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HOW TO SPOT PHONE SCAMS: THE ULTIMATE GUIDE

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These days, it's difficult to tell what's true and what's false on the Internet, and the same can be
the blue. People have been scamming other for ages, and the phone is just another tool they u
spot scams when you know what to look out for, and that's why we've identified these commo

open, head on a swivel, and stay smart out there!

“Can you hear me?”

This scam has been very successful for criminals simply because of how innocuous it seems. T
so that they respond with, “Yes.” The scammer then records the response and uses it to autho
This is because many companies today use voice-automated systems for customer service, wh
recording. Scammers can also ask to press a button on the phone, which is how they find out i
when receiving an unknown phone call is to not respond and not press any buttons on the dia
these scammers tend to lead with:

- Are you the homeowner?
- Are you the lady of the house?
- Do you pay the household phone bill?
- Do you pay the household bills?
- Is Adele better than Taylor Swift? (Okay, just kidding about this one.)

Free Vacations and Prizes

Everyone likes free stuff, but sometimes things sound just too good to be true. This particular s
you’ve won a vacation to some exotic locale or popular travel destination, like Walt Disney Wor
some sort of prize, sometimes notifying you that you’ve won a lottery. The key here is that the
order to claim the prize, for which you’ll have to share your credit card number. Don’t do it! Vic
dollars.

Phishing Scams

While most phishing scams are related to websites or email, there are also phishing calls that a
you. Generally, the scammer will claim that there is an issue with your computer, putting it at r
your payment information to fix the hypothetical problem or attempt to have you download “a
computer. It’s important to note that a huge computer company, like Microsoft, would almost
vigilant about sharing payment information over the phone, and when in doubt, collect the cal
them back after researching it.

Fake Charities

If you think that posing as a charity in order to rip people off is just too despicable for anyone t scammers out there that will say and do anything to rip people off, including posing as a charit local police and fire departments, while another pretended to fund cancer philanthropies. Rem after doing some research.

IRS Scams

This is a very popular scam, and its success is probably due to the fact that most people are pr Oftentimes, robo-callers call tens of thousands of potential victims, and sometimes the callers social security number already on hand. While the IRS may potentially call you one day, they w phone. If' you're not sure about an IRS call, try dialing the Treasury Inspector General for Tax A

Loan Scams

Some loans are borderline scams in the first place, so it's almost no surprise that they'd also be it's a proposed student loan, car loan (especially popular right now), payday loan, or business l your information over the phone. Don't fall for it!

Debt Collector Scams

Debt collector scams are fairly popular because, unfortunately, there are just so many people v this situation is to ask for the caller's information, including company name, and to call them b letter to a debt collector asking them to stop calling you, they are legally required to do so.

Credit Card Security Number Scams

As we've mentioned, it's not a smart idea to give out credit card information over the telephon information? Though it may seem harmless, even giving out the three-digit security code on th CVV number) can lead to being scammed. The scammer can disguise themselves as a bank em badge number. But make sure to never give out that CVV number, no matter what they say.

Warrant Scams

Whether it's the DEA, FBI, sheriff, or local police department, warrant scams are designed to m personal information over the phone. The scammer will often state that you've missed jury du to get payment information. However, law enforcement demanding money is just something t

Remember that.

Medical Scams

If you've ever dealt with health care, you probably know how difficult it is to dispute a hospital scams that are medical-related. Sometimes the scammer will demand payment on an "unpaid" discounted or free medical services. Unfortunately, these types of scams tend to target the eld more than younger people.

Lottery Scam

As with most things in life, if it sounds too good to be true, it probably is. Getting a call out of th pretty big stretch. Add in that it's a Jamaican, Australian, or some other lottery, and things begi someone asks for you credit card information over the phone, that's as good a sign as any that many lotteries have you heard of that give out winnings to people who haven't bought a ticket

Tech Support Scams

Tech support scams are at all times high these days due to the media hype around hackers an households and businesses become "smart" and connected, while the hackers exploit the vuln urges some to improve their tech literacy, but it also builds up a sense of anxiety and fear in ot

So the scammer's goal is to take advantage of that hype, your fears, and gaps in your tech liter

- Sharing your personal information over the phone
- Downloading malware that will harvest that information from your PC
- Buying software you don't need (and is potentially harmful, think RAM and Registry Clea
- Signing up to some phony maintenance or warranty program

Here's the breakdown of symptoms that point to a tech support phone scam:

- THEY call YOU. Remember – Microsoft, Apple, or Netflix have no business calling you to problem, YOU call THEM.
- The Caller ID looks legit, which is a mental trick that conditions you into trusting the call an Apple Store. Setting up a legit-looking Caller ID is a no-brainer with VoIP technology,

- They use a lot of cyber jargon and sound extremely knowledgeable. They say your comp a part of an ongoing DDoS attack, or something along those lines. They may also have a
- They may ask you to open your Win Event Log Viewer, look for errors and use them to ju some minor errors in the event log viewer, and it doesn't mean your PC is infected.
- They ask you to download software that will let them troubleshoot the problem for you. and other legitimate remote access apps give scammers the access to your PC so that th spyware, or ransomware.
- They may offer a refund for some software you bought recently. Typically, they ask if yo no, they offer a refund. Or, claim that their company is going out of business and is offe ask for your banking details to "make a deposit."
- They may also ask if your computer has been slow lately. If yes, they say your registry or successful because people tend to skip maintenance, leave background apps running, n and do a ton of other things that clog the PC's resources. So, they get easily tricked into for $29.99 that is supposed to make their PC run like new. In reality, these apps cause m and just hang up.

How to Protect Yourself

While phone scams are designed to get victims flustered and panicked on the phone so that th actually quite similar.

- Usually, the most important thing is that you don't give away financial and sensitive pers bank information, ID numbers) out over the phone.
- Secondly, you can always ask the person calling for more information, do some researcl comply, they're likely trying to scam you.
- Remember to check your bank and credit card statement regularly, especially after getti
- Also, try not to get pressured into making quick decisions. You should always feel like yo organization, including checking it out online.
- Be wary of sending money anywhere for an emergency situation.
- Lastly, never send money by prepaid card or wire transfer (which are difficult to track) to

With the rise of the Internet, many scammers are moving to the web. But that doesn't mean th

tool that gives them a shroud of anonymity can be used to take advantage of people, especiall
can be avoided by simply not making any rash decisions. So, remember: take a deep breath, a
something that sounds suspicious.

Additional Resources

- The Federal Do Not Call Registry
- The Better Business Bureau Scam Tracker
- Federal Trade Commission Guide to Fake Debt Collectors
- The Federal Trade Commission Guide to Scam Alerts
- AARP Phone Fraud Guide
- Merrick Bank Warning on the CVV Scam
- IRS Guide to Tax Scams
- Resources from the Association of Certified Fraud Examiners
- Malwarebytes Guide to Tech Support Scams
- U.S. Department of the Treasury: Report Scams
- Microsoft Guide to Technical Support Scams