

EXHIBIT B

Part VI



01/17/2007

LMARASCO

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

First: (b)(6)

Address: (b)(6)

City: Boynton Beach

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39

Company

Company: webloyalty.com

Address: 101 Merritt 7

7Th Floor

City: Norwalk

State: FL Zip: 06851

Country: UNITED STATES

Email: bizdev@webloyalty.com

URL:http://www.webloyalty.com

Phone: (203) 846-3300 Ext:

Company Representative

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 4325220 Contact Type:Complaint Source:Consumer TCS? Y

Comments: CONTACT SENTINEL@FTC.GOV FOR MORE COMMENT INFORMATION. ALSO, TO PREVENT INTERFERENCE WITH PENDING ACTIONS, PRIOR TO ANY INVESTIGATIVE ACTION CONTACT THE IFCC AT SEARCH@IFCCFBI.GOV. In August 2003 I visited Travelocity Web site to purchase 2 airline tickets to St. Louis. At the End of my purchase I was asked to complete a survey regarding my experience on my most recent purchase with Travelocity. This is the program that hijacked my Credit card information. At no time was I asked nor did I authorize a free trial membership with WLI*reservationrewards.com. Begining on 9/13/2003 and continuing each month on the same date my Credit Card was billed \$7.00, by WLI*reservationrewards.com totally to date \$49.00. According to the BBB CT this company was to have sent 3 e-mails confirming my free 30 day trial membership. I never agreed to said memebership nor recieved any such communication from bogus company that scams the public by hijacking thier credit card data from reputable company's Web sites via survey data which never included any credit card data nor request for authorization of continuing charges for alleged services. These associated company's, such as Travelocity, Buy.com, Fandango and many others are wanting return bussiness and employ this "DATA-Miner", Credit Hijacking, survey scam to fleece the public. I contacted USAA Mastercard today, 3/30/2004. They agreed to refund 3 mo. of charge, plus \$20 (\$41 of the \$49, filter all future charges and block for a period of time. I appreciate thier efforts. The Customer Service Rep with reservationrewards(Rick) agreed to refund the \$49 in 3-5 Bussiness days, cancel my membership, and verify this by e-mail. He confirmed that had gotten my data through Travelocity's Web site, had my card number, name address, date of birth, and I do not know what else. None of the data he had was authorized by me for use

Created By: IFCC Created Date: 03/30/04

Updated By: Updated Date:

Org Name: Internet Fraud Complaint Center

Amt Requested:

Amt Paid: 49.00 Payment Method: Not Reported

Initial Contact: Internet Web Site Transaction Date: 09/13/03

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



01/17/2007

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: DUNCANVILLE

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email: (b)(6)

Age Range: 50 - 59

First: (b)(6)

State: TX Zip: (b)(6)

Company

Company: Webloyalty.com, Inc.

Address: 101 Merritt Seven, 7th Floor

City: NORWALK

State: CT Zip: 06851

Country: UNITED STATES

Email: customerservice@webloyalty.com URL:

Phone: (203) 8463300 Ext:

Company Representative

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 4072762 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling to file a complaint against AMEX. Consumer states that they had two unauthorised charges from webloyalty.com for \$7 per month. Consumer states that it took them 6 months to investigate that and they allowed the \$7 charge to continue every month. Consumer states that although Webloyalty has refunded \$21, AMEX states they will reimburse him only \$14. Consumer states the other charges will rmain on his account. Consumer had notified AMEX about this in June 03.

Created By: MKATEMA Created Date: 03/03/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 56.00

Amt Paid: 35.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/21/03

Initial Response:Mail

Product/Service: Credit Cards

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Canton

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



01/17/2007

LMARASCO

Company

Company: AMEX (American Express)

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (888) Blue741 Ext:

Company: webloyalty.com

Address: unknown

City:

State: CT Zip:

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: AMEX (American Express)

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: (888) Blue741 Ext:

Reason: Other



01/17/2007

LMARASCO

Transaction

Ref No.: 3535893 Contact Type:Complaint Source:Consumer TCS? Y

Comments: This company has been charging \$7.00 per month to my AMEX credit card. I contacted AMEX each time and had the charge removed. I don't know how this company got my card number. The charges are not authorized. My AMEX credit card has been voided. Please investigate this company. -Thank You

Created By: TLENTON Created Date: 11/19/03

Updated By: JOB: Upd_internet_related Updated Date: 11/20/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 7.00

Amt Paid: .00 Payment Method: American Express Credit Card

Agency Contact: Internet Complaint Date: 10/13/03

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Internet Information & Adult Services

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6) Address:

First: (b)(6)

City: Henderson

State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6) Home Number:

Email:

Age Range: 50 - 59



01/17/2007

LMARASCO

Company

Company: webloyalty.com

Address: 101 Merritt

7th Floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email:

URL:webloyalty.com

Phone: (203) 846-3300

Ext:

Company Representative

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3504437 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Without signing-up to any loyalty program, priceline.com gave my details to webloyalty.com who started automatically debiting my account \$8/month. I managed to get a refund, but would nevertheless like to file a complaint.

Created By: DCRASE Created Date: 11/06/03

Updated By: JOB: Upd_internet_related Updated Date: 11/07/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 7.98

Amt Paid: 7.98 Payment Method: Visa Credit Card

Agency Contact: Internet Complaint Date: 10/12/03

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Travel\Vacations

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City:

palo alto

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39



01/17/2007

LMARASCO

Company

Company: webloyalty.com and priceline.com

Address: 101 Merritt 7, Seventh floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email: customerservice@webloyalty.com URL:webloyalty.com and priceline.com

Phone: (203) 846-3300 Ext:

Company Representative

Rep Name: unknown, unknown

Title:

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3479258 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Somewhere, probably imbedded in a legitimate order, webloyalty.com claims that I signed up for their "reservation discount club". I do not travel and so would not have done such a thing had the offer been made overtly. I assume there was a default 'acceptance' hidden in the fine print. I have contacted them and they will reverse the charges but I feel that they are running a scam in which many persons such as I will just go ahead and pay the \$7.00.

I am dissuaded from ordering anything else on the internet.

I have filed this complaint with Yahoo.com who they have referenced.

Created By: BKEENE Created Date: 10/28/03
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 7.00
Amt Paid: 7.00 Payment Method: MasterCard Credit Card
Agency Contact: Internet Complaint Date: 10/27/03
Initial Contact: Unknown Transaction Date: 10/27/03

Initial Response:

Product/Service: Travel\Vacations

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City:

Columbus

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

65 - 69

First:

(b)(6)

State: MT Zip:

(b)(6)



01/17/2007

LMARASCO

Company

Company: webloyalty.com

Address: 6 Corporate Dr.

Suite 450

City: Shelton

State: CT Zip: 06484

Country: UNITED STATES

Email:

URL:webloyalty.com

Phone: (888) 688-5995

Ext:

Company Representative

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3424179 Contact Type:Complaint Source:Consumer TCS? Y

Comments: This company has managed to steal my credit card number somewhere from the internet and have been making unauthorized charges (\$7 per month for the last 3 months) against my credit account. I have no contact, no business, no relations, and received absolutely no service or products whatsoever from this company. This company operates on a fraudulent basis and its utter disregard for consumer rights has been well documented on other complaint forums. The company and its operational staff should be punished to the fullest extent of the law.

Created By: DCRASE Created Date: 10/07/03
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 7.00
Amt Paid: 21.00 Payment Method: American Express Credit Card
Agency Contact: Internet Complaint Date: 10/01/03
Initial Contact: Unknown Transaction Date:

Initial Response:
Product/Service: Travel\Vacations
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6) First: (b)(6)
Address: (b)(6)
City: San Francisco State: CA Zip: (b)(6)
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: ()
Email: (b)(6)
Age Range: 20 - 29



01/17/2007

LMARASCO

Company

Company: webloyalty.com

Address: 101 Merritt 7, Seventh floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email: bizdev@webloyalty.com

URL:webloyalty.com

Phone: (203) 846-3300 Ext:

Company Representative

Rep Name: N/A, N/A

Title:

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3345974 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Webloyalty has made charges from my Visa check card for two different promotional programs, ReservationRewards and TravelValuesPlus. I have contacted Webloyalty and cancelled membership and have the charges reversed, however, my concern is that I did not know I was enrolling in either of these programs. I've researched this on the Internet and found quite a few stories like mine. I think Webloyalty and its partners should be investigated for fraudulent activity.

Created By: RBROWN1 Created Date: 09/09/03

Updated By: CIS1 Updated Date: 09/10/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 6.00

Amt Paid: 6.00 Payment Method: Visa Credit Card

Agency Contact: Internet Complaint Date: 09/06/03

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Internet Information & Adult Services

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address: (b)(6)

First: (b)(6)

City: Anchorage

State: AK Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)
Fax Number:
Home Number:
Email:

Age Range: 30 - 39



01/17/2007

LMARASCO

Company

Company: webloyalty.com

Address: 101 Merritt 7, Seventh floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email: info@webloyalty.com

URL:www.webloyalty.com

Phone: (203) 846 Ext:

Company Representative

Rep Name: Unknown, Unknown

Title:

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3327603 Contact Type: Request for Information Source: Consumer TCS? N

Comments:

After noticing strange charges to my checking account my bank discovered that a company was automatically debiting my debit card. I never signed up for a program or service and after contacting Webloyalty I was told that someone used my information to sign me up online through either priceline.com or webloyalty.com without my permission. I have had to close all of my banking accounts and credit cards, but I am most concerned that this company allowed such a transaction without verifying the identity of the account. I have never received an email, mail contact or telephone contact to confirm this transaction. I only discovered this fraud after balancing my account. Please help me recover these lost funds and hold this company accountable for their fraudulent activities.

Created By: DBRAHLEK Created Date: 09/05/03
 Updated By: CIS1 Updated Date: 09/06/03
 Org Name: PUBLIC USERS - CIS
 Amt Requested: .00
 Amt Paid: 36.00 Payment Method: Bank Account Debit
 Agency Contact: Internet Complaint Date: 09/04/03
 Initial Contact: Internet (Other) Transaction Date: 09/03/03

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



01/17/2007

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First: (b)(6)

Address:

City:

Palm Harbor

State: FL Zip: (b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

20 - 29

Company

Company: Webloyalty.com a.k.a. Reservation Rewards

Address: 101 Merritt #7

5th Floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email: unknown

URL:www.webloyalty.com

Phone: (888) 6885995

Ext:

Company Representative

Rep Name: unknown, Raul

Title:

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3311646 Contact Type:Complaint Source:Consumer TCS? Y

Comments: I have no idea how long this company has been charging my credit card. I did not authorize them to use nor did I receive any type of services from them. I believe they got my information from the 1800flowers.com website when I ordered things- I never gave them any indication that they could charge my account- I think they are doing this fraudulantly to others after reading about this company online. When I tried calling this company the number did not work?? I want this company to stop and to refund-this has happened to many customers of 1800flowers after I contacted them to ask how this company got the information from them

Created By: SBUSTER Created Date: 09/03/03

Updated By: CIS1 Updated Date: 09/04/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 28.00

Amt Paid: 28.00 Payment Method: Visa Credit Card

Agency Contact: Internet Complaint Date: 08/31/03

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Internet Information & Adult Services

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Anchorage

State: AK Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 50 - 59



01/17/2007

LMARASCO

Company

Company: webloyalty.com

Address: 101 Merritt 7 Seventh Floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email: www.webloyalty.com

URL:webloyalty.com

Phone: (203) 846-3350 Ext:

Company Representative

Rep Name: N/A, N/A

Title:

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 3370242 Contact Type:Complaint Source:Consumer TCS? Y

Comments: CONTACT SENTINEL@FTC.GOV FOR MORE COMMENT INFORMATION. ALSO, TO PREVENT INTERFERENCE WITH PENDING ACTIONS, PRIOR TO ANY INVESTIGATIVE ACTION CONTACT THE IFCC AT SEARCH@IFCCFBI.GOV. On May 9, 2003, I visited the web site 1-800-FLOWERS and ordered some flowers to be sent as gifts. At that time I was offered a 30-day trial membership in a "travel club," Travel Values Plus, www.travelvaluesplus.com, also known as WLI Travel. I declined this offer because there is a \$7/month membership fee attached after the trial period. I was supposed to receive a \$100 credit on the 1-800-FLOWERS site plus additional discounts for signing up for this travel club, but I did not receive this (because I did not sign up for it!) On June 10, a debit of \$7.00 from WLI Travel Values appeared on my debit card. the charges were coded as POS (point of sale, the same code used for debit retail purchases) I did not notice it on my statement. Subsequently 2 more \$7.00 charges appeared--on July 10 and on August 11. Early in August I had signed up for Account online, and this time I noticed the mystery \$7.00 charge on August 12 and sent an email to my bank asking about it. The bank gave me the 1-800-number for WLI Travel Values. I also discovered some web postings with complaints from people who had also been unwittingly charged for this service. (See <http://www.gabandjd.com/yourprivacyisatrisk.html> and <http://www.complaints.com/february2003/complaintoftheday.february24.2.htm>). Apparently, according to one of the sites, when I made an order at 1-800-FLOWERS, they passed my credit card information on to Webloyalty.com, Inc. without my knowledge. On August 12, 2003 I called WLI Travel values and demanded a cancellation and refund. I was refunded \$7 on August 15, 2003. On August 18, 2003, I called again and demanded that the rest of the charges be refunded, and they agreed. In the mea

Created By: IFCC Created Date: 08/19/03

Updated By: CIS1 Updated Date: 09/17/03

Org Name: Internet Fraud Complaint Center

Amt Requested:

Amt Paid: 21.00 Payment Method: Not Reported

Initial Contact: Internet Web Site Transaction Date: 05/09/03

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



01/17/2007

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First: (b)(6)

Address:

City: NEW BRITAIN

State: CT Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Webloyalty.com, Inc.

Address: 115 Lyons Street

City: NEW BRITAIN

State: CT Zip: 06052

Country: UNITED STATES

Email: denisemay@yahoo.com

URL:

Phone: (860) 2232255 Ext:

Company Representative

Associated Company



01/17/2007

LMARASCO

Transaction

Ref No.: 2772679 Contact Type:Complaint Source:Consumer TCS? Y

Comments: I ordered a dozen lacrosse balls online and the company I ordered it from uses travel value plus supposedly to determine customer satisfaction with the transaction. As part of this, they offered a refund on gasoline purchases for three months, as I recall, not to exceed \$10 a month if I signed up for a FREE discount travel service. This morning I received an Email (included below) regarding a seven dollar (\$7.00) a month charge to be billed to my Mastercard starting March 14, 2003. Also, although all transactions were done online, the only cancellation provision provided is for me to call them to cancel. I believe this is an unfair and deceptive trade practice prohibited by the FTC. This is part of the Email I received:

Dear Valued Member,

I hope you're enjoying all your money-saving benefits of Travel Values Plus! Our records show that your membership is still active and you're entitled to full access to all of the benefits.

As a reminder if you are completely satisfied with Travel Values Plus and want to keep saving, simply do nothing and your discounts and protection will automatically continue and your next \$7.00 membership fee will be billed by Travel Values Plus to the credit card you used to join and authorized Travel Values Plus to use for billing and benefit processing (MasterCard, Last 4 digits: 7146). Your next billing date is 3/14/2003 and your membership fee will show up on your card statement as billed by WLI*TRAVELVALUES 800-890-4892 CT.

You have our Guarantee. If at anytime you're ever dissatisfied, simply call Travel Values Plus at 1-800-890-4892 anytime Monday through Friday 8 AM - 11 PM, Saturday 9 AM - 6 PM and Sunday 9 AM - 5 PM (EST) to cancel your membership benefits and we will refund any money due you and owe nothing further. All the money you save is yours to keep!

Sincerely,

Marty Isaac
Vice President
Travel Values Plus

Created By: DBRAHLEK Created Date: 03/03/03
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: .00



01/17/2007

LMARASCO

Amt Paid: .00 Payment Method: MasterCard Credit Card
Agency Contact: Internet Complaint Date: 02/28/03
Initial Contact: Internet (Other) Transaction Date: 02/12/03

Initial Response:

Product/Service: Travel\Vacations

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address: [Redacted]

First: (b)(6)

City: Orlando
Country: UNITED STATES

State: FL Zip: (b)(6)

Work phone: () Ext:

Fax Number: ()
Home Number: (b)(6)
Email: [Redacted]

Age Range: 50 - 59

Company

Company: Webloyalty.com DBA Travel Values Plus

Address: 101 Merritt 7, Fifth Floor

City: Norwalk State: CT Zip: 06851

Country: UNITED STATES

Email: bizdev@webloyalty.com URL: http://www.travelvaluesplus.com and webloyalty.com

Phone: (203) 846-3300 Ext:

Company Representative

Associated Company

(b)(3):21(f),(b)(6)



01/17/2007

LMARASCO

Transaction

Ref No.: 2440850 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Webloyalty, as an umbrella for Travel Values and Buyer Assurance "companies," among others, surreptitiously inserted "agreements" for services into my Classmates.com registration process. Nowhere do I remember agreeing to a payment plan that would bill my credit card \$72 a month for services. Nowhere do I even remember agreeing to the use of and payment for these services except as is necessary to sign up for Classmates.com. I was under the impression that these services were email/information based, NOT that I was agreeing to buy anything. In addition, as far as I remember, it is impossible to sign up for Classmates.com without "agreeing" to one of these services. The "agreement" is such that the computer radio button is already checked for you. While you can uncheck it, you cannot sign up to Classmates, without checking *some* radio button for *some* service. Basically, it is very sly marketing embedded into the registration at Classmates.com, and as I understand it, it has bilked others as well.

Created By: NSHOUSE Created Date: 10/22/02
 Updated By: HBUCKMON Updated Date: 10/24/02
 Org Name: PUBLIC USERS - CIS
 Amt Requested: 72.00
 Amt Paid: 72.00 Payment Method: MasterCard Credit Card
 Agency Contact: Internet Complaint Date: 10/21/02
 Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Internet Information & Adult Services

Statute/Rule: FTC Act Sec 5 (BCP)



01/17/2007

LMARASCO

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First: (b)(6)

Address:

City: Grand Rapids

State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: webloyalty.com

Address: 101 Merritt 7 Fifth Floor

City: Norwalk

State: CT Zip: 06851

Country: UNITED STATES

Email: bizdev@webloyalty.com

URL:webloyalty.com

Phone: (203) 8463300 Ext:

Company Representative

Associated Company



Tom Reilly
Attorney General

Office of the Attorney General
Consumer Complaint Form
Consumer Complaint and Information Section
One Ashburton Place
Boston, MA 02108
(617) 727-2200 (617) 727-0434 (TTY)

RECEIVED
[Redacted] 2006
OFFICE OF THE ATTORNEY GENERAL
CCIS

Consumer Information:

Name: [Redacted]
Address: [Redacted]
City/State/Zip: [Redacted]
Daytime Phone: ([Redacted]) [Redacted]

Business/Complaint Against:

Name: Webloyalty.com, INC
Address: 101 Merritt Seven, 7th floor
City/State/Zip: Newark, CT 06851
Phone: (800) 732 7031

You are not required to answer but, are you 60 years or older? yes ___ no

If you seek a reasonable accommodation in filing a complaint or with completing this form, please call (617) 727-2200. If you wish to communicate via TTY service, please check here ___ or call (617) 727-0434.

Product/service involved: Internet Billing

Cost of product/service: 0 Amount paid to date: \$81

Date of transaction: \$9 per month for 9 months Was a contract signed? NO

How did you pay for product? cash ___ check ___ ^{Opt} credit card installment plan/loan ___

Was product/service advertised? mail ___ radio/tv ___ newspaper ___ telephone ___ Internet

Have you complained directly to the company: in person ___ by phone by letter ___

To whom: WLI CS. Date: 1/13/06

What resolution do you seek? Refund of \$45 - they already sent me \$36

For complaints regarding motor vehicles only, please provide the following information:

Make/Model: _____ Year: _____ Purchased: new ___ used ___

Vehicle Identification Number (VIN): _____ Date of purchase: _____

Note: The VIN may be found on your title or registration.

Mileage at purchase: _____ Current mileage: _____ Purchase price: _____

Total number of business days vehicle has been in the repair shop: _____

For complaints regarding utilities only, please mark the categories that apply:
(For utilities related questions only, please call the Utilities Hotline: 888-514-6277 toll free)

Telephone _____	Billing _____	Unauthorized Charges _____
Wireless _____	Rates _____	Harassment/Rudeness _____
Electric _____	DSL _____	Other _____
Gas _____		

(please continue →)

<p>Have you contacted another agency? _____ If yes, what is the name of the agency? _____</p>	<p>Have you hired an attorney? <u>NO</u> If yes, what is the attorney's name? _____</p>
--	--

Please sign the complaint form below after describing your complaint in detail. Include all relevant names and other information, and describe any action you have taken to resolve this dispute and how the business has responded to you. Attach additional pages if necessary. Be sure to include clear copies of receipts, sales contracts, warranties, claim checks and other relevant documentation supporting the facts set forth in this complaint.

PLEASE SIGN BELOW. KEEP YOUR ORIGINALS - SEND COPIES ONLY.

On [redacted] 2005, I purchased Movie tickets from the website movietickets.com.

On my most recent credit card bill, I noticed a charge for \$9 for a transaction on [redacted] 2006 posted on [redacted] for WLI*RESERVATIONREWARDS 800-7327031 CT. I had no idea what the charge was, and was certain I hadn't signed up for any "reservation rewards" program, so I did a web search for the phone number for the item. Apparently, many other people have had the same exact charge for the same item without ever having ordered it.

I called the company to dispute the charge, and they insisted that I had signed up for some kind of rewards service when I purchased movie tickets. I insisted that I had never signed up for any such service, but they claimed they had sent me three emails confirming the service, which apparently is a monthly subscription for \$9 per month which gives you discounts on some products or services online. They did. I searched my spam filter to find them, but I still never authorized this service.

When I complained that I was sure I had never signed up for any such service, they said that they had "millions of satisfied customers" and that the complaints were just a few.

Finally, I threatened to contact my state attorney general, and at that point they agreed to refund the \$81 and cancel my subscription. They refunded \$36.

I work in Information Technology, and thus I am not a naive Internet consumer—while I realize that some people may accidentally sign up for services they didn't intend to purchase, I am certain that I never did this. I believe this company is operating fraudulently, and their "millions of satisfied customers" are people who do not scrutinize their credit card bills carefully, since a \$9 charge is easy to miss.

I would like the Consumer Protection division of the Attorney General's Office to look into this problem as I am sure it affects many Massachusetts Citizens.

Please don't hesitate to contact me for more information.

CONFIDENTIALITY

Under most circumstances, the text of your complaint will be considered a public record, a copy of which is available to any member of the public upon request. In response to such requests, this Office generally will not disclose your name, address, phone number, or any other information that identifies you and will not disclose this form in response to any request that specifically seeks the complaint submitted by you. Your record in its entirety may, however, be disclosed to law enforcement and regulatory agencies who may assist in resolving your complaint.

Signature: [redacted]

Date: [redacted] 06

06/21/07 THU 12:17 PM TX/RX NO 78571

Haverhill



[Redacted] 007 06:21 PM

To: emailcomplaints@ago.state.ma.us
cc:
Subject: Consumer Complaint Form Results

RECEIVED
[Redacted] 2387
OFFICE OF THE ATTORNEY GENERAL
CCIS

--- Consumer Information

ARE YOU 60 YEARS OR OLDER?:

[Redacted]

NAME:

[Redacted]

ADDRESS:

[Redacted]

CITY:

[Redacted]

STATE:

[Redacted]

ZIP OR POSTAL CODE:

[Redacted]

COUNTRY (IF OUTSIDE THE US):

TELEPHONE:

[Redacted]

E-MAIL:

[Redacted]

07-04-5926
RECEIVED
[Redacted] 2007
B- CAL FAX

--- Complaint About

NAME OF BUSINESS:

WebLoyalty.com aka WLI*ReservationRewards.com

ADDRESS:

P.O. Box 855

CITY:

Shelton

STATE:

CT

ZIP OR POSTAL CODE:

06484

COUNTRY (IF OUTSIDE THE US):

TELEPHONE:

1-800-732-7031

PRODUCT/SERVICE INVOLVED:
discount travel expenses

DATE OF TRANSACTION:
[REDACTED] 06

HAVE YOU COMPLAINED DIRECTLY TO THE BUSINESS?:
No

WHAT OTHER AGENCIES DID YOU CONTACT?:

HAVE YOU HIRED AN ATTORNEY TO REPRESENT YOU IN THIS MATTER?:
No

WHAT RESOLUTION DO YOU SEEK?:
I would like a refund

PLEASE DESCRIBE YOUR COMPLAINT:
I bought flowers online from FromYouFlowers.com and somehow this "reservationrewards" scam got my credit card number and has been charging me \$10 a month since Nov. 06. I researched on the internet and found a website here...

http://adam.rosi-kessel.org/weblog/the_man/webloyalty_aka_wli_reservations_is_a_scam.html

This website has postings of over 1,600 people who are also victims to this scam!

=== Declaration:

By filling in my name and the date below, I certify that the information I have provided is true and correct to the best of my knowledge, and I adopt this as my on-line signature.

NAME:

[REDACTED]

DECLARED THIS DATE:

[REDACTED] 2007

[REDACTED] 2006

[REDACTED] 2006

Attorney General Thomas Reilly
Consumer Complaint Division
One Ashburton Place
Boston, MA 02108

Dear Attorney General Reilly:

I want to let you know about a company that was billing my credit card without my consent. It appeared on my credit card statement as WLI Reservation Rewards in Connecticut, and they billed my account \$9 each month for the last four months.

I made some calls and discovered that the company is webloyalty.com. It is located at 6 Corporate Drive, Suite 405, in Shelton, CT 06484. The phone number is 800-732-7031. I called the company and asked why they were billing me. The customer service representative said that I had signed up online for "Reservation Rewards." I use the internet regularly and never did I knowingly sign up for this program. I didn't know that I was a member, and I did not receive any benefit.

It seems that I am not alone. A quick Google search revealed that numerous people feel they have been taken advantage of by webloyalty.com. On rip-off report.com there were 44 entries complaining about the company.

According to the customer service representative that I spoke to, my money is going to be refunded and the membership (that I never signed up for) is being canceled.

I hope there is something you can do to prevent others from having to endure what I have gone through.

Sincerely,
[REDACTED]

IC3 COMPLAINT REFERRAL FORM

The following information was provided by the victim and may be forwarded to the appropriate law enforcement or regulatory agencies.

\$20

Complaint ID I06091C0531147651
Date of Complaint: 09/10/2006 05:31:14

Complainant Information

Last Name: Smith
First Name: Justin
Middle Name: Evan
Age Range: Under 20
Gender: M
Phone Number:
Email Address:
Street 1:
Suite/Apt/Mail Stop:
City:
Live in City Limits:
County:
State:
State Name:
Zip:
Country:
Country Name:
Has Documents:
Is Online Fraud:
Local LEA: Honolulu Police

Alleged Perpetrator Information

Business Name: Webloyalty INC Reservation Rewards
Last Name: D'Agostino
First Name: Vincent D'Agostino
Middle Name: R.
Gender: M
Phone Number: 8007327031
Street 1: 101 Merritt 7 7th Floor
City: Norwalk
State: CT
State Name: Connecticut
Zip: 06850
Country: US
Country Name: United States

Other Identifiers

URL: reservationrewards.com
Other Identifier: "WLI ReservationR" appears on bank statements.

Monetary Loss

Amount Lost: 20
Used Third Party Service:
Payment Means:
Check Debit Card:

Incident Info

Incident Description: I have never done business with this company, I noticed in my bank statements that withdrawls have occured a number of times, so I had my bank file a fraud report. Upon further research I found that it has happened to many other people as well. They take small amounts like \$10 and hope that they will just slide by unnoticed, I guess. I can imagine if they do this to thousands of people, they are really striking it big!! Please make them liable for thier actions!
Justin

Initial Contact Means: Other
Was Unsolicited:
Prior Relationship: no prior relationship
Conducted Research:
Time Passed: Less than 1 week
Medium Used:
Other Medium:

Contact Info

Previously Reported To:

O'Hearne, Carla (ATG)

From: dkmlw@aol.com
Sent: Thursday, August 17, 2006 5:14 PM
To: ATG MI Cyber CRC Manager
Subject: Re: A notice from the Washington State Attorney General's Office #59448

Sandra,

Thank you for the information. I am very curious about the response the company returns to you. I can tell with you that the response the company provided to the Connecticut Better Business Bureau made false claims about my spouse and my participation in their "service", and the exhibits the company provided to the BBB were generic, and did not even contain our names.

It is obvious to me that the WebLoyalty company is very "skilled" at the methods they use to defraud people. I am just so thankful the Seattle Times ran the article about companies such as WebLoyalty, so that we became informed and although we were scammed for several hundred dollars, we won't be scammed by them further.

Thanks again.

Denise René
206.515.1745

-----Original Message-----

From: CCRCman@ATG.WA.GOV
To: dkmlw@aol.com
Sent: Thu, 17 Aug 2006 2:03 PM
Subject: A notice from the Washington State Attorney General's Office #59448

Thursday, August 17, 2006

Denise Rene

re: Respondent : webloyalty.com
File Number : 59448

Dear Sir or Madam:

The Consumer Protection Division has received an email from webloyalty.com indicating that your complaint is being reviewed. A copy of their email has been attached for your records.

When the business has completed its investigation and provided us with a response, we will inform you.

This email transmission is intended only for the addressee shown above. It may contain information that is privileged, confidential, or otherwise protected from disclosure. Any review, dissemination, or use of this transmission or its contents by persons other than the addressee is strictly prohibited. If you have received this transmission in error, please notify us immediately by response email at the above address.

4/18/2007

Received Via Internet: 7/30/2006 5:54:45 PM

Form Type: eng

CCRC-CASE#: 59448

Consumer Information

Name: **Rene, Denise**
Address: **9132 121st Ave SE**
City: **Newcastle** State: **WA** Zip: **98056-2027**
Day Phone: **2065151745** Evening Phone: **2065151745**
Email Address: **dkmlw@aol.com**
Age Group (optional):

In order to process your complaint, the Attorney General's Office will send a copy of your complaint to the complained of business. Do you want the Attorney General's Office to send this business a copy of your complaint? **Yes**

I understand that if I answer No, the Attorney General's Office will not process this complaint. Additionally, if I answer Yes, I understand that my complaint and any related documents I have submitted will become "public records." Under state law, public records are subject to public records disclosure requests. Under some circumstances, my complaint and related documents may therefore be seen by other people.

Business Information

Name of business that I am complaining about: **webloyalty.com**
Address: **101 Merritt Seven, 7th Floor**
City: **Norwalk** State: **CT** Zip: **06851**
Phone: **2039295668x107** Toll-Free: Fax:
E-mail: **Marie.Defelice@webloyalty.com**

Name of owner or manager (if known):
Names and addresses of any other businesses involved in your complaint: **reservationrewards.com**

Item or service purchased: **buyers protection?**
Cost of item or service: **736.00** Did you sign a contract? **NO** Date of transaction: **Feb2002**
Salesperson's name:
Was an advertisement involved?
Date and source of advertisement:

About Your Complaint

Have you complained to the business? **YES**
If YES, to whom (include position)? **via the Connecticut Better Business Bureau (Ms. Patrica D. Sturm), who was able to get a name and number of a contact at Webloyalty (reservationrewards.com). BBB = Ms. Patricia D. Sturm, Dispute Resolution Specialist, Better Business Bureau, 94 South Turnpike Rd, Wallingford, CT 06492. Webloyalty = Marie DeFelice, Customer Service Manager, Buyer Assurance, 101 Merritt Seven, 7th Floor, Norwalk, CT, 06851. (203)929-5668 ext.107**
What response did you receive? **Ms DeFelice sent a packet to me, including her reply to Ms. Sturm of the better business bureau, making FALSE claims of when supposedly my spouse and I accepted their POP-UP ad offers (which my spouse and I NEVER accept).**
If you have not contacted the business, explain why not:

Have you filed a complaint about this business with the Attorney General's Office before? **No**
If Yes, list the file number assigned to that complaint:

Have you contacted a private attorney? **No**
If YES, identify the name and address of the attorney:
Is there a court or other legal proceeding pending? **No**
If YES, please explain:

Explain your complaint in detail: **Based on a Seattle Times newspaper article http://seattletimes.nwsourc.com/html/makeitcount/2003005932_keeptourmoney21.html, we discovered that this company has been scamming us since well Feb 2002. My spouse and I believed the \$7.00 and \$72.00 charges on our credit card from various WLI* companies belonged to the other person. We NEVER sign up for any of these sorts of ridiculous on-line services, and have cancelled many pop-ups. Furthermore, We have done online**

business with many of the companies listed at <http://www.cheap56k.com/forums/archive/index.php/t-19269.html> for which we have also had to cancel pop-ups. We had NO IDEA that companies like these, would associate themselves with scammers like "Reservation Rewards" (WLI* parent company).

We have since cancelled the credit card (that we have had for 10 years), and had a new one issued, and we have the MBNA CC company working a fraud case against this Reservation Rewards WLI* company. Needless to say, I am absolutely furious with these kinds of companies and hope that they are shut down, or are forced to pay hefty penalties for this fraudulent business practice.

Although Mr. Rene and I did sign up at Classmates for a membership, they clicked the "[X]" in the up right corner of the popup to cancel the transaction, as both Mr. and I do not trust even the "cancel" or "No Thanks" options, and assumed that "[X]" (closing) the window would negate any processing. We were sadly wrong, as WLI programmatically changed the POP-UP so that even if a user attempted to close the POP-UP by clicking the "[X]" the POP-UP still processed the transaction as if we picked "Yes". Please refer to the Seattle Times and Washington Post articles, which uncovered this horrible and fraudulent activity.

http://seattletimes.nwsourc.com/html/makeitcount/2003005932_keeppyourmoney21.html

http://www.washingtonpost.com/wp-dyn/content/article/2006/05/06/AR2006050600160_pf.html

Additionally, Mr. Rene and I have also patronized other companies (Buy.com, expedia.com, half.com, etc.) only to discover they are also companies with which we need to be wary of conducting business, because of their involvement with WLI and their fraudulent business practices.

Furthermore, Ms Marie DeFelice's submission of the Exhibits is laughable, considering the Exhibits she provided, firstly do not even contain our names, nor are any of the options selected. Additionally, we went to the WLI*ReservationRewards web sight as a "test", since they claim our e-mail accounts were sent "confirmation e-mails". We confirmed our suspicions, that neither of our e-mail addresses were known to their system.

Moreover, I am a packrat when it comes to digital or paper information. I have spent the last several weeks unarchiving, restoring and poring through e-mails on my system to find any e-mail from WLI, as Ms. DeFelice claimed. There are no e-mails from her company as she has claimed.

Ms DeFelice claims there was \$736 of refunds that were to be returned to our account. WLI sent us a check for only \$126. We want a check for the remaining \$610 they owe us.

I cannot begin to express how disgusted I am with the business practices these sorts of companies conduct. I can say that we plan to not ever do business with any company that associates with companies like WLI. We are enormously thankful there are resources like the Seattle Times and Washington Post investigative reporters, who discover this sort of fraud and enable unknowing and unaware consumers like Mr. Rene and myself to become educated about this fraudulent conduct, and can in return recover from the abuse/fraud.

One further note, I have also submitted a complaint to the Internet Crime Complaint Center (IC3) and have been issued complaint # I0607302021042041.

Thank you for your time and diligence on this issue, and on our behalf.

What do you think the business should do to resolve your complaint? (Circle one) RFD
Explain if you have circled 'Other':

Signature

I declare, under penalty of perjury under the laws of the State of Washington, that the information contained in this complaint is true and accurate, and that any documents attached are true and accurate copies of the originals.

I understand that my complaint and the related documents will become a 'public record' and under state law can be subject to a public records disclosure request and thus be seen by other people.

Signature: **Denise K. Rene**

Date: **30 July 2006**

Received via the Internet
City and State where signed

Case#: 59121 RcvDate: 7/14/2006 3:48:19 PM FormType: eng

ONLINE Complaint

CONSUMER INFORMATION

Name: **Schow, Jo Ann**
Address: **4306 156th Avenue NE, HH326**
City: **Redmond** State: **WA** Zip: **98052**
Phone: Day: **4254975099** Eveing: **4258696805** E-mail address: **nord40@aol.com**

Yes In order to process your complaint, the Attorney General's Office will send a copy of your complaint to the complained of business. Do you want the Attorney General's Office to send this business a copy of your complaint?

I understand that if I answer No, the Attorney General's Office will not process this complaint. Additionally, if I answer Yes, I understand that my complaint and any related documents I have submitted will become "public records." Under state law, public records are subject to public records disclosure requests. Under some circumstances, my complaint and related documents may therefore be seen by other people.

OPTIONAL: For our statistics we would appreciate having your age: **50-59**

BUSINESS INFORMATION

Name of the business that I am complaining about: **Webloyalty.com, Inc**
Address: **101 Merritt Seven, 7th Floor (Corporate Offices)**
City: **Norwalk, CT 06851** State: Zip:
Phone: Toll Free Number: E-mail Address:

Name of Owner or Manger (if known): **Richard Fernandes**

Names and Address of any other business involved in your complaint:

Choice Hotels

Item or service purchased: **Hotel Reservation**

Cost of item or Service: **\$9/month** Did You sign a contract? **NO** Date of transaction: **October 2005**

Salesperson's name:

Was an advertisement involved? **NO** Date and source of advertisement:

ABOUT YOUR COMPLAINT

Have you complained to the business **YES** If YES, to whom: (and their position): **I called customer service - 800 732 7031**

What response did you receive?

The cancelled my membership

If you have not contacted the business, explain why not:

Have you filed a complaint about this business with the Attorney General's Office before: **No**

If Yes, List the file number assigned to that complaint:

Have you contacted a private attorney? **No**

If YES, identify the name and address of the attorney:

Is there a court or other legal proceeding pending? **No** If YES, please explain:

EXPLAIN YOUR COMPLAINT IN DETAIL:

This company has you sign up for their program without even knowing about it. They use trickery to get you to sign up rather than being up front about it. I would have never knowingly signed up for their program because I wouldn't use their service and especially because I wouldn't want them taking \$9.00 a month from me.

You should have heard about this company before because they have done this to hundreds of thousands of unwilling victims. What they do is theft, pure and simple. If it wasn't they would be upfront about their program and not have to use deceitful and unethical ways to get your money.

What do you think the business should do to resolve your complaint? **RFD**

Explain if you have circled other:

I didn't select other because I do want all of my money refunded but mostly, I want them to stop their deceitful practices.

SIGNATURE

I declare, under penalty of perjury under the laws of the State of Washington, that the information contained in this complaint is true and accurate.

I understand that my complaint and the related documents will become a "public record" and under state law can be subject to a public records disclosure request and thus seen by other people.

Jo Ann Schow

July 14, 2006

Received via the internet

Signature

Date

City and State where signed

AGO Activity Log

Log#:	Act_Sum:	Letter_#:	Letter Snt Dt:	Evd_Rcvd:	Evidence loc:
31516	CR500 called 203-846-3300; Sent R500 to customerservice@webloyalty.com		7/17/2006		
31517	R500 mailed as R requested. C informed about the refund. C400 sent.				
31966	C404 & R710		8/9/2006		

O'Hearne, Carla (ATG)

From: Nord40@aol.com

Sent: Wednesday, August 09, 2006 3:06 PM

To: ATG MI Cyber CRC 1

Subject: Re: A notice from the Washington State's Attorney General Office #59121

Thank you so much for following through on this. I had actually told someone in your office that I had received a complete refund and was happy about that. It's just the method that they use to get people to sign up "trickery" and I agree with everything they said in the letter except for the fact that they are on the up and up.

I can't image anybody would knowingly tell them yes, charge me 9.00 a month so I can have access to coupons to save money. Anyway, their response has been great and I'm happy that as far as I'm concerned, it's resolved.

Thanks for all your help.

Jo Ann