

A voice you trust is no longer proof it's them

One habit that works no matter how convincing the call sounds.

THE ONE RULE

If a call or video creates urgency and asks you to keep it secret, hang up and call that person back on a number you already had.

Not the number the caller gives you. The one already saved in your phone, from before this call.

IF A CALL SOUNDS LIKE FAMILY IN TROUBLE

- A cloned voice can sound exactly like someone you know. Software can now recreate a voice from a few seconds of audio taken from a voicemail or a video posted online.
Sounding right is no longer proof.
- **Stop talking about the emergency.** Say you'll call right back, and hang up. You do not owe an explanation.
- Call the person back yourself, on the number already in your phone. Never a number given to you during the call.
- If they don't answer, call another family member who would know where they really are.
- A real emergency will still be a real emergency in the ten minutes it takes to check.

THE SIGNALS

- **"Don't tell anyone."** This is the instruction that stops you from checking. Real emergencies do not depend on secrecy.
- **A second caller takes over.** The emotional voice hands off to someone calm with a script. That handoff is the tell.
- **Payment by gift card, wire, or crypto.** No real court, hospital, or agency asks for any of these.
- **They avoid a live video call, or the video keeps failing.** Sustained video is harder to fake convincingly than a short audio clip.

Set up your codeword tonight

This takes five minutes and works for as long as you keep it private.

HOW TO SET IT UP

Agree on a short word or phrase with the people you'd want to hear from in a real emergency. Do not post it anywhere, text it, or say it into a voicemail greeting. It only works as long as it has never been recorded. Use it, or ask for it, any time a call claims to be an emergency involving money.

IF YOU'VE ALREADY SENT MONEY

- **Wire transfer:** Call your bank immediately and ask for the fraud department by name. The first hours matter most.
- **Gift card:** Call the number on the back of the card and report it as used fraudulently before the codes are spent.
- **Cryptocurrency:** Recovery is unlikely, but report it anyway. Reports build the pattern that leads to arrests.
- **Write it down** while it's fresh: the number that called, the time, and what was said.

WHERE TO REPORT IT

WHO	CONTACT
Federal Trade Commission	reportfraud.ftc.gov
FBI Internet Crime Complaint Center	ic3.gov
AARP Fraud Watch Network	877-908-3360

CUT OUT AND KEEP NEAR YOUR PHONE

If it sounds like an emergency and asks for secrecy or money:

1. Hang up. 2. Call them back on your saved number. 3. Ask for the codeword.

Report: reportfraud.ftc.gov · ic3.gov · AARP 877-908-3360