

# Who Keeps Calling You? How to Identify Potential Phone Scams

by Amber Iven - Monday, October 26, 2020

<https://www.searchbug.com/info/how-to-identify-potential-phone-scams/>

It seems that no matter how stringent the laws and regulations become, how high the fines get, and how much technology advances, our phones continue to be plagued by callers we don't recognize. And many of these calls are phone scams.

Answering could compromise our safety and security, and ignoring them could cause us to miss out on important updates and information. So what do we do?

Learn the behaviors that distinguish legitimate callers from phone scammers, research the numbers that call you, and block the ones that are no good. We'll tell you how.

## Pay Attention to Current Events

### Campaign Years

You might have noticed an increase in calls and text messages the past few months regarding political campaigns. While campaign calls don't have to honor the [Do Not Call List](#), they do have certain restrictions.

Political **robocalls**, autodialed and/or pre-recorded, cannot be made to mobile devices without the recipient's consent. The same goes for robotexts, however, only if the sender uses an autodialer to send the message. If the message is sent manually, then consent is not required.

Landlines are an exception to the rule. Consent is not needed to autodial or call with a pre-recorded message if the number is a landline.

If you are on the other end of the line and need to know whether the contacts on your phone list are mobile or landline, you can use a [phone validator](#) to determine the line type. That way you avoid fines and legal repercussions for noncompliance.

### Covid-19

Contact tracing is a technique used by health organizations to help slow the spread of disease. It has become necessary in recent months to help combat Covid-19. The job of trained contact tracers is to call anyone who might have been in contact with a person who tested positive for the virus.

When someone tests positive for Covid-19, they are usually asked to consider and list any people and places they might have exposed to the virus when they were asymptomatic. If your name comes up in one of these interviews, you could receive a call with further instructions to quarantine.

The fear caused by the pandemic has made a majority of the population vulnerable. Many have gotten sick, lost loved ones, been out of work for extended periods of time. The average citizen is distracted, panicked, broke. This is a prime environment for phone scammers.

Be wary of calls and texts offering vaccines, asking for insurance information, or taking donations for the cause. Always do your own research, never give sensitive information out over the phone, and don't click on links sent to you via text message.

You can read more about what a call from a contact tracer might sound like [here](#).

### **Census**

This is also a census year. Imposters claiming to be with the Census Bureau are taking advantage. Census takers are going door to door to collect information, and with the presence of Covid-19, more of this collection is being handled over the phone or online. So how do we know what's real and what's not?

It's important to make yourself aware of what questions to expect. The Census only asks demographic information such as household size, age, race, relationship of residents, etc.

Imposters, on the other hand, might try to elicit your social security number, bank account or card information, or money or "donations".

You can familiarize yourself with the 2020 Census [here](#).

### **Natural Disasters**

Again, scammers love to prey on vulnerable citizens. Natural disasters affect masses of the population and invite government assistance programs, relief efforts, and charities. All of which scammers can impersonate.

Additionally, those affected by natural disasters are more desperate than ever to protect their assets. Therefore, any possible threat can panic unsuspecting citizens into action. That leads us to our next topic: tactics used by phone scammers to pressure the public into releasing personal information.

### **Behaviors that Distinguish Legitimate Callers from Phone Scammers**

Scammers prey on fear and vulnerability. They will make threats, pressure you to act quickly, and will sometimes get angry if you don't cooperate. These are clear signs of phone scams.

The point of scam calls is to get personal information or money from you. They might ask for a small sum of money to stop a purchase or charge to your bank account. But no one can charge you if they don't have the information! So don't release it.

Any organization trying to collect a debt or information from you will send you a letter in the mail before attempting to call. This way, you can gauge the legitimacy a little better.

Legitimate callers identify themselves, their organization, and their purpose. They might ask some questions to confirm your identity, but these questions will be limited to information that can be publicly sourced such as your name, phone number, address, date of birth.

A good way to determine whether information is personal or public is to ask yourself, “Is this information other people already know about me or is it information only I have?”

## How to Protect Yourself from Phone Scams

We’ve covered some unfortunately common situations you could find yourself in when it comes to answering the phone. Here’s a list of best practices to make sure you don’t fall victim to the next phone scam:

1. Let unknown calls go to voicemail
2. Research before calling an unknown number back
3. Don’t answer yes or no questions asked by someone you don’t know
4. Never click on links sent in text messages from someone you don’t know
5. Don’t release sensitive or personal information over the phone
6. Be wary of caller ID

### Let Unknown Calls Go to Voicemail

Don’t feel pressured to answer a call you don’t recognize. If someone has important information for you, they will leave you a voicemail. It is therefore important to also check your voicemail regularly.

Clear out any unnecessary or spammy voicemails so that important messages aren’t rejected by a full inbox. Only call back numbers you recognize, or number’s you’ve researched.

### Research before Calling an Unknown Number Back

Answering or calling an unknown number can alert scammers that your number is active and that you might be a prime target for future calls.

If you miss a call from a business or organization you’re familiar with, try to find their number in a phone book or on their website. That way you don’t return a call to an impersonator.

If a number is blocked or unknown, you can dial \*69 to get the 10-digit number. Then, you can use a [reverse phone lookup tool](#) to find out who owns the number! Dialing \*57 is another option. If you feel particularly harassed, you can dial \*57 to forward the number to the police.

### Don’t Answer Yes or No Questions

Phone scammers might open the call by asking, “Is this [insert your name]?” or, “Can you hear me?” When you answer “Yes,” that response can be recorded and used to access accounts and private information.

Remember, when in doubt, you can always hang up, research the number, and call back later.

### Never Click on Links in Text Messages from Someone You Don't Know

Scammers claiming to be from your bank, offering a deal or product, or asking for charity or donation might include links in text messages. Clicking these links does one of two things:

First, clicking a link can automatically download malware onto your device that allows scammers to access your personal information.

Second, some links lead to fake websites that look identical to the real ones. This earns your trust and prompts you to login with your information. Doing this provides the scammers with private information and access to your accounts.

### Don't Release Sensitive or Personal Information over the Phone

Like we mentioned before, legitimate callers will never ask for sensitive information over the phone.

If someone calls you asking for your social security number, bank account or card number, or answers to common security questions, go no further.

### Be Wary of Caller ID

Unfortunately, caller ID cannot always be trusted. Numbers can be **spoofed**, or faked. To better understand spoofing, consider these legal spoofing scenarios:

1. A doctor calls her patient from her personal cell phone, but spoofs the number so that it shows the office number on the patient's caller ID and keeps her personal number private.
2. A business makes marketing calls that show up on caller ID as the toll-free number rather than the local number.

So, you can probably see now how you shouldn't always trust caller ID. Just because your phone says your bank is calling, make sure you follow all other best practices to ensure you don't fall victim to a scam.

### How to Block Unknown Callers

First things first. If you don't want to be contacted by telemarketers, you can add your phone number to the [National Do Not Call Registry](#). However, this will not necessarily prevent calls from political campaigns, charities, or scammers who aren't concerned with FTC or TCPA compliance.

So, for the rest of the calls, you can block each number specifically either through your phone settings or by contacting your phone provider. If the number is blocked, spoofed, or unknown, use a [reverse phone lookup](#) to get the 10-digit number.

Unfortunately, there is often a limit to how many numbers can be blocked, so you might want to consider a third-party app like TrapCall, TrueCaller, or Should I Answer to screen your calls.

Finally, you can forward unwanted texts to 7726 (“SPAM”) and file complaints against spam calls and texts at [fcc.gov/complaints](https://www.fcc.gov/complaints) and scam calls and texts at [reportfraud.ftc.gov](https://www.reportfraud.ftc.gov).

## Conclusion

There are many ways to find out who numbers belong to, block numbers you no longer wish to contact you, and protect yourself from potential phone scams. [Searchbug's reverse phone lookup](#) lets you know who owns a phone number and can even provide a physical address and email address. Then, you can block the contact.

The FTC and phone companies are doing all they can to help decrease the number of robocalls that come to consumers' phones daily. However, they battle blocking the bad ones without blocking the legitimate ones in the process.

Fortunately, not only can you block numbers yourself, you can also report bad calls and messages to the authorities. Now that you know what to look for, you don't have to cringe every time your phone rings!

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