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The Seven Tricks of the Online Scam Artist

**Learn the tricks of the online scam artist so you don't
become their next victim**

by
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About the Author



Chris Stirling (also know as "Stirls" by his friends) has been actively marketing on the internet since 2005 and is one of the few marketers that loves to help people succeed as much as he likes to earn money online.

He is a top performer is several work at home companies and a member of the Strong Future International President's Club since April 2007. He is also a member of several top internet forums where he is able to stay on top of the work at home industry trends and news.

Chris is the owner and founder of [Top-Work-From-Home.com](http://www.Top-Work-From-Home.com) which is a website designed to help people find the perfect work at home program that fits your lifestyle.

Chris is also know not only as successful internet marketer but also as one who loves to help others succeed. He has helped many ordinary people start their own successful online business.

Weather it is your goal to earn a full time income online or just make a few extra bucks to cover the monthly bills Chris loves to help you reach your goals.

To learn more about Chris visit these websites:

Top Work From Home – Learn how to work from home. See my "Top Pick" work at home programs here → <http://www.Top-Work-From-Home.com>

eBook Money Machine - eBooks are a massive business online and extremely easy to generate crazy money with, and don't worry you don't have to write the ebooks. Learn how here: → <http://www.eBookMoneyMachine.biz>

Your Online Surveys - Paid Surveys are a very popular way to generate extra income every month simply by giving your opinion. Learn more → <http://www>YourOnlineSurveys.com>

Top Tips For MLMs – Network marketing or MLMs are the easiest way to start earning online, but they can be a bit confusing. Learn if this is the right opportunity for you here → <http://www.TopTipsForMLMs.com>

The First Online Scammer Trick – The Art of Seduction –

Time is your most precious resource, so I am NOT going to waste any of it.

In fact, I'm going to save you a **WHOLE LOT** of wasted time and money over the next 20 minutes as you read about the sneaky tricks webmasters and copy-writers use to get you to buy their online business product.

What I am going to be revealing to you is exactly what I wish someone would have shown me before I lost over five thousand dollars looking for a work-at-home solution for myself (which I finally found, by the way – more on that later).

No one else on the Internet reveals the information I am about to tell you.

No, I take that back. No one else reveals this information at no cost. I do know of people who are selling this same information for ungodly amounts.

What you are being subjected to at most work-at-home opportunity sites is a very **subtle form of seduction**. I know that sounds strange, but let me show you over the next few minutes what is happening.

The first secret of seduction is simply this: ***knowing that you are being seduced.***

You are being seduced into pulling your credit card out of your wallet and willingly forking over your hard earned money for an opportunity to escape the rat race. It will cost you dearly if you don't know about the con they are playing on you.

The first thing you need to understand is the *power of persuasive writing*.

Are you familiar with the work of a copy-writer?

He or she is the professional writer who writes all the text of the web pages of all the business opportunity websites that you find on the Internet.

Care to guess how much they get paid? *Some copywriters are paid as much as \$20,000 to write ONE webpage.* This page is called the "sales letter" and it is the first page you see when you first go to a business opportunity site. You know the one I'm talking about. It's about 10 to 20 pages long. You feel

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like you've read a book when you get to the bottom of it.

The reason they are paid so much is because *they can con most people into buying pretty much anything.*

Let me ask you this, have you ever read one of those 10 page sales letters all the way to the bottom? If you're like most of us, you have. And the reason you did that is because that copywriter was successfully seducing you. He or she conned you into wasting 30 minutes of your life.

Copywriters are just that good at what they do. The best ones are offered HUGE contracts to develop the "copy" for an entire website.

They write for both legitimate sites and scam sites. They don't care if the site they are writing for is legit or not. As long as they get paid.

The copy-writer will work on a website's sales letter page for weeks and fine tune every single sentence. ***The objective is to build trust, hope and/or fear in you as they move you down the "sales funnel."***

If you are aware of this, you have a better chance of protecting yourself against it. The copywriter is slowly and methodically removing all your objections one by one until you reach the bottom of the page.

And it is there that you are hit with the FINAL BLOW that I will tell you about in the next chapter.

Oh yeah, do you want to know which business I found that allowed me to make a full time income working from home? Check out Stone Evan's [Plug In Profit System](#)

Stone is the real deal. I know, because I'm making money every day following his training. If you go to Stone's site you will see a lot of testimonials by top internet marketers that got their start by following Stone's training and system.

Online Scammer Trick #2 – Trick Deadlines –

In this chapter I'm going to get right to the point. **Self-seeking website owners are doing everything they can do to seduce you into buying their bogus Internet products.**

And you're going to fall for it unless you've been told their secrets beforehand.

The trick I'm going to tell you about in this chapter gets me in trouble. **I have a lot of people mad at me because I tell this secret.** But that's okay. They can be mad. Honestly I don't care. *What I do care about is protecting the people who get my newsletter (that's you) from scams and from being fooled by the tricks of copywriters.*

So do you want to know what the killer clincher at the bottom of nearly every effective sales letter is? **This is the little seductive lie that seals the deal.** At this point the copywriter has slowly removed all of your objections, making you think that you'd be an idiot if you didn't buy this incredible business idea!

He has you on the precipice, you're thinking about giving it a try. All the copywriter needs to do is give you the slightest little nudge and you go over the edge.

It's called the **Trick Deadline.**

I know you've seen it. It takes on many forms. Here are some examples:

"You must buy by midnight tonight or I can't guarantee this price."

"We are definitely going back to our original price in the next few days, so take advantage of this 50% discount NOW."

"We have sold thousands of copies of our package at the \$167 price. This experimental \$49 price will only last through the end of the day today."

Let me tell you, when you see these statements don't believe them for a minute. The price is going to be the exact same when you come back a week

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later or even a month later. It's just a tricky sales tactic to get you to buy now.

The reason they do this is because they want your money **now**. They have brought you through the sales funnel and you will never be more susceptible to buying than you are right at this minute. So they want to push you over the edge.

My recommendation would be look around a bit. Read some reviews of the product first. *DO NOT trust the reviews that took all their information from the sales letter of the website that is being reviewed.* You can read all that for yourself. Instead, **you need reviews of the actual ebook or service.** Reviews written by people who have actually read and implemented the strategies and tools that are revealed in the ebook.

If you don't have the time or desire to do that you can trust that I have done the work for you and that programs on my site are 100% legit. You can feel good about any program you see on my site www.top-work-from-home.com

Note: there is a legitimate exception to this rule and that is the "launch price". Often a business owner will launch a product and to get as many sales as possible in the first few hours or days they will launch the product at a low price. They will tell their visitors that the price will go up on a certain date or time. This is totally legit and a very common practice.

The trouble is if you are new to the scene how can you tell if the deadline is a trick or legit?

Well, the best way is to look around before you buy. Do a search for the product name. If there are no pages in the search result then most likely it is a new program and the deadline price is a launch price. Or if the results give you a lot of pages saying that the program or product was just released then you know the deadline is a launch price.

Online Scammer Trick #3 – *Effective Use of Testimonials* –

You are not only in danger of being duped by scam websites, but you are also being lied to.

The Third Online Scammer Trick is the ***effective use of testimonials***.

Nothing is more powerful than customer testimonials to motivate impulse buying. **Nothing**. That's why you see so many of them on the landing pages of work-at-home opportunities.

The simple truth is that they are THE most effective tool on a sales page of a website. **They appear at just the right moment in the sales funnel when you are most susceptible to buying on impulse.** The copywriter has used some emotional impact tricks and you are ready to buy. Then wham--they hit you with a testimonial that shows you that you are right! This system really does work!

The reality is that so many of these testimonials are ***fabricated***. How do you spot a fake? No one has a magic formula for you unfortunately, but I can show you some tell-tale signs.

The first is to check the picture. Many testimonials show a picture of the person who submitted it. If that photo looks like a professional studio picture, then it is pretty much guaranteed to be a fake testimonial. *Leave that website immediately.* You're being duped.

Most people are plain looking, and all snapshots are just that: snapshots. That's what people send in with their testimonials. If the photo looks professional, it is. And the testimonial's a fake.

What about testimonials that use someone's initials instead of a full name? Or the ones that reference the state, but not the city? They are probably fakes also. But there is no way to trace them. How many "Steve P's" live in state of Oregon?

The next thing to look for is *testimonials that are too good*. If the testimonial says just the right thing at just the right time in the sales letter of the website, it's likely a fake. Does it sound like just an extension of what the copy-writer is trying to convince you of at that particular part of the page?

Does it seem to be written in the same "voice?" You can be pretty sure these are either fake or at least doctored.

Real testimonials don't quite say the "right" thing. Real customers don't say things the way copywriters do. They say things like, "Hey, I got half of the ebook read and

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I'm pretty encouraged by it. Thanks for telling me this stuff." Or, "Everything in this package is great. I can't wait to start making money with it." Or, "I made \$150 the second week. So far it's working."

In fact, let me show you some real ones.

As mentioned in Chapter 1 I told you to check out the testimonials on Stone Evan's [Plug Into Profit Site](#). I personally don't trust most testimonials but Stone has been in the internet business for so long with his program that the people that are on his site as testimonials I have personally interacted with in one form or another, so I know they are real. You can verify it for yourself – just pick a testimonial and Google the person. You will see that they are all real people.

One other thing you can look for is testimonials that have been recorded. I have found that many of the legitimate sites have taken the time and effort to ask their customers to actually record their testimonial. These have been placed on the website for you to hear.

Can a scam site do the same? Maybe give a friend 10 bucks to fake a testimonial? Yeah, but I have found that most scam sites won't take the effort to do that.

Go to Nick Marks' [ForexEnterprise Multiple Streams of Income](#) site

Don't even read the sales letter. Just go and look at the Testimonial videos and audio clips. It is pretty difficult to fake a video testimonial. Those are real and you can tell just by watching and listening to them. These are people who haven't made millions yet, but they're off to a good start and they wanted to tell Nick about it.

False testimonials are a violation of the US Federal Trade Commission Act Section 5(a). So if you find one that you can prove, go to the FTC's website and turn them in. The problem is proving it. And the online scammers know that.

Note: Nick Marks' [ForexEnterprise](#) is not named very well in my opinion. I think he's just trying to be humble. **He rolls so many products into one package.** These are several programs that sell separately on the Internet for around \$39 each. He's selling the *whole package* for \$49.95. Click [here](#) to go see what they are.

Online Scammer Trick #4 - The Personal Story -

I'm literally rolling in dough now, but it wasn't always that way. Not long ago, I was out of work. My wife had lost her job also. We sold our cars and we were just days away from foreclosure. That's when I saw this website about...

You're not believing it are you?

Well how about this one:

The other day I was out in the yard planting new flowers. My neighbor was getting his mail and came over and asked me, "I've just got to ask you—it seems like you're always either on vacation in Hawaii or you're at home playing with your kids. You just got that new Porsche, so I've just got to ask, did you win the lottery or something?"

And then the story goes on to say how I started a new Internet business and left my job within a month, making more now than I did at my job...

You know, I guess that kind of thing can happen, but it's certainly not the norm. Something like that happened to me, but certainly not that fast and easy.

It takes work.

To quote my favorite movie, "Anyone who tells you otherwise is selling something."

It took me a lot of work to get to earn a full time income online. My story's not a flashy story. I just worked hard. Maybe I'll tell you the story sometime, but that's not the point of today's email.

I want to warn you what to look out for in a personal story so you don't get duped.

Copywriters will tell you that *nothing gains trust faster on a website than a personal story*. Let the visitor know that you're just an ordinary person who found the right information at the right time.

So what do online scammers do?

They make them up!

I once found a website where the website owner spoke boldly about how he had made hundreds of thousands of dollars in a few months on the Internet. The guy must have been daft because he gave his actual street address and phone number so people could call or write to him directly.

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I didn't call, but I was so incredibly curious that I looked up his address on Google Earth. Well, let me just say that after I saw where he lived, I can tell you he wasn't making hundreds of thousands of dollars a year. *What a ditz!*

If you're going to lie, at least cover your tracks!

And at least be somewhat realistic.

What I've got to tell you is simply this: **Be wary when you see a personal story.** The intent is to gain your trust. *The tragic thing is that some websites will tell you a lie to gain your trust!* How's that for **twisted?**

That's just the nature of the Internet unfortunately and you have to be aware of what is going on.

Let me give you an example of a personal story that is real. Sam Parker runs [Maximum Paid Surveys](#). Sam has helped me grow my online income. His site has the lowest return rate in the industry because he puts his heart and sole into his business so his customers get A1 treatment. Take a look at his personal story on his webpage: [Maximum Paid Surveys](#). It's upbeat, but it's real.

He makes it clear that you won't make millions filling out surveys online. He gives instead a realistic expectation of what you can make. He talks about how he doesn't argue with his wife over financial matters anymore. He says that covering a car payment every month by taking surveys is a reasonable expectation. You gotta give credit to a guy like that. He's not overselling his website. I think that's why he's site has the lowest return rate in the industry – because he doesn't oversell his program and he delivers more than he promises.

So just be wary of personal stories. The intent is to gain your trust. Put up your guard when you see them.

Note: If you haven't taken a look at Maximum Paid Surveys before go check them out. I've seen several survey companies come and go, but Maximum Paid Surveys is here to stay.

Here is their site: <http://www.maximum-paid-surveys.com>

Online Scammer Trick #5 - Certified -

CERTIFIED!

That is an almost magical word.

Watch out because it can be deceiving.

I remember when I was starting out online a less than honest Internet Marketer, gave me a little secret of his success. This guy is a leader in the industry and if I told you his name, it's possible that you know him. So I'm not going to use his name at this time.

He told me something that was really remarkable though. He has a website where he sells products for the home. He told me that he went into Photoshop on his computer and in about an hour, put together a very official looking little graphic that said, "CERTIFIED by Alexa" on it and placed that graphic in a strategic place on his website.

Guess what happened.

His sales went up 15%!

Now, Alexa is a well-respected website and they wouldn't like it if they found out that their name and logo were being used in this way, but the truth is that this guy started making an **extra \$4000 per month** because of that little word: *certified*.

The reason this word is so powerful is because it indicates that this website has been evaluated by an external watch-dog organization and is therefore safe and scam-free.

The truth is that there really are legitimate ratings organizations out there protecting the consumer on the Internet. But if you don't know which ones are real and which ones are fabricated, you might fall prey to a scheme.

So here is a list of the legitimate logos you can watch for as you seek a legitimate home business. I've also included examples of where some of these can be found. In each case, you don't even need to read the sales letter. Just scroll all the way to the bottom of the page where the certification logo is located. Each one can be clicked on to verify that it is authentic.

ScanAlert™



Hacker Safe – This is the “cat’s pajamas” when it comes to certification sites. This organization provides member sites with credit card security as well as the protection of other data, like

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email addresses of customers. Their system is so good the US military uses them.

Now *don't trust the logo on any site unless you see that it has been updated with a new date that is no older than 2 days back*. A real Hacker Safe Seal will have the date displayed right below the logo. To verify the logo is legit click on it and it will take you to a new page that will tell you the status of that account. If you can't click on the logo it is a fake.

You can see an example of this one in action on our site – <http://www.top-work-from-home.com> in the top right corner of the page – give it a try – click on it.

You can also see the Hacker Safe logo on the [Plug In Profit Site](#) by Stone Evans



Trust-E - This organization ensures that its members do not spam the people who sign up for their email list. They also ensure that the email list is not shared with other organizations. They also handle dispute resolutions between the member company and dissatisfied customers.

Again you can see an example of this certification at [Plug In Profits](#), Stone Evan's very successful all-in-one website. (Are you getting the idea about Stone yet – he is legit and honest)



BBB Online -- This is one of the most respected trust bureaus on the Internet. It's the Internet presence of the Better Business Bureau. Member companies have to maintain very high standards to maintain good standing. Look at [Strong Future International](#) for an example of this one. SFI is the leading network marketing company online and has been around for over 20 years. They have an outstanding record with the Better Business Bureau. Click this link to check them out: [Strong Future International](#)

Here is the BBB link for SFI <http://www.bbbonline.org/cks.asp?ID=684000261>



Honest eOnline -- HONESTeOnline.com provide consumers with real-time access to each company's current profile, website address and description. Each member has agreed to a "7-Point Consumer Pledge". Again when you see this logo on a site **click on it** to verify that it is legitimate.

You can see this one at the bottom of my site, www.Top-Work-From-Home.com – go ahead click on it and see that I am for real.

Remember though, you have to check out these certifications by clicking on them to see if they lead you to the actual certification service. Some website owners have been stealing the images without paying for the service. If you can't click on any of these "certified" logos then run away from the scam site right away!

Online Scammer Trick #6 - The Scary One -

This Online Scammer Trick is the scary one because it is so **effective** AND so **deceitful** at the same time.

Is there a difference between lying and intentionally misleading someone?

What I mean is, is it ethical to intentionally make someone think that something is true, when it really is not?

This is what deceptive websites are doing to you when they choose the pictures to show on their website.

You know the ones I'm talking about. They have pictures of **mansions** and **expensive sports cars** and **yachts** on them. You are made to think that this is the lifestyle of the person who is trying to sell you his "riches system." *The truth is more likely that he's in debt up to his eyeballs and he's trying to make you think he can tell you how to get rich.*

You just **have** to put your guard up as you read these web pages!

Some of this stuff is easy to cut through. If the picture of the Ferrari looks like it came from the showroom brochure, it did.

The same with the yacht. How many people have an aerial photo of their own boat? :o)

As for the mansion, does it look like a snapshot with shadows and/or harsh lighting? Or does it look like a professional photographer took the picture? *Most of these photos are just stock photos that anyone can buy on a CD.*

The programs I like the best are the ones that don't try to trick you with these types of pictures. For example if you haven't already check out Stone Evan's [Plug In Profit Site](#) . There is not one picture of a fancy sports car or mansion – that is because Stone is the real deal and he doesn't need to trick you with those types of things.

Check out his <http://www.top-home-based-business.com/pips.html>

I know his stuff works. I'm doing it every day.

Online Scammer Trick #7 - The Bad News is the Good News -

First the **Bad News**.

Seduction Secret #7 is the **money-back guarantee**.

The reason this is the bad news is because we fall for it.

Have you ever noticed where in the sales funnel it appears? It's always at the very end. Watch any TV infomercial. They hit you with it right after they tell you the price and stun you with all the free bonuses.

Here's the psychology of the ploy:

1. They've meticulously answered your every possible objection (*go ahead, I dare you, see if you can think of one*).
2. They've bowled you over with unexpected bonuses. *"How can they give me all that stuff for free? And it sounds like exactly the stuff I need!"*
3. They tell you how easy the payment is and how you can safely use your credit card. *"Well, I guess if put it on my credit card I don't really have to pay for it right now. And if it makes me money, then it can pay for itself before the bill comes in!"*
4. You're right on the edge, thinking *"Well, maybe, if it's as good as they say it is."*
5. Bam! They hit you with the no-questions-asked Money Back Guarantee! *"So if I'm not completely satisfied... and I KNOW I'll ask for a refund if I'm not..."*

The reason this is bad news is that you and I are suckers for it.

Think about it, whenever you're being "sold to" **how many times have you noticed your inclination begin to turn toward the possibility of buying at that point?** Copywriters know that money is your final objection, so once they tell you that you can get your money back, you're thinking that it's absolutely safe to buy.

And you would be right. But...

The truth is that even if a customer is dissatisfied, very few actually end up asking for a refund.

The reason is usually because they either get busy and forget or because they don't remember how to request a refund.

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Now the GOOD NEWS.

The majority of programs offered online are administered by Clickbank. Clickbank is the oldest and most respected payment processor on the Internet. They offer the easiest way to get a refund that I have ever seen. They guarantee an 8 week refund on any product.

I have tested this refund process time and time again, and every time I get my money back.

Now, here's what you won't find anywhere else. Save this report because I'm going to give you the direct link to their refund page if you buy something and want your money back from Clickbank.

Here's the link, save it:

<http://www.clickbank.com/csinquiry.html>

The other good news is if you find a product or program you are interested in and they are not supported by Clickbank look for a method to pay via PayPal. PayPal is owned and operated by eBay and they go to great lengths to ensure scammers are not allowed to use their system. If you request a refund from a program that you paid with via PayPal and you don't get your money back PayPal has a great easy to use system that sends the PayPal collectors after the company for you.

To protect yourself always look for an option to pay via PayPal and use it.

Here is the link to the Pay Pal Resolution center – save this one too!

https://www.paypal.com/row/cgi-bin/webscr?cmd=_complaint-view

So, now that you've had all your objections removed, :) Go start working from home

The best place to get started is Stone Evan's [Plug In Profit](#) - I'm telling you, his program works. It is where I got my start online and I still follow Stone's system everyday.

To your success

Chris Stirling

www.top-work-from-home.com