

Living Safely

with disabilities and special health needs

What to Do if I Already Paid a Phone Scammer



Children's
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An RWJBarnabas Health facility



Phone scammers often ask for payments in ways that make it difficult to get my money back.

If I have been scammed, the sooner I do something about it, the better.



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



If someone calls and offers to help me to recover money I have already lost, I should not provide them with any personal information or payments.

This is most likely a fake refund scam.



If I paid the scammer with a credit card or a debit card, I might be able to stop the payment.

I need to contact my credit card company or bank as soon as possible to let them know what happened. I need to ask to have the charges reversed. This is called a chargeback.



If I paid the scammer with a gift card, prepaid card, or cash reload card, I should contact the company that issued the card right away. Usually, the phone number is printed on the card.

When I call, I let the person know that I paid a phone scammer using the card. Then I ask them if I can get a refund for the money. The sooner I contact the company, the better the chance I have to get the refund.



If I paid the scammer using an electronic transfer service such as Western Union or MoneyGram, I should 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 I paid the scammer using an app on my phone, I can contact the company who owns the app. I can get the contact information from my phone's app store.

If the app is linked to my credit card or debit card, I should contact my credit card company or bank first.



If I provided the scammer with remote access to my computer, I need to change the password to my computer immediately.

I can also update my computer's security software.

I can search the internet to learn how to update my computer's security or ask someone I know to help me.

Change your password

New password

New password confirmation

Change my password

If I provided the scammer with a username and password, I need to change my password right away.

If I use the same password for other websites or accounts, I need to change the password for these as well.



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

For more Living Safely resources, visit www.rwjbh.org/cshlivingsafely

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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