

"Can You Hear Me?" Scam Calls



The Office of the
Minnesota Attorney General
helping people afford their lives and live with dignity, safety, and respect

"Can you hear me?" "Are you there?" "Is this you?" Most people have been asked these questions in a phone call. News outlets and organizations across the country report that people are receiving calls from individuals who ask questions designed to get a "yes" answer. But responding "yes" may leave people on the hook for more nuisance calls and maybe even unauthorized charges. This scheme is called the "Can You Hear Me?" Scam.

The Calls Go Like This:

"Chris" received a call while he was eating dinner. He answered the call, and a person asked, "Can you hear me?" Chris replied "yes." He then heard a recording that claimed he had won a free cruise. Chris realized the call may be part of a scam and hung up.

How the Scam Works

The details of this scam vary, but it always begins with a call, usually from a telephone number that appears to be local. When the person answers the call, the scam artist tries to get the person to say "yes"—most often by asking, "Can you hear me?," "Is this the lady of the house?," or a similar question. By responding "yes," people notify robocallers that their number is an active telephone number that can be sold to other telemarketers for a higher price. This then leads to more unwanted calls.

In some cases, the caller may record the person saying "yes." Scam artists may be able to use a recorded "yes" to claim that the person authorized charges to his or her credit card or account. How can scammers access your account? Some companies share their customers' information with third party companies or allow third parties to charge customers' accounts (called "cramming") in exchange for payment. Scam artists may also obtain financial information from data breaches or leaks or through identity theft.

How to Protect Yourself

Whether the "Can you hear me?" calls are simply nuisance calls or something more sinister, there are steps you can take to avoid falling victim to phone scams.

- **Check phone numbers closely.** Scam artists spoof calls to make them appear to be from a local telephone number. Even if a number *appears* to be local, it is best to avoid calls from numbers with which you are not familiar.
- **Hang up.** If you answer a call that seems suspicious, hang up. Remember, "Minnesota Nice" does not apply to scammers. It is not rude to hang up abruptly on a suspicious caller. In fact, the more time you spend on the phone with a scam artist, the more likely you are to be roped into a scam...and to get even more nuisance calls down the road.
- **Carefully review your financial statements and telephone bills.** Whether or not you have been targeted by a scam, it is a good idea to review your bills line-by-line for unauthorized or fraudulent activity. The law provides some protection for people to dispute unauthorized charges to their credit cards and bank accounts, but these laws generally impose time limits. It is important to check right away for charges you did not make or approve so you have time to file a dispute.

Reporting Unwanted Calls

If you receive a call that may be part of a “Can You Hear Me?” scam, you should report it to the Federal Trade Commission (“FTC”). The FTC has the authority to enforce federal laws regulating nuisance calls and interstate fraud over the telephone. The FTC may be reached as follows:

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue Northwest
Washington, DC 20580
(877) 382-4357
www.reportfraud.ftc.gov

For more information, or to file a complaint, contact the Office of Minnesota Attorney General Keith Ellison as follows:

Office of Minnesota Attorney General Keith Ellison
445 Minnesota Street, Suite 1400
St. Paul, MN 55101
(651) 296-3353 (Twin Cities Calling Area)
(800) 657-3787 (Outside the Twin Cities)
(800) 627-3529 (Minnesota Relay)
www.ag.state.mn.us