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The Latest, Not-so-Greatest dotCon Game

By Rick Beneteau

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Affiliate Program Managers Beware!!

Last week I became the unwitting victim of the latest Internet scam.

I own and operate 3 affiliate programs and as such am used to receiving and filing order confirmation emails all day long. I was noticing a recently registered affiliate (overseas) for EZineMoney.net was really racking up the sales.

Much to my delight, I emailed to congratulate him on his success. Next day, four chargebacks in the mail, all attributable to his sales/reseller site. Two cards, both charged twice with different Order Names. Then, the phone started ringing with other people who did NOT order my ebook that had EZineMoney.net charges on their credit card statements.

Now, what I **should** have noticed with each/most of these orders was the following:

1. Order Name and Name on Card were different.
2. Email addresses of customers were **strange** and often similar in nature ie: fmam@famfdma.net, fasdm@fmasdfm.com, mfa@mfdamfai.com, or, this: juansmithjtiti@yajhin.com. Of course, these don't exist.

3. None of these *customers* bothered to register for the reseller program after ordering. About 75% of real customers do.

When the fraud hit the fan, I called a well-known competitor for his advice, and I wasn't two sentences into my explanation when he stated in no uncertain terms – fraud! He then told me to watch out for an email from this guy "almost begging" for his commissions check. No more than half an hour later, that *desperate* email graced my inbox! See, this astute marketer had been hit with this scheme recently.

Now, what makes this all the more ludicrous, is this thieving

reseller was using stolen credit card information JUST to receive his commissions a month or more later! I mean, how low-percentage can you get?

Oh silly me, here I was congratulating an active reseller and he must have been laughing his lyin' derriere off at my naivety! However, last laugh was on him, as his site was deleted, and, his HUGE commission check NOT written! Not surprisingly, when I informed him of the deletion of his site and the withholding of his commissions, he had the parts to reply with the following:

"all i can say that is not unfair and i will see a way to get my rights and my money. Best regards".

Double negative aside, "Best regards" my butt!

The story gets worse though. Shortly after undertaking a lengthy audit of orders, I came across my good friends friend, who registered under him of course, and voila!, a ton of fraudulent orders there. Migraine-bound at this point, I discover a third and fourth participant!

When all is screamed and done, a LOT of innocent people had their credit cards charged in my name (they will all be refunded of course) and my bank account is going to be reduced by an amount that would make most people's teeth rattle! There will be endless hours of refunding these innocent cardholders and adjusting applicable commissions (a notable affiliate program directory is the innocent sponsor of the first culprit). Plus, of course, my merchant account is in jeopardy

due to the sheer volume of fraudulent orders and chargebacks.

Valuable lessons learned here folks. I'm quite sure I will be able to add to this list once I'm all the way through this dilemma, however, I felt it best to let you in on some good advice right now:

1. Thoroughly check each credit card order you receive. If you see irregularities as per what I've listed above, refund the card right away before they batch. The email address will most likely be fake and you will not be able to reach the customer by email.
2. You **may** want to consider blocking out some countries from your program. Many third world countries are infamous for credit card fraud. In this case, the cards were all domestic but the resellers were from Europe and Asia.
3. If you use Authorize.net you may want to check out their new FraudScreen.net service. If you use another gateway, check to see what fraud prevention services they have in place.
4. If you detect fraudulent orders, contact your merchant account provider right away. They should be willing to work **WITH** you on the problem. Remember, you will have a certain **allowance** in terms of chargebacks/refunds and you may stand to lose your account if you reach or exceed that threshold.
5. Lend a sympathetic ear to those victims whose cards were charged fraudulently. Some, as in my case, will be understandably angry and although that anger should be directed at the thieves, they may lash out at you. Act on their refunds immediately!
6. Once you are **sure** a reseller is using this scheme, delete them instantly but make sure to **Save** all their registration and commission data before you do so. These documents may be required in future investigations. I informed each reseller with this notice:

"We have terminated your website and are withholding commission payment pending investigation of the fraudulent orders emanating from your website. Authorities in all countries involved have been given complete documentation."

The Latest, Not-so-Greatest dotCon Game

This way, in the slight event they are innocent (my guys certainly weren't), you haven't technically accused them. You might want to contact your attorney before officially notifying them.

It's almost inconceivable to me that even the most desperate thief would resort to buying (or hacking) stolen credit card information only to use it in such a way as to expect a financial reward 1–2 months later when there is a better–than–average chance they will be caught, not paid at all and reported to applicable authorities. These morons did however, cause me great grief, which has only just started, and which you can probably avoid altogether.

Just as I was putting the finishing touches on this article, I received an email from a friend and fellow affiliate program manager who was concerned about fraudulent orders and guess what? She had the same thieving resellers as I had!

Considering that this appears to be a growing problem, it is my hope that you will take my advice to heart before you become a victim of The Latest, Not-so-Greatest dotCon Game!

There's A Better Way To Improve Your Golf Game!

By Sean Cochran

How many of you have gone to the local pro shop or golf store, bought the latest and greatest club, and found that it did not help your scores at all?

I imagine all of us can say yes to this question at some point in our golfing careers. The reality of this situation is that new clubs will not necessarily improve your game. Don't get me wrong! I enjoy getting new clubs just like you. I get all excited when I get a new driver, putter, or even golf balls and cannot wait to head to the range to hit them.

What if I told you that there was a simple solution to improve your game? Some of you may be telling me; "yeah right, whatever, heard it before, and it is not true".

Well, I am here to tell you there is a way to improve your golf game.

It is not a secret; it is not some new fangled training aide, or ancient golfing philosophy. I like to reference it as P.P.T. and this stands for PROPER PRACTICE TIME. Yes, the only way to improve your golf game is practice! And proper practice is even more important.

How many times do you go to the range and see someone purchase a jumbo bucket of balls and

The Latest, Not-so-Greatest dotCon Game

without warming up, pull out driver and start smacking balls all over the range. How well is this going to improve your game? I am sure most of you would agree to the notion; "not very well".

This is simply improper practice, and to truly get better at this game you must practice properly. What do I mean by proper practice? Well, let me tell you.

If you have ever heard Dave Pelz speak on the Golf Channel, he often discusses statistics in relation to successful shot making. This describes the percentage of probability that a shot can be hit successfully.

For example, if you are staring down a fairway 20 yards wide, and pull out driver. What is the probability of this shot being successful? Probably quite low for any golfer, and given what Pelz discusses, it is best to stick with shots that have the greatest probability of being successful. In the example above, I would guess a 3-wood, 5-wood, or 3-iron has a higher probability of success.

Additionally, Pelz also discusses the statistical breakdown of shots made in a typical round of golf. For example, more shots are made within 100 yards to the hole than are off the tee box. I would also guess that more putts are made in a round than tee shots. Given this statistical breakdown of shots during a round, Pelz suggests that your practice time mimic the requirements of a round of golf.

This is where the notion of **PROPER PRACTICE TIME** comes into play. Knowing such statistics and abiding by the idea of practicing the shots most commonly made during a round, what would you suggest to be the breakdown of your practice time?

I think we can easily state that time on the practice range should be set up with most attention spent on putting and your short game. Putting and short game (100 yards to the hole) is where the majority of

shots on a course are made, so why not spend more practice time on this part of the game? Most of us would probably agree and speaking with most any swing coach, they will say that more strokes are saved on and around the green than off the tee box.

But what do many of us do with our practice time? We spend maybe 5 minutes on the practice green, after hitting driver for 25 minutes, and maybe we will chip a couple at the end of our practice session. Knowing what you know, how beneficial will this type of practice routine help in the overall improvement of your golf game? Not very well at all.

If you follow the advice of Dave Pelz, and watch how touring pros practice. You will probably shift gears and practice putting, short game, sand game, and other facets of the game in a descending order.

Think about it and ask yourself how shots would you of saved in your last round if you were a better putter, short game, or sand player? I am guessing at least one or two. One or two shots a round can be the difference between an 88 and 90, or an 81 and 79. Much different scores if you ask me. Don't forget about your handicap and what 2 strokes saved a round can do to that number.

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Sean Cochran is one of the most recognized golf fitness instructors in the world today. He travels the PGA Tour regularly with 2005 PGA & 2004 Masters Champion Phil Mickelson. He has made many of his golf tips, golf instruction and golf swing improvement techniques available to amateur golfers on the website

. To contact Sean, you can email him at



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