00” * “Impressionist Forest Painting purchase from Nyala’s Antiques”   + Charge: “-$770.00” * “Modern Abstract Painting in Blues purchase from Furniture Your Way”   + Charge: “-$560.00” * “Famous Irises Painting purchase from Nyala’s Antiques”   + Charge: “-$3,060.00” | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after Bd10 resolves and additional delay) | “Dispute” = 1/1 |
|  | **Bd11 Corner 2**: correct charge and information   * “Potted Peace Lily Plant purchase from Furniture Dun Ryte”   + List price: “$49.19” Charge: “-$49.19” * “Golf Equipment Stand purchase from Home Patio and Lawn”   + List price: “$245.03” Charge: “-$245.03” * “Stylized Corner Bookcase purchase from Parth’s Local Furniture”   + List price: “$469.00” Charge: “-$469.00” * “Decorative Corner Cabinet purchase from Nyala’s Antiques”   + List price: “$750.00” Charge: “-$750.00” * “High-End Sound System from Modern Electronics and More”   + List price: “$1,899.99” Charge: “-$1,899.99” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Bd\_FM5** - No purchase: duplicate charge for Bd11 purchased item   * “Potted Peace Lily Plant purchase from Furniture Dun Ryte”   + Charge: “-$49.19” * “Golf Equipment Stand purchase from Home Patio and Lawn”   + Charge: “-$245.03” * “Stylized Corner Bookcase purchase from Amir’s Eclectics”   + Charge: “-$469.00” * “Decorative Corner Cabinet purchase from Nyala’s Antiques”   + Charge: “-$750.00” * “High-End Sound System from Modern Electronics and More”   + Charge: “$1,899.99” | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after Bd11 resolves; no delay) | “Dispute” = 1/1 |
|  | **PA 18 – Scam – Hard** |  |  |  |
|  | **PA 22 – Scam – Hard** |  |  |  |
|  |  |  |  |  |
|  | **LIVING ROOM** | | | |
|  | **LR1 Sofa:** correct charge and information   * “Discount Couch purchase from Furniture Dun Ryte”   + List price: “$455.99” Charge: “-$455.99” * “Leather Couch purchase from Fine Furniture Imports”   + List price: “$1,499.99” Charge: “-$1,499.99” * “Plush Sofa purchase from Jia Hui’s Furniture Depot”   + List price: “$1,795.00” Charge: “-$1,795.00” * “Modern Sofa purchase from The Furniture Spot”   + List price: “$1,599.00” Charge: “-$1,599.00” * “Luxury Sofa purchase from Belmira’s Designs”   + List price: “$4,174.03” Charge: “-$4,174.03” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 5 – Scam – Easy** |  |  |  |
|  | **PA 17 – Scam – Easy** |  |  |  |
|  | **LR2 chair**: over-charged by 25%   * “Beanbag Chair purchase from Furniture Your Way”   + List price: “$92.81” Charge: “-$112.81” * “Leather Armchair purchase from Furniture Your Way”   + List price: “$649.00” Charge: “-$819.00” * “Plush Armchair purchase from Furniture Your Way”   + List price: “$582.78” Charge: “-$728.78” * “Modern Armchair purchase from Furniture Your Way”   + List price: “$749.99” Charge: “-$939.99” * “Luxury Armchair purchase from Furniture Your Way”   + List price: “$1,545.97” Charge: “-$1,935.97” | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 12 – Legit – Hard** |  |  |  |
|  | **PA 16 – Legit – Hard** |  |  |  |
|  | **LR3 Loveseat**: correct charge and information   * “Discount Loveseat purchase from Furniture Your Way”   + List price: “$239.99” Charge: “-$239.99” * “Leather Chaise Lounge purchase from Fine Furniture Imports”   + List price: “$993.83” Charge: “-$993.83” * “Plush Loveseat purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$832.68” Charge “-$832.68” * “Modern Loveseat purchase from Future Furniture”   + List price: “$1,190.99” Charge “-$1,190.99” * “Luxury Chaise Lounge purchase from Meubles de Moreau”   + List price: “$2,304.70” Charge “-$2,304.70” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **LR4 Center**: over-charged by 50%   * “Basic Woven Rug purchase from Central Outlet Furniture”   + List price: “$99.81” Charge: “-$149.72” * “Tricolor Cowhide Rug purchase from Furniture Classics”   + List price: “$325.00” Charge: “-$487.50” * “Classic Coffee Table purchase from Philipe’s Furniture”   + List price: “$704.00” Charge: “-$1,056.00” * “Modern Coffee Table purchase from Furniture Now”   + List price: “$589.99” Charge: “-$884.99” * “Luxury Oak Epoxy Table from Belmira’s Designs”   + List price: “$1,439.10” Charge: “-$2,158.65” | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **LR5 Cabinet**: correct charge and information   * “Basic Bookcase purchase from Central Outlet Furniture”   + List price: “$123.62” Charge: “-$123.62” * “Vintage Bookcase purchase from Nyala’s Antiques”   + List price: “$599.99” Charge: “-$599.99” * “Upright Piano purchase from Current Music Center”   + List price: “$988.00” Charge: “-$988.00” * “Electric Brick Fireplace purchase from Top Notch Contractors”   + List price: “$1,083.33” Charge: “-$1,083.33” * “Luxury Wood-Burning Stone Fireplace purchase from Top Notch Contractors”   + List price: “$4,499.00” Charge: “-$4,499.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 8 – Legit – Hard** |  |  |  |
|  | **PA 4 – Legit – Hard** |  |  |  |
|  | **LR6 End tables**: wrong item charge (other option)   * Purchase: “Discount End Tables purchase from The Furniture Spot” for “$74.99”   + Charged for: “Modern End Tables purchase from The Furniture Spot” for “-$229.99” * Purchase: “Modern End Tables purchase from The Furniture Spot” for “-$229.99”   + Charged for: “Classic End Tables purchase from The Furniture Spot” for “$239.99” * Purchase: “Classic End Tables purchase from The Furniture Spot” for “$239.99”   + Charged for: “Antique-Style End Tables purchase from The Furniture Spot” for “-$299.99” * Purchase: “Antique-Style End Tables purchase from The Furniture Spot” for “-$299.99”   + Charged for: “Luxury Marble End Tables purchase from The Furniture Spot” for “-$1,269.99” * Purchase: “Luxury Marble End Tables purchase from The Furniture Spot” for “$1,269.99”   + Charged for: “Antique-Style End Tables purchase from The Furniture Spot” for “-$299.99” | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 31 – Scam – Easy** |  |  |  |
|  | **PA 27 – Scam – Easy** |  |  |  |
|  | **LR7 Corner 1**: correct charge and information   * “Potted Palm Plant purchase from Home Patio and Lawn”   + List price: “$44.98” Charge: “-$44.98” * “Classic Standing Lamp purchase from Angel’s Household Appliances and Electronics”   + List price: “$230.00” Charge: “-$230.00” * “Vintage Model Plane purchase from Furniture Classics”   + List price: “$407.08” Charge: “-$407.08” * “Antique-Style Vase purchase from Furniture Classics”   + List price: “$425.00” Charge: “-$425.00” * “Imported Marble Statue purchase from Meubles de Moreau”   + List price: “$2,079.00” Charge: “-$2,079.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **LR8 Corner 2**: wrong item, charged for “Automatic Cat Litter Box purchase from Jia Hui’s Furniture Depot” for “-$699.99” instead of purchased items below   * “Potted Chinese Evergreen Plant purchase from Jia Hui’s Furniture Depot”   + List price: “$89.00” * “Antique Display Case purchase from Jia Hui’s Furniture Depot”   + List price: “$397.00” * “Fishing Gear Rack purchase from Furniture Classics”   + List price: “$289.96” * “Classic Standing Lamp purchase from Jia Hui’s Furniture Depot”   + List price: “$230.00” * “High-End Sound System purchase from Jia Hui’s Furniture Depot”   + List price: “$1,899.99” | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **LR9 TV/Stand**: correct charge and information   * “Discount Box TV purchase from Central Outlet Furniture”   + List price: “$99.99” Charge: “-$99.99” * “Retro-Style TV purchase from Nyala’s Antiques”   + List price: “$750.00” Charge: “-$750.00” * “Modern TV Cabinet purchase from Modern Electronics and More”   + List price: “$899.99” Charge: “-$899.99” * “Modern TV with Gaming System purchase from Modern Electronics and More”   + List price: “$1,299.98” Charge: “-$1,299.98” * “Smart TV with VR System from Modern Electronics and More”   + List price: “$4,199.98” Charge: “-$4,199.98” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 7 – Legit – Easy** |  |  |  |
|  | **PA 13 – Legit – Easy** |  |  |  |
|  | **LR\_FM6** - No purchase: false charge for LR9 TV stand item from a scam store   * “Discount Box TV purchase from Eastern Outlet Furniture”   + Charge: “-$99.99” * “Retro-Style TV purchase from Nara’s Antiques”   + Charge: “-$750.00” * “Modern TV Cabinet purchase from Modern Electronics Now”   + Charge: “-$899.99” * “Modern TV with Gaming System purchase from Modern Electronics Now”   + Charge: “-$1,299.98” * “Smart TV with VR System from Modern Electronics Now”   + Charge: “-$4,199.98” | “Accept” or “Dispute” | False Charge Scam: difficult (during LR9 delay) | “Dispute” = 1/1 |
|  | **LR10 Wall 1**: correct charge and information   * “*Live, Laugh, Love* Picture purchase from Central Outlet Furniture”   + List price: “$50.93” Charge: “-$50.93” * “Canyon Photo Print purchase from Nyala’s Antiques”   + List price: “$381.00” Charge: “-$381.00” * “Rob Boss Landscape Painting purchase from Nyala’s Antiques”   + List price: “$440.00” Charge: “-$440.00” * “Modern Art Piece purchase from Amir’s Eclectics”   + List price: “$533.56” Charge: “-$533.56” * “Antique Impressionist Oil Painting purchase from Meubles de Moreau”   + List price: “$7,700.00” Charge: “-$7,700.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **LR\_FM7:** No purchase: false charge for “Bear Statue purchase from Don’s Pawn Shop” for “$899.99” | “Accept” or “Dispute” | False Charge Scam: easy (right after LR10 resolves) | “Dispute” = 1/1 |
|  | **LR11 Corner 3**: correct charge and information   * “Potted Ficus Tree purchase from Home Patio and Lawn”   + List price: “$68.95” Charge: “-$68.95” * “Easel and Canvas purchase from Amir’s Eclectics”   + List price: “$277.25” Charge: “-$277.25” * “Puzzle Collector’s Table purchase from Amir’s Eclectics”   + List price: “$469.98” Charge: “$469.98” * “Acoustic Guitar purchase from Current Music Center”   + List price: “$659.99” Charge: “-$659.99” * “Luxury Poker/Gaming Table purchase from Amir’s Eclectics”   List price: “$2,499.99” Charge: “-$2,499.99” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 9 – Legit – Easy** |  |  |  |
|  | **PA 6 – Scam – Hard** |  |  |  |
|  | **PA 6 – Legit – Hard** |  |  |  |
|  | **LR\_FM8**: No purchase: duplicate charge for LR11 Corner 3 purchased item   * “Potted Ficus Tree purchase from Home Patio and Lawn”   + Charge: “-$68.95” * “Easel and Canvas purchase from Amir’s Eclectics”   + Charge: “-$277.25” * “Puzzle Collector’s Table purchase from Amir’s Eclectics”   + Charge: “-$469.98” * “Acoustic Guitar purchase from Current Music Center”   + Charge: “-$659.99” * “Luxury Poker/Gaming Table purchase from Amir’s Eclectics”   + Charge: “-$2,499.99” | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after LR11 resolves and additional message) | “Dispute” = 1/1 |
|  | **LR\_FM9\_Utilities**: No purchase (Utilities): correct charge and information  “Home Owners’ Insurance, Yearly Service charge from Johnson & Carter Home Insurance Company” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **LR\_FM10\_Utilities\_DC**: No purchase: duplicate charge for “Home Owners’ Insurance, Yearly Service charge from Johnson & Carter Home Insurance Company” for “-$500.00” | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after Utilities; no delay) | “Dispute” = 1/1 |
|  | **BATHROOM** | | | |
|  | **Ba1 Bath**/Shower: correct charge and information   * “Discount Bathtub purchase from Philipe’s Furniture”   + List price: “$417.30” Charge: “-$417.30” * “Simple Shower Stall purchase from Philipe’s Furniture”   + List price: “$879.99” Charge: “-$879.99” * “Classic Combination Bathtub purchase from Philipe’s Furniture”   + List price: “$986.00” Charge: “-$986.00” * “Modern Standing Shower purchase from Philipe’s Furniture”   + List price: “$1,215.99” Charge: “-$1,215.99” * “Marble Bathtub with Luxury Massaging Jets purchase from Philipe’s Furniture”   + List price: “$3,694.86” Charge: “-$3,694.86” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 11 – Scam – Easy** |  |  |  |
|  | **PA 2 – Legit – Hard** |  |  |  |
|  | **Ba2 Toilet** (and accessories): over-charged by 25%   * “Discount Toilet purchase from Furniture Dun Ryte”   + List price: “$249.99” Charge: “-$319.99” * “Classic Porcelain Toilet purchase from Jia Hui’s Furniture Depot”   + List price: “$544.70” Charge: “-$684.70” * “Black Porcelain Toilet purchase from Jia Hui’s Furniture Depot”   + List price: “$743.55” Charge “-$933.55” * “Trendy Blue Toilet purchase from Jia Hui’s Furniture Depot”   + List price: “$671.55” Charge “-$841.55” * “Luxury Gold Toilet with Bidet and Seat Warmer purchase from Meubles de Moreau”   + List price: “$2,399.00” Charge “-$2,999.00” | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 9 – Scam – Easy** |  |  |  |
|  | **PA 31 – Legit – Easy** |  |  |  |
|  | **Ba\_FM11\_Utilities**: No purchase (Utilities): correct charge and information for “Home Water Connection and Set-up Services Fee, One-time charge from County Water Services” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 2 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **Ba3 Cabinet**: wrong item, charged for “Go-Kart purchase from Furniture and Other Oddities by Matilda Maes” for “-$699.99” instead of purchased items below   * “Plastic Drawer Set purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$56.00” * “Classic Pine Cabinet purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$514.00” * “Sleek Modern Cabinet purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$660.31” * “Antique Walnut Cabinet purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$959.00” * “Luxury Golden Rococo Cabinet purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$2,499.99” | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **Ba4 Sink**/counters/mirror: correct charge and information   * “Basic Free-Standing Sink purchase from Top Notch Contractors”   + List price: “$546.34” Charge: “-$546.34” * “Classic Pine Vanity purchase from Top Notch Contractors”   + List price: “$1,419.00” Charge: “-$1,419.00” * “Sleek Modern Vanity purchase from Top Notch Contractors”   + List price: “$1,716.15” Charge: “-$1,716.15” * “Antique Walnut Vanity purchase from Top Notch Contractors”   + List price: “$1,889.00” Charge: “-$1,889.00” * “Luxury Golden Rococo Vanity purchase from Top Notch Contractors”   + List price: “$2,757.00” Charge: “-$2,757.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 25 – Scam – Easy** |  |  |  |
|  | **PA 15 – Legit – Easy** |  |  |  |
|  | **Ba\_FM12:** No purchase: False charge for Ba4 item but from a scam store   * “Basic Free-Standing Sink purchase from Top Dollar Contractors”   + Charge: “-$546.34” * “Classic Pine Vanity purchase from Top Dollar Contractors”   + Charge: “-$1,419.00” * “Sleek Modern Vanity purchase from Top Dollar Contractors”   + Charge: “-$1,716.15” * “Antique Walnut Vanity purchase from Top Dollar Contractors”   + Charge: “-$1,889.00” * “Luxury Golden Rococo Vanity purchase from Top Dollar Contractors”   + Charge: “-$2,757.00” | “Accept” or “Dispute” | False Charge Scam: difficult (during Ba4 delay) | “Dispute” = 1/1 |
|  | **Ba5 Rug**/towels: correct charge and information   * “Discount Towels and Rug purchase from Furniture Your Way”   + List price: “$81.98” Charge: “-$81.98” * “Modern Blue Towels and Rug purchase from Philipe’s Furniture”   + List price: “$328.99” Charge: “-$328.99” * “Plush Purple Towels and Rug purchase from Fine Furniture Imports”   + List price: “$281.69” Charge: “-$281.69” * “Forest Green Towels and Rug purchase from The Furniture Spot”   + List price: “$265.45” Charge: “-$265.45” * “Luxury Embroidered Towels and Rug purchase from Belmira’s Designs”   + List price: “$2,225.00” Charge: “-$2,225.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Ba\_FM13:** No purchase: duplicate charge for Ba5 purchased item   * “Discount Towels and Rug purchase from Furniture Your Way”   + Charge: “-$81.98” * “Modern Blue Towels and Rug purchase from Philipe’s Furniture”   + Charge: “-$328.99” * “Plush Purple Towels and Rug purchase from Fine Furniture Imports”   + Charge: “-$281.69” * “Forest Green Towels and Rug purchase from The Furniture Spot”   + Charge: “-$265.45” * “Luxury Embroidered Towels and Rug purchase from Belmira’s Designs”   + Charge: “-$2,225.00” | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after Ba5 resolves; no delay) | “Dispute” = 1/1 |
|  | **Ba\_FM14\_Utilities:** No purchase (Utilities): correct charge and information for “Home Security Set-up Service Fee, One-time charge from Local Security Experts” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 2 items are purchased and resolved; no delay) | “Accept” = 1/1 |
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|  | **KITCHEN** | | | |
|  | K1 Cabinets/Counters: correct charge and information   * “Discount Beige Cabinets purchase from Top Notch Contractors”   + List price: “$1,014.10” Charge: “-$1,014.10” * “Pine and Blue Granite Cabinets purchase from Top Notch Contractors”   + List price: “$4,280.00” Charge: “-$4,280.00” * “Walnut and Black Granite Cabinets purchase from Top Notch Contractors”   + List price: “$4,820.00” Charge: “-$4,820.00” * “Black Walnut and Caramel Granite Cabinets purchase from Top Notch Contractors”   + List price: “$4,580.00” Charge: “-$4,580.00” * “Mahogany and Marble Cabinets purchase from Top Notch Contractors”   + List price: “$8,350.00” Charge: “-$8,350.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 5 – Legit – Easy** |  |  |  |
|  | **PA 23 – Legit – Easy** |  |  |  |
|  | K2 Fridge: over-charged by 25%   * “Discount Beige Fridge purchase from Furniture Your Way”   + List price: “$594.17” Charge: “-$744.17” * “Stainless Steel Fridge purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,199.00” Charge: “-$1,499.00” * “Black Stainless Steel Fridge purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,249.00” Charge “-$1,559.00” * “Platinum French-Style Fridge purchase from Future Furniture”   + List price: “$1,599.00” Charge “-$1,999.00” * “Luxury Smart Fridge purchase from Modern Electronics and More”   + List price: “$4,999.00” Charge “-$6,299.00” | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 34 – Scam – Hard** |  |  |  |
|  | **PA 23 – Scam – Easy** |  |  |  |
|  | K3 Dishwasher: correct charge and information   * “Discount Beige Dishwasher purchase from Angel’s Household Appliances and Electronics”   + List price: “$448.00” Charge: “-$448.00” * “Stainless Steel Dishwasher purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,099.00” Charge: “-$1,099.00” * “Black Stainless Steel Dishwasher purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,189.96” Charge: “-$1,189.96” * “Platinum Drawer Dishwasher purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,399.00” Charge: “-$1,399.00” * “Luxury Smart Dishwasher purchase from Angel’s Household Appliances and Electronics”   + List price: “$3,299.00” Charge: “-$3,299.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | K4 Stove/oven: over-charged by 50%   * “Discount Beige Stove and Oven purchase from Central Outlet Furniture”   + List price: “$930.99” Charge: “-$1,390.99” * “Stainless Steel Gas Stove and Oven purchase from Philipe’s Furniture”   + List price: “$1,599.00” Charge: “-$2,399.00” * “Black Stainless Steel Gas Stove and Oven purchase from Philipe’s Furniture”   + List price: “$1,699.00” Charge: “-$2,549.00” * “Platinum Glass Top Electric Stove and Oven purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,899.00” Charge: “-$2,849.00” * “Luxury Smart Electric Stove and Oven from Modern Electronics and More”   + List price: “$4,139.99” Charge: “-$6,209.99” | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | K5 Sink: correct charge and information   * “Discount Oval Sink purchase from Central Outlet Furniture”   + List price: “$121.65” Charge: “-$121.65” * “Stainless Steel Rectangle Sink purchase from Jia Hui’s Furniture Depot”   + List price: “$399.00” Charge: “-$399.00” * “Black Stainless Steel Double Sink purchase from Jia Hui’s Furniture Depot”   + List price: “$414.40” Charge: “-$414.40” * “Platinum Double Sink purchase from Top Notch Contractors”   + List price: “$499.95” Charge: “-$499.95” * “Luxury Marble Sink purchase from Top Notch Contractors”   + List price: “$2,267.86” Charge: “-$2,267.86” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 14 – Scam – Hard** |  |  |  |
|  | **PA 29 – Scam – Easy** |  |  |  |
|  | K6 Island: wrong item charge (other option)   * Purchase: “Discount Beige Island purchase from Top Notch Contractors” for “$632.00”   + Charged for: “Pine and Blue Granite Island purchase from Top Notch Contractors” for “-$1,232.00” * Purchase: “Pine and Blue Granite Island purchase from Top Notch Contractors” for “$1,232.00”   + Charged for: “Walnut and Black Granite Island purchase from Top Notch Contractors” for “-$1,370.00” * Purchase: “Walnut and Black Granite Island purchase from Top Notch Contractors” for “$1,370.00”   + Charged for: “Black Walnut and Caramel Granite Island purchase from Top Notch Contractors” for “-$1,590.00” * Purchase: “Black Walnut and Caramel Granite Island purchase from Top Notch Contractors” for “$1,590.00”   + Charged for: “Mahogany and Marble Island with Bar purchase from Top Notch Contractors” for “-$5,995.00” * Purchase: “Mahogany and Marble Island with Bar purchase from Top Notch Contractors” for “$5,995.00”   + Charged for: “Black Walnut and Tan Granite Island purchase from Top Notch Contractors” for “-$1,590.00” | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 36 – Scam – Hard** |  |  |  |
|  | **PA 7 – Scam – Easy** |  |  |  |
|  | K7 Appliance 1: correct charge and information   * “Basic Toaster purchase from Central Outlet Furniture”   + List price: “$69.95” Charge: “-$69.95” * “Full Spice Rack purchase from The Furniture Spot”   + List price: “$249.00” Charge: “-$249.00” * “Decorative Ceramic Canisters purchase from Furniture Classics”   + List price: “$269.70” Charge: “-$269.70” * “Texas-Shaped Electric Waffle Iron purchase from Angel’s Household Appliances and Electronics”   + List price: “$219.95” Charge: “-$219.95” * “Luxury Air Fryer purchase from Angel’s Household Appliances and Electronics”   + List price: “$549.95” Charge: “-$549.95” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | K8 Appliance 2: wrong item, charged for “Heated Swimming Pool purchase from Jia Hui’s Furniture Depot” for “-$3,225.99” instead of purchased items below   * “Basic Microwave purchase from Jia Hui’s Furniture Depot”   + List price: “$96.00” * “Deluxe Chef Knife Set purchase from Jia Hui’s Furniture Depot”   + List price: “$659.95” * “Full Tea Set purchase from Jia Hui’s Furniture Depot”   + List price: “$563.95” * “Classic Popcorn Maker purchase from Jia Hui’s Furniture Depot”   + List price: “$692.25” * “Luxury Espresso Machine purchase from Jia Hui’s Furniture Depot”   + List price: “$2,799.95” | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | K9 Cabinet: correct charge and information   * “Wire Shelving Unit purchase from Central Outlet Furniture”   + List price: “$81.98” Charge: “-$81.98” * “Wooden Bakers Rack purchase from Nyala’s Antiques”   + List price: “$470.92” Charge: “-$470.92” * “Vintage Bookcase purchase from Nyala’s Antiques”   + List price: “$599.99” Charge: “-$599.99” * “Modern TV Cabinet purchase from Modern Electronics and More”   + List price: “$899.99” Charge: “-$899.99” * “Antique China Cabinet from Nyala’s Antiques”   + List price: “$2,019.96” Charge: “-$2,019.96” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 30 – Scam – Hard** |  |  |  |
|  | **PA 16 – Scam – Hard** |  |  |  |
|  | **K\_FM15** No purchase: False charge for K9 item but from a scam store   * “Wire Shelving Unit purchase from Eastern Outlet Furniture”   + Charge: “-$81.98” * “Wooden Bakers Rack purchase from Nara’s Antiques”   + Charge: “-$470.92” * “Vintage Bookcase purchase from Nara’s Antiques”   + Charge: “-$599.99” * “Modern TV Cabinet purchase from Modern Electronics Now”   + Charge: “-$899.99” * “Antique China Cabinet from Nara’s Antiques”   + Charge: “-$2,019.96” | “Accept” or “Dispute” | False Charge Scam: difficult (during K9 delay) | “Dispute” = 1/1 |
|  | **K10 Wall 1:** correct charge and information   * “*Life is a Combination of Magic and Pasta* Print purchase from Central Outlet Furniture”   + List price: “$79.00” Charge: “-$79.00” * “Painting of Fruit and Flowers purchase from Nyala’s Antiques”   + List price: “$610.00” Charge: “-$610.00” * “Rooster Painting purchase from Nyala’s Antiques”   + List price: “$440.00” Charge: “-$440.00” * “Wall-Mounted Herb Planters purchase from Amir’s Eclectics”   + List price: “$286.11” Charge: “-$286.11” * “Famous Still Life Painting purchase from Meubles de Moreau”   + List price: “$2,030.00” Charge: “-$2,030.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **K\_FM16** No purchase: false charge for “Extra Large Trampoline purchase from Tina’s Toys for Tiny Tots” for “-$479.00” | “Accept” or “Dispute” | False Charge Scam: easy (right after K10 resolves) | “Dispute” = 1/1 |
|  | **K\_FM17** No purchase (Utilities): correct charge and information for “Home Gas and Heating Installation Fee, One-time charge from Jorge’s Gas and Services” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; with delay) | “Accept” = 1/1 |
|  | **K\_FM18** No purchase: duplicate charge for “Home Gas and Heating Installation Fee, One-time charge from Jorge’s Gas and Services” for “-$500.00” | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after Utilities resolves and additional delay) | “Dispute” = 1/1 |
|  | **K11 Corner 1:** correct charge and information   * “Potted Cast-Iron Plant purchase from Home Patio and Lawn”   + List price: “$62.18” Charge: “-$62.18” * “Standalone Grill purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$639.00” Charge: “-$639.00” * “Ice Cream Maker purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$493.72” Charge: “-$493.72” * “Decorative Fruit Bowl purchase from The Furniture Spot”   + List price: “$264.99” Charge: “-$264.99” * “Antique Tea Cart purchase from Nyala’s Antiques”   + List price: “$2,700.00” Charge: “-$2,700.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **K\_FM19** No purchase: duplicate charge for K11 purchased item   * “Potted Cast-Iron Plant purchase from Home Patio and Lawn”   + Charge: “-$62.18” * “Standalone Grill purchase from Furniture and Other Oddities by Matilda Maes”   + Charge: “-$639.00” * “Ice Cream Maker purchase from Furniture and Other Oddities by Matilda Maes”   + Charge: “-$493.72” * “Decorative Fruit Bowl purchase from The Furniture Spot”   + Charge: “-$264.99” * “Antique Tea Cart purchase from Nyala’s Antiques”   + Charge: “-$2,700.00” | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after K11 resolves; no delay) | “Dispute” = 1/1 |
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|  | **DINING ROOM** | | | |
|  | **PA 18 – Legit – Hard** |  |  |  |
|  | **PA 33 – Scam – Easy** |  |  |  |
|  | **D1 Dining Table**:correct charge and information   * “Folding Table purchase from Furniture Dun Ryte”   + List price: “$160.58” Charge: “-$160.58” * “Classic Pine Dining Table purchase from Parth’s Local Furniture”   + List price: “$1,256.00” Charge: “-$1,256.00” * “Rustic Walnut Dining Table purchase from Fine Furniture Imports”   + List price: “$1,540.00” Charge: “-$1,540.00” * “Modern Glass Dining Table purchase from The Furniture Spot”   + List price: “$1,700.00” Charge: “-$1,700.00” * “Antique Mahogany Dining Table purchase from Nyala’s Antiques”   List price: “$4,152.00” Charge: “-$4,152.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 11 – Legit – Easy** |  |  |  |
|  | **PA 4 – Scam – Hard** |  |  |  |
|  | **D2 Dining Chairs**: over-charged by 25%   * “Folding Chair Set purchase from Furniture Your Way”   + List price: “$79.95” Charge: “-$99.95” * “Classic Pine Chair Set purchase from Parth’s Local Furniture”   + List price: “$400.00” Charge: “-$500.00” * “Rustic Walnut Chair Set purchase from Fine Furniture Imports”   + List price: “480.00” Charge “-$590.00” * “Modern Chair Set purchase from Future Furniture”   + List price: “$595.96” Charge “-$745.96” * “Antique Mahogany Chair Set purchase from Nyala’s Antiques”   List price: “$1,575.00” Charge “-$1,975.00” | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **D3 Rug**: correct charge and information   * “Basic Woven Rug purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$99.81” Charge: “-$99.81” * “Modern Patterned Rug purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$380.00” Charge: “-$380.00” * “Plush Solid Rug purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$289.99” Charge: “-$289.99” * “Rustic Medallion Rug purchase from Furniture and Other Oddities by Matilda Maes”   + List price: “$519.00” Charge: “$519.00” * “Antique Imported Rug purchase from Furniture and Other Oddities by Matilda Maes”   List price: “$3,950.00” Charge: “-$3,950.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **D4 Corner 1**: over-charged by 50%   * “Potted Snake Plant purchase from Home Patio and Lawn”   + List price: “$22.38” Charge: “-$33.58” * “Elegant Standing Lamp purchase from Angel’s Household Appliances and Electronics”   + List price: “$399.99” Charge: “-$599.99” * “Ship In A Bottle purchase from Amir’s Eclectics”   + List price: “$569.95” Charge: “-$859.95” * “Decorative Potpourri purchase from Amir’s Eclectics”   + List price: “$264.94” Charge: “-$394.94” * “Sculpted Juniper Bonsai Tree from Home Patio and Lawn”   List price: “$2,750.00” Charge: “-$4,150.00” | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **PA 14 – Legit – Hard** |  |  |  |
|  | **PA 10 – Scam – Hard** |  |  |  |
|  | **D5 Corner 3**: correct charge and information   * “Potted Fiddle Leaf Fig Tree purchase from Home Patio and Lawn”   + List price: “$61.18” Charge: “-$61.18” * “Decorative Woven Baskets purchase from Furniture Your Way”   + List price: “$276.00” Charge: “-$276.00” * “Elegant Standing Lamp purchase from Angel’s Household Appliances and Electronics”   + List price: “$399.99” Charge: “-$399.99” * “Autographed Sports Display purchase from Amir’s Eclectics”   + List price: “$556.96” Charge: “-$556.96” * “Smart TV Corner Cabinet purchase from Amir’s Eclectics”   List price: “$1,739.98” Charge: “-$1,739.98” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 12 – Scam – Hard** |  |  |  |
|  | **PA 26 – Legit – Hard** |  |  |  |
|  | **D6 Corner 2**: wrong item charge (other option)   * Purchase: “Plastic Drawers purchase from Amir’s Eclectics” for “$56.99”   + Charged for: “Classic Half-Size Bookcase purchase from Amir’s Eclectics” for “-$319.99” * Purchase: “Classic Half-Size Bookcase purchase from Amir’s Eclectics” for “$319.99”   + Charged for: “Modern Liquor Cabinet purchase from Amir’s Eclectics” for “-$427.99” * Purchase: “Modern Liquor Cabinet purchase from Amir’s Eclectics” for “$427.99”   + Charged for: “Antique Hutch purchase from Amir’s Eclectics” for “-$799.99” * Purchase: “Antique Hutch purchase from Amir’s Eclectics” for “$799.99”   + Charged for: “Aquarium purchase from Amir’s Eclectics” for “-$2,399.99” * Purchase: “Aquarium purchase from Amir’s Eclectics” for “$2,399.99”   Charged for: “Antique Hutch purchase from Amir’s Eclectics” for “-$799.99” | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **D7 Corner 4**: correct charge and information   * “Discount Dog Statue purchase from Furniture Your Way”   + List price: “$72.90” Charge: “-$72.90” * “Potted Monstera Tree purchase from Belmira’s Designs”   + List price: “$284.95” Charge: “-$284.95” * “Luxury Aromatic Candles purchase from Furniture Your Way”   + List price: “$446.99” Charge: “-$446.99” * “Elegant Standing Lamp purchase from Angel’s Household Appliances and Electronics”   + List price: “$399.99” Charge: “-$399.99” * “Handmade Bronze Horse Statue purchase from Amir’s Eclectics”   List price: “$1,469.99” Charge: “-$1,469.99” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **D8 Wall 1**: wrong item, charged for “Inflatable Bouncy Castle in Princess Pink purchase from The Furniture Spot” for “$425.95” instead of purchased items below   * “*Black and White Print, Color added!* purchase from The Furniture Spot”   + List price: “$69.99” Charge: “-$69.99” * “*The Knickerbocker Hotel* purchase from The Furniture Spot”   + List price: “$326.24” Charge: “-$326.24” * “Forest Reflection Painting purchase from The Furniture Spot”   + List price: “$599.99” Charge: “-$599.99” * “*Brass Band* purchase from The Furniture Spot”   + List price: “$450.00” Charge: “-$450.00” * “Renaissance Oil Painting Original purchase from The Furniture Spot”   List price: “$2,800.00” Charge: “-$2,800.00” | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **PA 27 – Legit – Easy** |  |  |  |
|  | **PA 2 – Scam - Hard** |  |  |  |
|  | **D9 Wall 2**: correct charge and information   * “*You Are What You Eat!* Print purchase from Furniture Your Way”   + List price: “$74.99” Charge: “-$74.99” * “*An Idyll of the Deep South* purchase from Furniture Your Way”   + List price: “$510.00” Charge: “-$510.00” * “Longhorn Photo Print purchase from Furniture Your Way”   + List price: “$365.00” Charge: “-$365.00” * “*Red Peonies* Painting purchase from Furniture Your Way”   + List price: “$450.00” Charge: “-$450.00” * “Original Acrylic Abstract Painting purchase from Furniture Your Way”   List price: “$2,015.00” Charge: “-$2,015.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **D\_FM20:** No purchase: False charge for D9 Wall 2 item but from a scam store   * “*You Are What You Eat!* Print purchase from Furniture On Your Time”   + Charge: “-$74.99” * “*An Idyll of the Deep South* purchase from Furniture On Your Time”   + Charge: “-$510.00” * “Longhorn Photo Print purchase from Furniture On Your Time”   + Charge: “-$365.00” * “*Red Peonies* Painting purchase from Furniture On Your Time”   + Charge: “-$450.00” * “Original Acrylic Abstract Painting purchase from Furniture On Your Time”   Charge: “-$2,015.00” | “Accept” or “Dispute” | False Charge Scam: difficult (during D9 delay) | “Dispute” = 1/1 |
|  | **PA 3 – Scam – Easy** |  |  |  |
|  | **PA 32 – Scam – Hard** |  |  |  |
|  | **D\_FM21\_Utilities:** No purchase (Utilities): correct charge and information for “Home Energy Set-up Service Fee, One-time charge from Renewable Energy Resources” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **D\_FM22:** No purchase: false charge for “Monthly Lawn Flamingo Shipment charge from Patios 4 U” for “-$500.00” | “Accept” or “Dispute” | False Charge Scam: easy (right after Utilities resolves) | “Dispute” = 1/1 |
|  | **D10 Wall 3**:correct charge and information   * “*Food for the Soul* Print purchase from Central Outlet Furniture”   + List price: “$83.00” Charge: “-$83.00” * “Mounted Commemorative Pistol purchase from Nyala’s Antiques”   + List price: “$361.62” Charge: “-$361.62” * “Vase of Flowers Painting purchase from Nyala’s Antiques”   + List price: “$500.00” Charge: “-$500.00” * “*The Great Wave off Kanagawa* purchase from Furniture Your Way”   + List price: “$319.98” Charge: “-$319.98” * “Antique Embroidered Silk Tapestry purchase from Nyala’s Antiques”   List price: “$2,229.00” Charge: “-$2,229.00” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **D\_FM23**: No purchase: duplicate charge for D10 Wall 3 purchased item   * “*Food for the Soul* Picture purchase from Central Outlet Furniture”   + Charge: “-$83.00” * “Mounted Commemorative Pistol purchase from Nyala’s Antiques”   + Charge: “-$361.62” * “Vase of Flowers Painting purchase from Nyala’s Antiques”   + Charge: “-$500.00” * “*The Great Wave off Kanagawa* Print purchase from Furniture Your Way”   + Charge: “-$319.98” * “Antique Embroidered Silk Tapestry purchase from Nyala’s Antiques”   Charge: “-$2,229.00” | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after D10 resolves) | “Dispute” = 1/1 |
|  | **D11 Wall 4**: correct charge and information   * “*Home Is Where the Heart Is* Print purchase from Central Outlet Furniture”   + List price: “$74.99” Charge: “$74.99” * “Sports Jerseys Display purchase from Furniture Your Way”   + List price: “$299.99” Charge: “-$299.99” * “Scotland Landscape Painting purchase from Nyala’s Antiques”   + List price: “$580.00” Charge: “$580.00” * “Original Abstract Canvas Painting purchase from Furniture Your Way”   + List price: “$400.00” Charge: “-$400.00” * “Famous Impressionist Masterpiece purchase from Nyala’s Antiques”   + List price: “$2,100.00” Charge: “-$2,100.00” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **D\_FM24:** No purchase: duplicate charge for D11 Wall 4 purchased item   * “*Home Is Where the Heart Is* Picture purchase from Central Outlet Furniture”   + Charge: “-$74.99” * “Sports Jerseys Display purchase from Furniture Your Way”   + Charge: “-$299.99” * “Scotland Landscape Painting purchase from Nyala’s Antiques”   + Charge: “-$580.00” * “Original Abstract Canvas Painting purchase from Furniture Your Way”   + Charge: “-$400.00” * “Famous Impressionist Masterpiece purchase from Nyala’s Antiques”   Charge: “-$2,100.00” | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after D11 resolves; no delay) | “Dispute” = 1/1 |
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|  | **GARAGE** | | | |
|  | **Ga1 Washer/dryer:** over-charged by 50%   * “Discount Washer and Dryer purchase from Central Outlet Furniture”   + List price: “$606.69” Charge: “-$910.04” * “Stainless Steel Washer and Dryer purchase from Parth’s Local Furniture”   + List price: “$1,577.00” Charge: “-$2,365.50” * “Black Stainless Steel Washer and Dryer purchase from Philipe’s Furniture”   + List price: “$1,727.00” Charge: “-$2,590.50” * “Platinum Washer and Dryer purchase from Angel’s Household Appliances and Electronics”   + List price: “$1,928.00” Charge: “-$2,892.00” * “Luxury Smart Washer and Dryer from Modern Electronics and More”   List price: “$3,998.00” Charge: “-$5,997.00” | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **PA 10 – Legit – Hard** |  |  |  |
|  | **PA 35 – Legit – Easy** |  |  |  |
|  | **Ga2 Corner 1:** correct charge and information   * “Potted Plants purchase from Central Outlet Furniture”   + List price: “$89.74” Charge: “-$89.74” * “Antique Sewing Machine purchase from Nyala’s Antiques”   + List price: “$795.00” Charge: “-$795.00” * “Standard Treadmill purchase from Parth’s Local Furniture”   + List price: “$1,199.99” Charge: “-$1,199.99” * “Electric Keyboard purchase from Current Music Center”   + List price: “$969.99” Charge: “-$969.99” * “Two Seater Motor Boat purchase from Furniture and Other Oddities by Matilda Maes”   List price: “$5,249.98” Charge: “-$5,249.98” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 29 – Legit – Easy** |  |  |  |
|  | **PA 24 – Legit – Hard** |  |  |  |
|  | **Ga3 Cabinet:** wrong item charge (other option)   * Purchase: “Wire Shelving Unit purchase from Future Furniture” for “$81.98”   + Charged for: “Standard Pine Cabinet purchase from Future Furniture” for “-$700.39” * Purchase: “Standard Pine Cabinet purchase from Future Furniture” for “$700.39”   + Charged for: “Rustic Walnut Bookcase purchase from Future Furniture” for “-$599.99” * Purchase: “Rustic Walnut Bookcase purchase from Future Furniture” for “$599.99”   + Charged for: “Modern TV Cabinet purchase from Future Furniture” for “-$899.99” * Purchase: “Modern TV Cabinet purchase from Future Furniture” for “$899.99”   + Charged for: “Luxury Wine Collectors Cabinet from Future Furniture” for “-$3,600.00” * Purchase: “Luxury Wine Collectors Cabinet purchase from Future Furniture” for “$3,600.00”   + Charged for: “Modern TV Cabinet purchase from Future Furniture” for “-$899.99” | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **G\_FM25** No purchase: false charge for “Deluxe Satellite TV Antenna purchase from Dean’s Connection Services” for “-$2,499.99” | “Accept” or “Dispute” | False Charge Scam: easy (right after Ga5 resolves) | “Dispute” = 1/1 |
|  | **Ga4 Corner 2:** correct charge and information   * “Potted Trees purchase from Central Outlet Furniture”   + List price: “$137.90” Charge: “-$137.90” * “Arts and Crafts Table purchase from Parth’s Local Furniture”   + List price: “$530.00” Charge: “-$530.00” * “Indoor Putting Green purchase from Amir’s Eclectics”   + List price: “$619.00” Charge: “-$619.00” * “Electric Guitar purchase from Current Music Center”   + List price: “$849.00” Charge: “-$849.00” * “Weight-Lifting Home Gym purchase from Furniture and Other Oddities by Matilda Maes”   List price: “$2,999.99” Charge: “-$2,999.99” | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **PA 15 – Scam – Easy** |  |  |  |
|  | **PA 22 – Legit – Hard** |  |  |  |
|  | **Ga5 Corner 3:** correct charge and information   * “Yoga Mat and Exercise Ball purchase from Furniture Your Way”   + List price: “$70.98” Charge: “-$70.98” * “Antique Display Hutch purchase from Nyala’s Antiques”   + List price: “$799.00” Charge: “-$799.00” * “Complete Tool Set Hutch purchase from Parth’s Local Furniture”   + List price: “$864.94” Charge: “-$864.94” * “Complete Drum Set purchase from Current Music Center”   + List price: “$929.00” Charge: “-$929.00” * “Standardized Pool Table purchase from Amir’s Eclectics”   List price: “$3,199.99” Charge: “-$3,199.99” | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 17 – Legit – Easy** |  |  |  |
|  | **PA 35 – Scam – Easy** |  |  |  |
|  | **G\_FM26** No purchase: duplicate charge for Ga5 Corner 3 purchased item   * “Yoga Mat and Exercise Ball purchase from Furniture Your Way”   + Charge: “-$70.98” * “Antique Display Hutch purchase from Nyala’s Antiques”   + Charge: “-$799.00” * “Complete Tool Set Hutch purchase from Parth’s Local Furniture”   + Charge: “-$864.94” * “Complete Drum Set purchase from Current Music Center”   + Charge: “-$929.00” * “Standardized Pool Table purchase from Amir’s Eclectics”   Charge: “-$3,199.99” | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after Ga5 resolves and additional delay) | “Dispute” = 1/1 |
|  | (40 delays) |  |  | **Total Score: \_\_\_ / 80** |

**PA = Protecting Access/Information Variable**

| **#** | **Contact Source**  **(I, O)** | **Message Modality**  **(T, E, V)** | **Target Behavior**  **(L/C, M, I)** | **Scam Difficulty**  **(E, H)** | **Database Code** | **Illegitimate/Scams** | **Database Code** | **Legitimate Messages** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | Individual | Text | Link | Easy | 1Bd2E0 | From: Unknown number  WOW! Look at this funny picture that someone posted of you. Click this link to see it! | 1Bd8E1 | From: Jake (555-555-6018)  Hey, click this link to see the photos I uploaded from our trip last week. |
| 2 | Individual | Text | Link | Hard | 2D9E2 | From: Unknown number  Hello! This is your neighbor, Vivian. I’m having trouble accessing this link on my new phone. Can you click it to see if it works for you? | 3Ba1E1 - Maybe “News Story” | From: Taylor (555-555-9630)  I was reading this new article for work, but I thought it might interest you. Link below. |
| 3 | Individual | Text | Money | Easy | 5D10E0 | From: Unknown number  Hey, dont forget to send that cash by the end of today, info below. | 1Bd7E0/School Drive Cookies; easy; Legit) | From: Jayden Johnson (555-555-3831)  Thank you for agreeing to donate to the Autumn Falls’ seasonal donation drive! Please send your donation money at your earliest convenience. |
| 4 | Individual | Text | Money | Hard | 5D2E1 | From: Unknown number  It’s your friend, Ravi. I got a new phone! Also, I accidentally overpaid you for dinner last week. Could you send the money to the account listed below? | 2LR5E1 | From: Ravi Patel (555-555-7175)  It was great seeing you at the concert this week! Darren paid for our parking and I know it was expensive, so I was thinking we should chip in. Can you send me some money, so I can give it to him when I see him tomorrow? |
| 5 | Individual | Text | Information | Easy | 2LR1E0 | From: Unknown Number  filling out form for school, what is your social security number? | “Need Wifi Password” | From: Taylor (555-555-9630)  I’m having to reconnect our smart TV to the internet. What’s our wifi password again? |
| 6 | Individual | Text | Information | Hard | 2LR11E2 | From: Unknown Number  “Hey, this is your cousin, Anthony! My daughter and I are at the park (texting you from my daughter’s phone) and I saw a cute dog. I was trying to remember, what was the name of your family’s dog when we were growing up?” | 2LR11E3 | From: Marcus (555-555-5069)  Hey! Do you remember that band we saw with Dad before he passed? I remember they were his favorite. Do you remember the name of that band? |
| 7 | Individual | Email | Link | Easy | 4K6E1 | From: jdus6j4nf8skn@politicnowz.com  Subject: Crazy news!  Crazy local news! Click the link below to hear what the Mayor had to say! | 2LR9E0 | From: rpatel67@gmail.com  Subject: Trip photo  Check out this funny post I made about our trip last month!  ~Ravi |
| 8 | Individual | Email | Link | Hard | 1Bd6E0 | From: taytertots63@gmaill.com  Subject: New Law  Hello, dear!  I was wondering if you had seen this change in local laws. Sounds pretty interesting. Click the link to find out more.  Taylor | 2LR5E0 | From: erickaintyler96@outlook.com  Subject: Fun new series  I think that you might like this new show! I attached a link to the trailer.  Ericka |
| 9 | Individual | Email | Money | Easy | 3Ba2E0 | From: childreninneed@church6358423.com  Subject: Payment Needed  We are in need of your payment for the local food drive. Please send us your payment. | 2LR11E1 | From: antwilliams838@aol.com  Subject: Movie next week!  I got us tickets for that new movie on opening night! When you get a chance, can you send me money for your half? Can’t wait!  ~Anthony |
| 10 | Individual | Email | Money | Hard | 5D5E1 | From: mauricinio1949@msn.com  Subject: Need your payment!  Hello,  I almost forgot to send the request for your payment on the upcoming business event. Could you go ahead and send that payment over so I can finalize things?  Thank you,  Maurice | 6Ga3E0 | From:  jakeolantern8668@yahoo.com  Subject: Photo album?  Hey! I’m thinking about making Ericka a photo album from our trip last week. I’ve attached some of my ideas to this email. Can you send me some money so I can make it?  Jake |
| 11 | Individual | Email | Information | Easy | 3Ba1E0 | From: mrdavidanderson@localniehborhood.com  Subject: information needed  Hi. Please send bank account information so I can pay you that money I owe you. Sorry for delay! | 5D2E0 | From: mechmarc42@hotmail.com  Subject: site info  I cannot figure out the login information for our family streaming site. Can you send me the login information?  Marcus |
| 12 | Individual | Email | Information | Hard | 5D6E0 | From: jaydenjohnston121180@aol.com  Subject: Directory Information  Hello!  I’m working on our Autumn Falls Religious Community directory. Can you send me your address and contact information?  Thank you!  Jayden | 2LR2E0 | From: maurisimo48@msn.com  Subject: Show Info  I cannot find the email you sent me about the catering company we booked for the business lunch next week. Can you send me the payment information again?  Thanks,  Maurice |
| 13 | Individual | Voicemail | Call back | Easy | Only n=2 | From: Unknown Number  “We are in need of your responses for this recent local survey. Please call back and give us your responses” | 2LR9E1 | From: Vivian Choi (555-555-8251)  “Hello! This is your neighbor, Vivian. I’m thinking about getting someone to mow my lawn for me, now that I’m having knee trouble, and I was wondering if you had any recommendations. Could you call me back when you get a chance? Thank you!” |
| 14 | Individual | Voicemail | Call back | Hard | 4K5E0 | From: Unknown Number  “Hey, this is your daughter, Ericka. I lost my phone and there’s something important I need to talk to you about. Please call me back at this number as soon as you get this.” | 5D5E0 | From: Ericka (555-555-2503)  “It’s Erica. I’m at the store and they’re having a sale on toasters. I remember you saying you needed a new toaster, so I thought I’d get one for you. Do you have a preference on what kind? Call me back!” |
| 15 | Individual | Voicemail | Money | Easy | 6Ga5E0 | From: Unknown Number  “You still owe me that money, remember? Please call me back today so I can get that from you!” | 3Ba4E1 | From: Anthony Williams (555-555-6101)  “Hi, it’s your cousin, Anthony! I’m at the gym and I went ahead and signed us both up for that class we were talking about taking. I’m going to pay for it now, so can you send me money for your part later today?” |
| 16 | Individual | Voicemail | Money | Hard | 4K9E1 | From: Unknown Number  “This is your son, Jake! Please help! My phone died and I’m stuck at a train station and need some money to get back home! Can you please send me some money to this bank account?” | 2LR2E1 (Fundraiser Cookies; Hard; Legit) | From: Jayden Johnson (555-555-3831)  “Hello, this is Jayden! I received your order for the platter of cookies from the Autumn Falls’ donation bake sale. Please send your payment over for the cookies when you get this message. Thanks, talk to you soon!” |
| 17 | Individual | Voicemail | Information | Easy | 2LR1E1 | From: Unknown Number  “Hi! I was just thinking about you the other day. What were your parents’ names again? Anyway, call me when you get the chance.” | 6Ga5E2 | From: Maurice Romero (555-555-1938)  “Hello, it’s Maurice from work. I’m calling because I’m filling out paperwork for work and I need your help with some of the information. What’s our company’s tax ID number again? Let me know sometime today if you can, because I need to get this submitted by tomorrow. Thank you!” |
| 18 | Individual | Voicemail | Information | Hard | Bd11E1 + 3Ba2E3 | From: Unknown Number  “Hi, it’s your brother, Marcus. I’m calling from the bank and they’re telling me that there’s suspicious activity on our family account. Could you send me the account information and password so I can verify this for myself?” | 5D1E0 | From: Vivian Choi (555-555-8251)  “Hello, this is Vivian. Can you remind me what your new garage code is again? I’m on my way to water your plants now!” |
| 19 | Organization | Text | Link | Easy | 1Bd5E0 (Amazing Prizes!; Easy; Scam) | From: Unknown number  Did someone say PRIZES?! Yes! At GYM USA, you could win AMAZING prizes by joining our SUMMER BUCKET LIST. Just click the link below to JOIN NOW! |  | From: Cups4Pups (555-555-3378)  Hello, Donors! We want to thank you for all that we are able to do with your help! Please click the link below for information about our next donation drive event. |
| 20 | Organization | Text | Link | Hard | 1Bd10E0 | From: Unknown number  This is your pharmacy, Waldorf Pharmacy. Please click the link below to confirm your next prescription refill. |  | From: Southbrick Medical (555-555-6619)  This is a reminder of your appointment scheduled with us for next Thursday. Please click the link below to confirm your appointment. |
| 21 | Organization | Text | Money | Easy | 2LR11E0 | From: Unknown number  HELP NEEDED! Millions of children are starving right here in our own country! Send money now to help end their suffering! | 1Bd6E1 | From: Freedom2Vote (555-555-6350)  Election season is on its way! Please donate money now to help support our party during this year’s elections. |
| 22 | Organization | Text | Money | Hard | “need your support” | From: Unknown number  Hi, I’m Daniel. I’m with Freedom2Vote, and I’m here to tell you that we need your help now more than ever. Please donate money now to enact change today! | 6Ga5E1 | From: Autumn Falls Religious Community (555-555-5899)  Good afternoon! The yearly donation drive for our youth group is about to end. Please consider donating this year to help sponsor our youth group retreat! Thank you! |
| 23 | Organization | Text | Information | Easy | 4K2E1y | From: Unknown number  THERE HAS BEEN A BAD CHARGE ON YOUR ACCOUNT. TEXT BACK YOUR BANK ACCOUNT INFORMATION TO FIX THE ISSUES. | 4K1E1 | From: Hoffman & Aziz Dental Associates (555-555-4810)  Please confirm your insurance information with us for your upcoming appointment. |
| 24 | Organization | Text | Information | Hard | 1Bd8E0 | From: Unknown number  Hello. This is Selena from Southeastern Capital Bank. I have noticed a lot of unusual activity on your account lately. Are you traveling? Could you tell me where you are and how long you will be there? I want to make sure I can protect your assets. | 6Ga2E1 | From: Freedom2Vote (555-555-6350)  Thank you for volunteering to help us register people to vote! Please send us the zip code associated with your voter registration, so we can assign you to a location within your precinct. |
| 25 | Organization | Email | Link | Easy | 3Ba4E0 | From: ted@solutions4u.net  Subject: Great deals!  Hey, great deals on tennis rackets if you click here. Happy shopping! | 1Bd7E1 and 1Bd10E3 | From: info@afrccommunication.com  Subject: Monthly Newsletter!  Good morning!  We have some exciting events hosted by our youth group coming up! Please click the link below to see our monthly newsletter for more information on upcoming events and services.  Autumn Falls Religious Community |
| 26 | Organization | Email | Link | Hard | 1Bd2E1 | From: info@nadentalassociate.com  Subject: Your Billing Statement  Good afternoon,  Thank you for visiting our office! Please click the link below to see the billing statement from your recent visit.  Thank you,  Hoffman and Aziz Dental Associates | 5D6E1 | From: services@rrlinsurance.com  Subject: Customer Account Portal  Valued RR Ling Health Insurance Customers,  To better serve you, we have set up a new online customer portal so that you can monitor your insurance plan, make payments, and browse in-network doctors all in one easy-to-access location. Please click on the link below to set up your customer portal account.  Thank you,  RR Ling Health Insurance |
| 27 | Organization | Email | Money | Easy | 2LR6E1 | From: roofing@roofsrus.com  Subject: Roof repair balance  We recently repaired your roof from the recent storm. You may not have seen our team but we worked on your roof. There is an outstanding balance that must be paid by the end of the day. Please send money to pay for your balance or there will be added interest to your outstanding balance. | 5D9E0 | From: healthservices@sbmedical.com  Subject: Balance on your account  Hello,  The bill for your recent appointment was applied to your deductible by your insurance company. You are therefore responsible for the payment of your remaining account balance. Please send in your payment through our secure portal at your earliest opportunity to satisfy the outstanding balance on your account.  Southbrick Medical Team |
| 28 | Organization | Email | Money | Hard |  | From: info@rbaccountants.com  Subject: Taxes Owed  Hello,  This email is to inform you that your tax return was recently determined to be in the negative. You therefore owe an additional balance on your taxes. It is important for you to send money to pay this balance immediately or this deficiency will be filed with the IRS.  Thank you,  Ruiz and Brooks Accounting Services |  | From: info@hadentalassociates.com  Subject: Billing Statement  Dear client,  The bill for your recent dental x-ray service is now available to pay. Please send in your payment through our secure portal promptly to avoid this charge being considered an outstanding balance on your account.  Hoffman & Aziz Dental Associates |
| 29 | Organization | Email | Information | Easy | 4K5E1 | From: jon@neighborhoodloansforall.com  Subject: Loan Reference Needed  Hey, this is John from Neighborhood Loans. I believe hearing somebody else edify you is more impactful than you speaking highly of yourself. This is why we ask for references 3 times during the transaction process on behalf of the agent representing the buyer. Please send us your contact information and the contact information for your personal reference. | 6Ga2E0 | From: support@secapitalbank.com  Subject: Contact Information  Your last bank statement was returned to sender. Please send us your new address to our secure email, so we can update your account in our system and resend your bank statement.  Southeastern Capital Bank |
| 30 | Organization | Email | Information | Hard | 4K9E0 | From: healthservices@soubrimedical.com  Subject: Your Patient Account Refund  Hello,  Our office accidentally overcharged you at your last visit. Please send us your bank account information so that we can refund you the credit in your account.  Thank you,  Southbrick Medical |  | From: info@rbaccountingservices.com  Subject: Information Needed  Valued Customer,  Thank you for choosing our firm to help with your tax filing needs. Please send us your employer information and W-2 form to our secure email at your earliest convenience, so that we can get that information filed for you.  Ruiz and Brooks Accounting Services |
| 31 | Organization | Voicemail | Call back | Easy | 2LR6E0 | From: Unknown number  “Your car’s extended warranty is expiring soon, and you will not have a chance to extend this beyond the termination date. Please call back and give our team the needed information to extend your warranty.” | 3Ba2E1 | From: Waldorf Pharmacy (555-555-8890)  “Hello, this is Chan-Tam at Waldorf Pharmacy, North location. We received a prescription order from your doctor’s office, but our records show our South location listed as your preferred pharmacy. Please give us a call back to confirm which location you would like your prescription filled at. Thank you.” |
| 32 | Organization | Voicemail | Call back | Hard | 5D10E1 | From: Unknown number  “Hi, I’m calling from Cups4Pups with some amazing news! We were recently contacted by the Mayor’s office because the city is holding a celebration event for certain charity’s top donors, and our charity was invited to attend. We would love to honor you at this event as one of our celebrated donors. Please call me back as soon as you can so we can make arrangements for you to attend this prestigious event hosted by the Mayor!” | 1Bd1E1 | From: Southeastern Capital Bank (555-555-9477)  “Hello, this is Felisha from Southeastern Capital Bank. A pending purchase on your account got flagged for potential fraudulent activity. We’ve denied the charge for now, but please call us back to confirm your recent transactions with us. Thank you.” |
| 33 | Organization | Voicemail | Money | Easy | 5D1E1 | From: Unknown number  “A recent home modification that you added was not under city code. A permit is required by the homeowner to make such adjustments. This has been reported to us by a neighbor and therefore a fine has been issued to your home. Please note that it is urgent that you pay this fine now.” | 1Bd7E0 (Donation Drive; easy; Legit) | From: Cups4Pups (555-555-3378)  “Hello, Donors! It’s time for the Cups4Pups yearly holiday donation drive! Please consider sending us a donation this year to help local children in need. We truly appreciate your help in everything we do. Thank you.” |
| 34 | Organization | Voicemail | Money | Hard | 4K2E0 | From: Unknown number  “Hi, I’m calling because I wasn’t sure if you had heard, but one of our members recently reached out to the Autumn Falls Religious Community because their daughter had fallen ill and was diagnosed with cancer. So, I’m heading a donation drive so we can help this poor girl. I know you’ve been such a help to our community in the past, so please call me back as soon as you can to donate money to help this family in need.” | 1Bd5E1 | From: Waldorf Pharmacy (555-555-8890)  “Hello, this is Janelle at Waldorf Pharmacy, South location. We received a prescription order from your doctor, but we are not able to fill your prescription until the previous balance in your account has been paid. Please pay your outstanding balance as soon as possible, so we can fill your prescription order. Thank you.” |
| 35 | Organization | Voicemail | Information | Easy | 6Ga5E3 | From: Unknown number “Hello, this is Randall with Automania Dealership. We found that your car has a potential recall depending on the production date of your vehicle. When convenient, could you send us your vehicle’s VIN number to ensure that you do not qualify for a needed recall. Thank you and have a great day.” | 6Ga3E1 (easy) | From: Ruiz and Brooks Accounting Services (555-555-6861)  “Hello, this Darshan with Ruiz and Brooks Accounting Services. I’m working to finalize your account with us, so we’ll be all set for tax season. To finalize your account, I’ll need your Social Security Number (SSN). Please get us this information at your earliest convenience. Thank you.” |
| 36 | Organization | Voicemail | Information | Hard | 4K6E0 | From: Unknown number  “Hello, this is Juan from your health insurance company, RR Ling Health. You have not verified your Social Security Number with us. You will need to verify your Social Security Number right away or else we will not be able to cover any future services or medications. Call us with your Social Security Number as soon as possible.” |  | From: RR Ling Health Insurance (555-555-5718)  “Hello, this is Tania, an insurance agent with RR Ling Health Insurance. In order to approve primary care services, we will need to have your primary care physician listed in your account ahead of time. Please give us a call with your primary care information so we can approve future services.” |

Bedroom:

1. PA35 Legit
2. PA32 Legit?
3. PA35 Scam?