

Living Safely

with disabilities and special health needs

What to Do if You Already Paid a Phone Scammer

Phone scammers often ask for payments in ways that make it difficult to get your money back. If you have been scammed, the sooner you do something about it, the better.

If you have any information about the phone scammer, such as the phone number, the date and time of the call, what the scammer said to you, or what you said to the scammer, write it down. This information might come in handy when you report the scam.

If someone calls and offers to help you to recover money you have already lost, do not provide them with any personal information or payments. This is most likely a fake refund scam.

If you paid the scammer with a credit card or a debit card, you might be able to stop the payment. Contact your credit card company or bank as soon as possible. Let them know what happened. Ask to have the charges reversed. This is called a chargeback.

If you paid the scammer with a gift card, prepaid card, or cash reload card, contact the company that issued the card right away. Usually, the phone number is printed on the card. When you call, let the person know that you paid a phone scammer using the card. Ask them if you can get a refund for the money. The sooner you contact the company, the better the chance you have to get the refund.

If you paid the scammer using an electronic transfer service such as Western Union or MoneyGram, call the company immediately to report the scam and to file a complaint. It is important to ask for the electronic transfer to be reversed. Unfortunately, the reversal of these types of money transfers is unlikely.

If you paid the scammer using an app on your phone, contact the company who owns the app. You can get the contact information from your phone's app store. If the app is linked to your credit card or debit card, contact your credit card company or bank first.

If you provided the scammer with remote access to your computer, change the password to your computer immediately. You can also update your computer's security software. Search the internet to learn how to update your computer's security or ask someone you know to help you. If you provided the scammer with a username and password, change your password right away. If you use the same password for other websites or accounts, change the password for these as well.

If you provided the scammer with your Social Security number (SSN), go to the website www.IdentityTheft.gov to learn how to review and monitor your credit report to check if your SSN is being misused.

We value the expertise of our partners in safety who have demonstrated their commitment to inclusive healthy communities. Portions of this resource have been adapted from the Federal Trade Commission (www.ftc.gov).

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