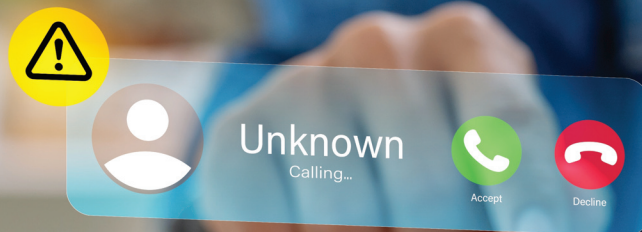


Phone Scams



People lose a lot of money to phone scams — sometimes their life savings. Scammers have figured out countless ways to cheat you out of your money over the phone. In some scams, they act friendly and helpful. In others, they threaten or try to scare you. They'll do what it takes to get your money or your personal information to commit identity theft. Don't give it to them. Here's what you need to know.

How To Recognize a Phone Scam

The caller might say you were “selected” for an offer or that you’ve won a lottery. But if you have to pay to get the prize, it’s not a prize. Scammers might pretend to be law enforcement or a federal agency. They might say you’ll be arrested, fined, or deported if you don’t pay taxes or some other debt right away. The goal is to scare you into paying. But real law enforcement and federal agencies won’t call and threaten you. Most honest businesses will give you time to think their offer over and get written information about it before you commit. Take your time. Don’t get pressured into making a decision on the spot. Scammers will often insist you pay in a way that makes it hard to get your money back — by wire transfer, gift card, cryptocurrency, or payment app. Anyone who insists that you can only pay that way is a scammer. No government agency is going to call you out of the blue and ask for sensitive information like your Social Security number. They’re lying if they say they’re with a government agency you know, like the Social Security Administration or IRS. If a company is selling something, it needs your written permission to call you with a robocall. And if you’re on the National Do Not Call Registry, you shouldn’t get live sales calls from companies you haven’t done business with before. Those calls are illegal. If someone is already breaking the law calling you, what they’re calling about is probably a scam.

Examples of Common Phone Scams

Any scam can happen over the phone. But here are some common angles phone scammers like to use:

Debt relief and credit repair scams- Scammers will offer to lower your credit card interest rates, fix your credit, or get your student loans forgiven if you pay their company a fee first. Don’t believe them. You could end up losing your money and ruining your credit.

“Free” trials- A caller might promise a free trial but then sign you up for products — sometimes lots of products — that you’re billed for every month until you cancel. Never sign up without knowing what happens after the “free trial” ends, and always read your billing statements to look for unexpected charges.

Prize and lottery scams- In a typical prize scam, the caller will say you’ve won a prize, but then say you need to pay taxes, registration fees, or shipping charges to get it. Hang up. After you pay, you find out there is no prize.

How To Stop Calls From Scammers

Hang up- Even if it’s not a scammer calling, when a company is calling you illegally, it’s not a company you want to do business with. When you get a robocall, don’t press any numbers to let you speak to a live operator or remove you from their call list. Instead, it might lead to more robocalls.

Consider call blocking or call labeling- Scammers don’t care if you’re on the National Do Not Call Registry. That’s why call blocking is your best defense against unwanted calls. Which type of call-blocking or call-labeling technology you use will depend on the phone — whether it’s a cell phone, a traditional landline, or a home phone that makes calls over the internet (VoIP). See what services your phone carrier offers and look online for expert reviews. For cell phones, also check out the reviews for different call-blocking apps in your app store. Learn more about blocking unwanted calls.

Don’t trust your caller ID- Scammers can make any name or number show up on your caller ID. That’s called spoofing. So even if it looks like it’s a government agency like the Social Security Administration calling, or like the call is from a local number, it could be a scammer calling from anywhere in the world.

What To Do If You Already Paid a Scammer

Did you pay with a credit card or debit card?	Contact the company or bank that issued the credit card or debit card. Tell them it was a fraudulent charge. Ask them to reverse the transaction and give you your money back.
Did a someone make an unauthorized transfer from your bank account?	Contact your bank and tell them it was an unauthorized debit or withdrawal. Ask them to reverse the transaction and give you your money back.
Did you buy a gift card and give someone the numbers off the back of the card?	Contact the company that issued the gift card. Use this list of contacts. Tell them the card was used in a scam and ask for your money back. Keep a copy of the gift card and the store receipt.
Did you send a wire transfer through a company like Western Union or MoneyGram?	Contact the wire transfer company. Tell them it was a fraudulent transfer. Ask them to reverse the wire transfer and give you your money back. MoneyGram at 1-800-926-9400 Western Union at 1-800-448-1492 Ria (non-Walmart transfers) at 1-877-443-1399 Ria (Walmart2Walmart and Walmart2World transfers) ' at 1-855-355-2144
Did you send a wire transfer through your bank?	Contact your bank and report the fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.
Did you send money through a payment app?	Report the fraudulent transaction to the company behind the payment app and ask them to reverse the payment. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.
Did you pay with cryptocurrency?	Contact the company you used to send the money and tell them it was a fraudulent transaction. Ask them to reverse the transaction.
Did you send cash?	If you sent cash by U.S. mail, contact the U.S. Postal Inspection Service at 877-876-2455 and ask them to intercept the package. To learn more about this process, visit USPS Package Intercept: The Basics. If you used another delivery service, contact them as soon as possible.

If You Gave a Scammer Your Personal Information

Did you give a scammer your Social Security number?	Go to IdentityTheft.gov to see what steps to take, including how to monitor your credit.
Did you give a scammer your username and password?	Create a new, strong password. If you use the same password anywhere else, change it there, too.

Report Phone Scams

If you've lost money to a phone scam or have information about the company or scammer who called you, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

If you didn't lose money and just want to report a call, use the streamlined reporting form at [DoNotCall.gov](https://www.donotcall.gov).

Any information you provide will help stop the scammers. Report the number that received the call, the number on your caller ID, and any number they told you to call back. Also report the exact date and time of the call, if you know it. Knowing all this information helps the FTC and its law enforcement partners track down the scammers behind the call.

The FTC also takes the phone numbers you report and releases them to the public each business day. This helps phone carriers and other partners that are working on call-blocking and call-labeling solutions.

[Learn more about unwanted calls and what to do about them at ftc.gov/calls.](https://www.ftc.gov/calls)