



Phone Scams: Common Issues You Should Know

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It can be hard to avoid scam calls. Getting a call from a number you don't recognize may mean there's a scammer on the other end of the line asking for important personal or financial information. Telephone scams are nothing new—they've been around since the dawn of the landline, but technology has made it easier for scammers to prey on unsuspecting victims.

You may not be able to completely stop phone scams, but there are things you can do to help protect you and your loved ones. Read on to learn more about how you can avoid them.

What are common types of phone scams?

In general, phone scams follow a common theme: a scammer will call you with either good news (you won a prize!) or bad news (you're going to lose your house!) and require you to act immediately to address the issue. Usually, addressing the issue means sharing personal information that the scammer can then use to do things like gain access to your bank accounts or credit cards. There are a variety of common phone scams such as:

- **IRS scams:** This one can happen any time of year, but in general, you'll see it more often shortly after tax season has ended. In this scam, a perpetrator will call you pretending to be an IRS agent (they might even give you a fake ID number) and make an urgent demand for you to pay them money—often asking for payment in gift cards. They may threaten you with a lawsuit or jail time. [The IRS has issued multiple warnings about this scam](#), stating they will never call you for money. You can learn more about IRS and tax scams [here](#).
- **Family scams:** Sometimes this scam targets seniors, with a scammer pretending to be one of their grandchildren needing financial help—like bail money—to get out of some kind of sticky situation. To make sure you're not being scammed, hang up and call the phone number of their loved one to make sure they're actually speaking to the right person—and that they're actually in trouble—before agreeing to send money anywhere.
- **Charity scams:** This one can be particularly heartbreaking, because scammers prey on people's instincts to help, particularly in the case of a natural disaster. In this instance, scammers may call claiming to be working with an organization providing some kind of aid to people in need and ask for your donation to help. But be wary! Do some research on charity organizations and call them yourself, or use their website, to make a donation. Read more about humanitarian aid scams [here](#).
- **Tech support scams:** You've probably called tech support to get help with everything from your computer to your phone to your internet connection. But if

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someone claiming to be from tech support ever call you unprompted and claim there's an issue, that's a red flag. Scammers pretending to be tech support call to "help" walk you through an issue... when in reality, they may be helping you to download software that gives them unfettered access to your tech. Once they take over, they may be able to do things like change your two-factor authentication and gain access to your bank accounts. Some may even call with some fake issue to prompt you to reset your account or website passwords. Don't fall for it! If you're ever in doubt, call your tech support directly to determine whether or not there really is an issue you need to deal with. You can learn more about tech support scams [here](#).

- **Billing and fraud alert scams:** Billing scams center around demanding payment for things like utilities, your phone, your car, or anything you make monthly payments on. They may come with a heightened sense of urgency, claiming they'll repossess your car or turn off your utilities if you don't take care of the payment right away. Similarly, scammers may call pretending to be an employee with your bank to say they've noticed unusual activity on your accounts, and ask for your account information to verify you as the account holder. These phone scams have gotten even trickier, as sometimes they'll even text you looking for this information. Once again: when in doubt, call your bank or billing company directly to determine the veracity of the claim.

Make sure you stay up to date on the latest phone scams by [visiting the FTC website](#), which details the common phone scams you should be aware of.

How to avoid phone scam calls

If you don't recognize the phone number that's calling you, don't answer. If it's something important, they'll leave a message. If you do answer the phone and realize someone is attempting to scam you, hang up. Depending on your phone, you may be able to block their number—but they may try calling from a different number, so it's important to stay vigilant.

Did you answer an unknown number, and now you're not sure if you're talking to a scammer? Remember, scammers may prey on fear and use urgency to get what they want. If you feel pressured to do something, hang up and call whichever company they're pretending to be from so you can determine whether or not it was really a scam call.

If you're an AT&T wireless customer, AT&T ActiveArmor's built-in network security automatically helps you block spam calls^[1], manage and block unknown callers, and more. You can [download the free AT&T ActiveArmor mobile security app](#)^[2] to personalize your settings for nuisance calls, such as sending callers to voicemail if they aren't in your address book.

How to report a scam phone number

If you've lost money to or been defrauded by a scammer, [submit a fraud report to the FTC](#). If you haven't been scammed but you keep getting scam calls, you can [report the phone numbers to the National Do Not Call registry](#) once your number has been active in the registry for 31 days. Make sure you report the number that shows up on your caller ID, and if they leave a message, also report the number they ask you to use to call them back. Making a report may not completely or immediately stop the scammer from contacting you, but according to the FTC, reporting a scammer's phone number can help them track them down and put an end to their fraudulent activities.

AT&T offers additional helpful resources. You can report unwanted calls [through a webform](#). Make sure you note the date and time of the scam call, and provide information on what the scammer was trying to make you do. Additionally, you can stay up-to-date on the latest scam attempts on the [AT&T CyberAware website](#), where you can [read through an archive of blog posts](#) to get information on past scams, or [check out alerts of new scams](#) on the rise. The more you know, the better you'll be prepared to protect yourself.

This article is AT&T sponsored content written by Carly Milne, a TechBuzz contributor. The statements in this article are her own and don't necessarily represent the positions, strategies, or opinions of AT&T.

[1] May inadvertently block wanted calls; settings can be adjusted in the app

[2] Compatible device/service required. Requires download of ActiveArmor app and acceptance of terms of service. May inadvertently block wanted calls; settings can be adjusted in-app. Details at www.att.com/activearmor.



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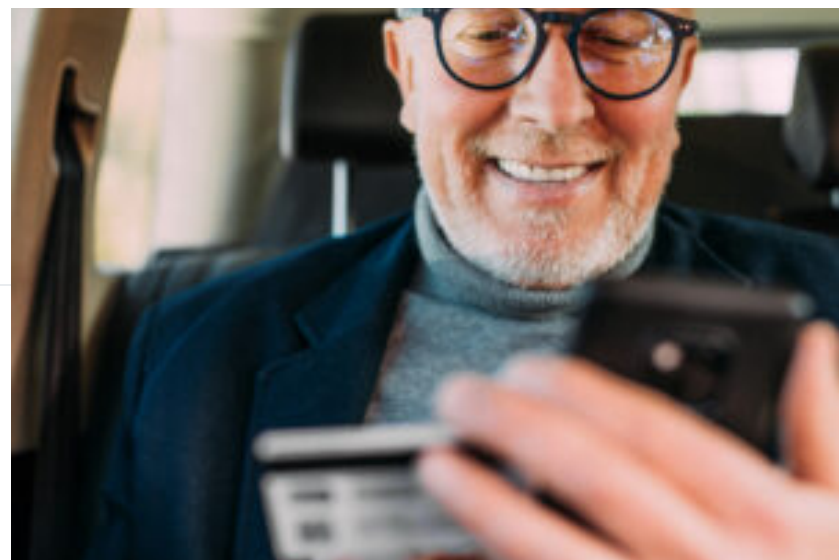


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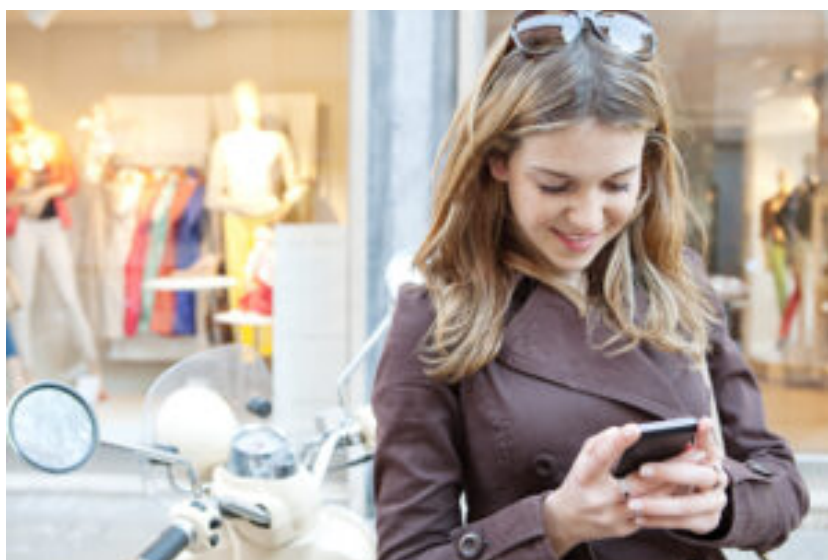


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