The Daily Union Article
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Title: Spooky Spoofing

Remember when the term "spoofing" meant something fun or funny? My "old" definition of "spoof" was centered around good-natured fun. However, the newer definition of "spoofing" is in no way funny or good-natured.

Instead, "spoofing" in today's technological world refers to fraudulent or malicious communications from an unknown source that is disguised as a source known to the receiver. For example, have you had a phone call come in that looked like a local call? Even worse, perhaps it is a call from a number you know or from a legitimate organization, like the Social Security Administration or Medicare.

Because there is so much activity with Medicare during the Part D Open Enrollment period (October 15 thru December 7), scammers are taking advantage of the many senior citizens that are trying to make important cost-saving decisions. Sometimes they claim to be a Medicare representative and ask to verify (actually, *steal*) beneficiary information. Or they claim that there's been a security breach with your Medicare card and you need to move money from your bank into "safer accounts." You might believe they are legitimate calls if the scammer is able to use spoofing to mislead you.

The Federal Trade Commission (FTC) warns consumers that the scammers count on this and can easily fake caller ID numbers to draw you into their web with other spoof victims. They can even match the first six digits of your own number which is called "neighbor spoofing." With only a quick glance at your phone, the urge to answer the call too often outweighs the caution you have. Just remember, it can be faked. You could let it go to voicemail, as many of us do, to avoid becoming a potential target of the spoof. If you do answer the call and don't recognize the caller then you can simply hang up.

Is there any other option for you? Actually, yes – The FTC recommends the use of <u>call blocking</u> serviced that blocks or flags unwanted call. These services include mobile apps, features built into your mobile phone, cloud-based services, call-blocking devices, or services provided by your phone service carrier. Some of these services are free while others cost money.

One of the free options for unwanted calls is to <u>register your phone number</u> with the Do Not Call Registry. This service is designed to stop sales calls from legitimate companies, so it won't stop calls from scammers but it may make it easier for you to spot a scam call. If a company is ignoring the Registry, there's a good chance it's a scam.

Another option that can help is to <u>report unwanted calls</u> to the FTC. When you report unwanted calls, the FTC releases reported numbers to the public each business day.

This helps phone carriers and other partners that are working on call blocking solutions for consumers. Your reports also help law enforcement identify the people behind illegal calls.

Take a few minutes to learn about each of these options so that you can determine which one (or more) choices might work best for you.

Call Blocking: Call blocking uses technology or devices to stop many of the unwanted calls you get. Mobile phones, landlines, and home phones that use the internet each have their own call-blocking options. Just know that call-blocking services are not perfect. They could block some legitimate calls. To get a call-blocking app:

- Go to the online app store for your phone's operating system (iOS, Android, etc.) and compare ratings for different apps.
- Look online for expert reviews on call-blocking apps.
- You can also find a list of call-blocking apps for mobile phones at ctia.org, a website for the U.S. wireless communications industry. The site lists apps specific to Android, BlackBerry, iOS, or Windows devices

Register Your Phone Number: This service was created to stop unwanted sales calls. It's free to register your home or mobile phone number. Go to dontcall.gov or call 1-888-382-1222 from the phone you want to register. If you register online, you will get an email with a link you need to click on within 72 hours to complete your registration. Although your phone number should show up on the Registry the next day, it may take up to 31 days for sales calls to stop. You can check whether your number is on the Registry at donotcall.gov or by calling the toll free number from the number you want to verify. Your registration **will never expire.** The FTC will only remove your number from the Registry if it's disconnected or reassigned, or if you ask to remove it.

Report Unwanted Calls: To report unwanted calls, you again go to the National Do Not Call Registry. You report the phone number that appears on your caller ID – even if you think it might be spoofed or faked – and any number you are told to call back. The FTC gets millions of calls each year so each report may not get direct attention. However, law enforcements works alongside the FTC to identify and take action against the people responsible for illegal calls and scams. By making a report, you are helping them be aware of what consumers are faced with in regards to illegal calls. With that information in hand, they are better equipped to expose criminals.

It would be nice to keep believing that "spoofing" is good-natured fun, but the truth is it can be dangerous to you and other consumers as scammers try to pull more personal information out of us. Don't get tricked into sharing your information with spooky spoofs. Protect yourself by using one or all of the tricks offered here. Until next time, keep living resourcefully!