# How To Respond To 'Can You Hear Me?'

"Can you hear me now?" is the once-popular tagline of Verizon commercials, but it's also the headline of a new scam. Scammers making robocalls will ask some innocuous question. Once the targeted person says "yes," a recording is made of the response and it is used to sign up the target for unwanted, expensive services. It's a scheme that's been targeted at businesses before, but it has now shifted targeting to individual consumers across the country.

#### **Scheme variants**

Robocallers have gotten increasingly sophisticated over the years. They're doing everything in their power to mimic real sales calls. A pleasant-sounding voice might ask an innocuous question, like "Can you hear me?" or "Are you a homeowner?" The objective is to get you to say "yes." That's all the scammer needs.



The scammer may then send you an invoice for a service. They may also bill your phone number directly, or attempt to make a charge using your credit card. When you call to contest the charges, the scammer will use your recorded "yes" to intimidate you into paying.

Even if the scammer doesn't successfully bill you, your "yes" can still be hurtful. Answering the phone and talking demonstrates that your number is a viable target for telemarketing. The scammer may bundle your information with other victims and sell it to other potential scammers.

#### How to avoid it

The easiest way to avoid being a target in this scam is not to answer your phone if an unknown number calls. For many people, though, that's not an option. If you're job hunting, freelancing or even selling things on Craigslist, unknown numbers represent opportunities. Not answering your phone could mean missing out on the job of your dreams.

Until you can figure out if you're talking to a real person, it's best to avoid giving straightforward answers. If someone asks if you can hear them, say "I can hear you just fine." If they ask a personal question, ask them why they want to know. Both of these responses will throw a robocall or a call center employee off script, giving you an opportunity to see if it's a real person calling with a real opportunity or a scammer wasting your time.

It's also worth repeating that you should never give out personal information over the phone. Often, phone scammers will claim to be a representative of some government entity as an attempt to scare you into turning over your information. Don't believe them. Unless you initiate the call, government officials don't do business over the phone.

You can also register your number on the federal Do Not Call registry at <a href="www.donotcall.gov">www.donotcall.gov</a>. That way, if scammers do call, you can report the number to the FTC. These complaints help the FTC to find and shut down people illegally using the phone system, and hopefully putting an end to these scams once and for all.

## If you've been targeted ...

There's no way for a scammer to use a recording of your voice to do any serious damage, according to researchers at snopes.com. It's more likely that the scammer will try to intimidate you into paying by claiming that the voice recording is authorization of charges. Know your rights: Unless you've given someone your payment information and explicitly authorized them to charge you, you're not responsible for paying those bills. Don't be intimidated into giving up payment information because of threatening language. These scammers can't actually do anything to you.

It's still a good idea to keep a careful eye on your account statements and phone bills, just in case. Most phone providers have what's called "bill-through" service, where third-party charges will be placed on your phone bill. It's how some apps work, but it's also how an alarming number of scams work.

Through a practice called "cramming," third parties can pile unauthorized charges on your phone bill. By keeping the charges small and the names innocuous, third parties can rack in millions across the country for services that consumers don't want and didn't agree to purchase. While illegal, it's still a widespread problem because voice authorization can make it more difficult to dispute the charges.

Make sure you understand exactly the purpose of each item on your phone bill. If there's anything you don't recognize, call your phone provider immediately. Disputing charges early is the best way to get them off your bill and keep that money in your pocket.

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