

MORE ROBO-CALL NEWS

I wrote in early January 2014 about robo-calls on free medical alert systems. Robo-calls are recorded messages sent out by automated dialers, often by the thousands every minute. Many times they come with disguised phone numbers which complicate tracing them.

Federal law outlawed these types of calls in 2009, except in cases of political speech, non-profits, or when consumers have an existing business relationship with a firm. For instance, if a consumer has a Sears credit card, the law allowed Sears to make robo-calls. Well, the Federal Trade Commission tightened up these exemptions. According to *Consumer Reports*, in October 2013, the FTC adopted new rules on robo-calls, prohibiting all such sales-related calls, unless the caller received your prior written, electronic, or voice consent to receive those calls.

Will the new rules stop these calls? No. Consumers still need to keep reporting all these calls to the Do Not Call Registry. Call them at 888-382-1222 or go online to www.donotcall.gov.

The Federal Trade Commission acknowledged several years ago enforcement won't stop these calls. They sponsored a contest in 2012, awarding \$50,000 to anyone inventing a technology to block robo-calls. *Consumer Reports* reported on one winner, a company called Nomorobo. Their technology is available at no charge to individuals, and automatically hangs up on robo-callers after one ring.

But...there is a catch. The technology only works if your phone provider offers "simultaneous ring". So far, the only phone providers offering this are Voice Over Internet Protocol (VoIP) providers. What is VoIP? It is phone service over the internet, instead of through traditional phone wires or switches. Skype is a VoIP service used by many people.

I checked the Nomorobo website at www.nomorobo.com to find out how to use it. The website asks its visitors to identify their phone provider, then reports if that phone provider supports their technology. I checked several phone carriers popular locally, and found none worked with Nomorobo. With each carrier I checked, the website gave me the message to contact the phone carrier and tell them to support "simultaneous ring". So if we want to promote this anti robo-call program, we need to complain loudly to our phone companies.

ONE RING PHONE CALL SCAM

So while we are thinking about phone calls, here is a new warning. Both the Federal Trade Commission and the Better Business Bureau recently issued warnings about the "one-ring" cellphone scam. It works this way...Crooks use auto-dialers to generate thousands of phone calls to cellphones each minute. Crooks program the auto-dialers to ring only once, then disconnect the call. Cellphone users will hear the one ring, and see a "missed call" message pop up. Now the scammers goal is to stoke our curiosity enough about this "missed call" to call back. It's probably an even bet whether a user will return the call. Some folks worry they just missed an important call. Others will always wonder who tried to call them.

The cellphone user, to satisfy their curiosity, will call back. In most cases the answer to that return call will sound something like, "Hello. You've reached the operator, please hold." These holds can go on and on. Why? Because the number called was an international number, to which high call rates apply. Some of examples of the rates I read about start at \$20 per call, plus a \$9 per minute charge, including the hold time.

The Federal Trade Commission reported the calls look like they originate from US area codes, but they do not. They originate in Caribbean countries. These area codes include 268, 284, 473, 664, 649, 787, 809, 829, 849, and 876.

My advice is to not automatically answer your cellphone. Look at the number calling you. If you don't recognize it, don't answer it. You put your money at risk by letting your curiosity overcome you and calling back these numbers.

If you do become a victim to this "one-ring" scam, contact your phone carrier. I can't guarantee it, but my experience is pretty positive with cellphone carriers removing fraudulent charges from your bill. And if you don't ask them to remove the charges, they will for sure not do it.

You can make a complaint to the Federal Trade Commission by going online to www.ftccomplaintassistant.gov, or calling 877-FTC-HELP (877-382-4357).

Contact me at Seniors vs. Crime at the Clinton County Sheriff's Office, 563-242-9211 extension 4433, to report scams, fraud, or other crooked schemes. Most of what I learn starts out with questions from the folks who contact me.

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