



Keeping Michigan consumers safe and informed.

Michigan Department of Attorney General's

CONSUMER EDUCATION

It used to be that only death and taxes were certain, but with **18 billion robocalls placed in the U.S. in 2017**, most of us can add these annoying, unwanted calls to the list. How did these become so commonplace, and are they really certain?

In this issue, we take a look at robocalls, what Attorney General's Consumer Protection team is doing to help you, and what products and services may help you stop some of these calls.

WHAT IS A ROBOCALL?

Robocalls use a computer that auto dials phone numbers to deliver a pre-recorded message to a large number of people. Robocalls often let the person called respond through voice or keypad input or through transfer to an agent.

Though most are unwanted, some robocalls may be wanted, like those used for public-service and emergency announcements (e.g., "the elementary school is closing early today" or "a boil water advisory is in place"). Others may be unwanted but not against the law, like those from political, charitable, and telemarketing phone campaigns.

"I wonder where they got my number?"

"How'd they know my car warranty is going to expire?"



Despite feeling like a robocaller specifically selected your number to call, these calls are computer-generated with an autodialer.



WHAT IS A LEGAL ROBOCALL?

The Federal Communications Commission (FCC) permits robocalls to residential telephone lines if they are informational only and not for commercial or business purposes. Most robocalls to mobile phones require consent.

With few exceptions, the federal Telephone Consumer Protection Act of 1991, states that to be legal, a robocall must:

1. **Identify who is making the call; and**
2. **Give a telephone number or address where the caller can be reached.**

Telemarketing (sales; solicitations) robocalls must not call phone numbers listed on the National Do-Not-Call Registry, or face hefty fines.

WHAT WORKS TO REDUCE ROBOCALLS

Robocall blocking technology has not kept pace with the technology available to phone scammers, and to date, **nothing is 100% effective**. However, as consumers demand more and service providers invest more in finding better solutions, the gap is narrowing.

Robocall Blocking/Killing Apps

Some apps are using the newest technology to keep robocalls from ever ringing on your phone. Most of them have fees, but customers give them high marks. These apps rely on a constantly updated list of robocallers and use that list to shut down incoming calls before they reach your phone.

Until agencies like the Federal Trade Commission (FTC) or service providers have advanced tools to find the callers behind spoofed calls and shut them down, spam call blocking apps can protect you from the risk of phone scams.

The Attorney General does not recommend particular products, but notes three popular apps include: Hiya, Nomorobo, and Robokiller (which won an FTC award for preventing robocalls).

THE DO-NOT-CALL LIST

Michigan consumers who do not want to get telemarketing calls at home or on their cell phones should use the [Do-Not-Call List](#). It can take up to 31 days for most telemarketing calls to stop after you add your number to the Do-Not-Call List, and it will not block all telemarketing calls. But the Do-Not-Call List is a good first step to take to stop unwanted calls.

The Do-Not-Call List will keep you off for-profit business call lists, because telemarketers must remove all registered numbers from their call lists.

Additionally, telemarketers:

- must remove you from their calling lists upon request;
- must give you the name and contact information of the company they represent;
- may not call you between the hours of 9:00 p.m. and 8:00 a.m.; and
- may not mislead you about the products or services they are selling.



Where Do Most Robocalls Come From?

(202) Washington D.C.

(614) Columbus, OH

(469) Fort Worth, TX

(312) Chicago, IL

(817) Fort Worth, TX

(832) Houston, TX

(210) San Antonio, TX

(281) Houston, TX

(909) San Bernadino, CA

(214) Dallas, TX

Even then, political organizations, charities, and survey takers may legally call you.

Other calls allowed include those from:

- whom you've bought something or made a payment to in the last 18 months, unless you asked them not to call you;
- survey callers to whom you have given permission to make a follow-up call;
- companies whose fine print you missed that granted them permission to call when you entered a sweepstakes or signed up for a free product offer; and
- companies trying to scam you who don't care about following the law.

Your phone number will stay on the Do-Not-Call List, unless you ask for it to be removed.

If you ever get a call from someone offering to sign you up for the registry, it is a scam!

The service is free and the FTC will not call you and ask you to add your number to the list. See the Attorney General Consumer Alert "[Michigan Telemarketing Laws/ The Do-Not-Call List](#)" for more information.

Different rules apply to fax numbers, so signing them up on this list will not stop junk faxes. [See the Attorney General Consumer Alert "Do Not Fax Me!"](#) for how to stop unwanted faxes.

WHY MOST ROBOCALL BLOCKING METHODS DO NOT WORK

Caller ID spoofing

Caller ID spoofing occurs when a caller uses false information that shows on your caller ID display. By tricking you this way, even if you limit your phone-call answering to phone numbers you recognize, it will not defeat these robocallers, because they are not who your caller ID says they are.

By spoofing the caller's number, a robocall can look like it's coming from:

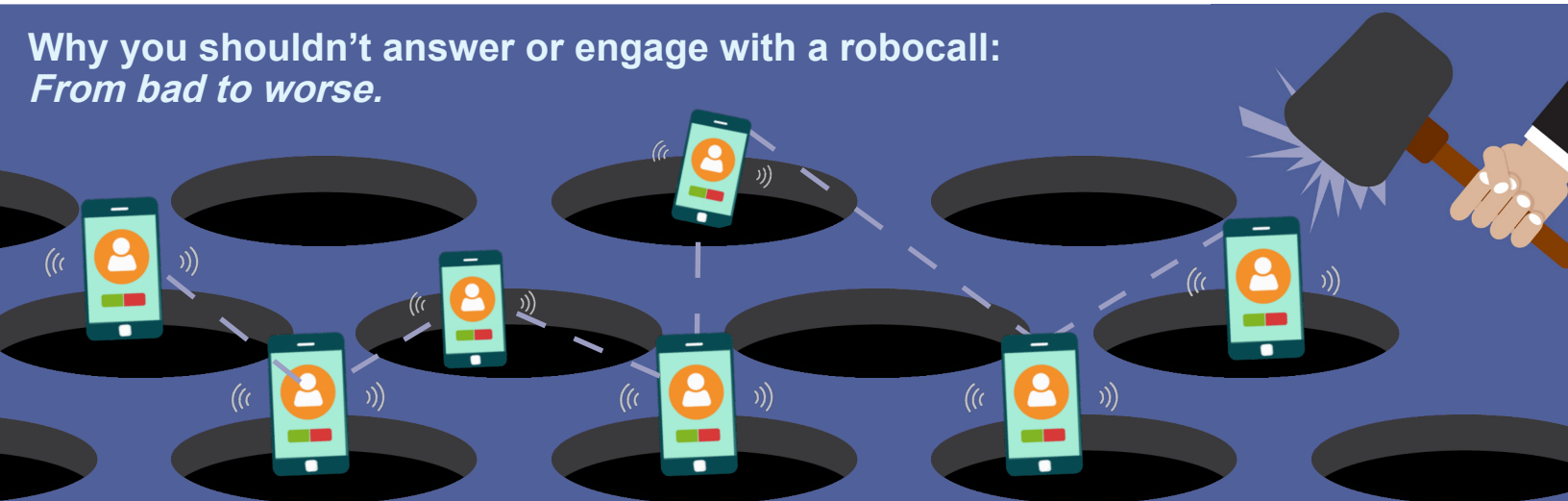
- The IRS
- Law Enforcement
- Local courthouse
- Your bank
- Your utility provider
- Your area code
- Your phone number!

Caller ID spoofing is a big challenge in fighting robocalls and a big reason for the growing spam call issue worldwide. Not only are robocalls cheap—anywhere from \$0.01 to \$0.05 per minute—because spoofed calls can be placed from fake numbers, they are close to impossible to trace.

Call Blocking

This feature allows you to block calls from specific numbers one at a time. It is not going to stop robocalls, because fraudsters will simply call you from a different number.

Why you shouldn't answer or engage with a robocall: *From bad to worse.*



Once a robocaller discovers there is a person on the other end of the phone call, your number gets flagged as "try again later," and robocallers increase their attempts to get you to answer the phone, and each time will be from a different fake number. It's like an endless game of Whac-A-Mole.



How to Spot a Telemarketing Scam

It is illegal for telemarketers to ask you to pay with any of the following three methods:

1. Cash-to-cash money transfers like those from MoneyGram and Western Union;
2. PINS from cash reload cards like MoneyPak and Vanilla Reload; and
3. Remotely created checks or remotely created payment demands using your bank account and routing numbers.

If a telemarketer asks you to use any of these payment methods, it's a scam, and you should hang up and [report it to our office](#) or [report it to the Federal Trade Commission \(FTC\)](#).

Caller ID Services

Most mobile carriers offer some sort of caller ID feature. Not only will it cost you more, these services do not necessarily block spam calls, they may simply warn you not to answer the call. And fraudsters can dial "*67" before dialing your number, which means their call will simply show up as "Blocked" on your caller ID.

Block all calls except from your contacts

Sometimes called the "nuclear" option and to be used only by those completely fed up, this option sets your phone to "Do Not Disturb" to allow phone calls only from numbers in your contacts list.

THE UPSIDE: you will not get calls from robocallers and fraudsters.

THE DOWNSIDE: you have to be good about keeping your contacts up to date, and you may miss calls that you would have liked to answer and will not know about unless a voicemail is left and you listen to it.

REPORT ILLEGAL ROBOCALLS

When you report illegal robocalls, you are helping in the fight.

Reporting illegal robocalls may not stop the caller from trying to scam you again, but it will help the FTC and the FCC find common trends, educate the public, and help call-blocking apps protect you from answering these illegal calls.

Complaints should be filed with the [Federal Trade Commission](#) 877-382-4357 and the [Federal Communications Commission](#) 888-225-5322.

For general consumer questions or to [file a consumer complaint](#), you may reach the Attorney General's Consumer Protection Division at:

P.O. Box 30213
Lansing, MI 48909
517-373-1140
Fax: 517-241-3771
Toll free: 877-765-8388
[Online complaint form](#)