

Caller ID and Spoofing - How to Protect Yourself and Your Identity

What is Spoofing?

"Spoofing" occurs when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Spoofing is often used as part of an attempt to trick someone into giving away valuable personal information so it can be used in fraudulent activity or sold illegally. U.S. law and Federal Communications Commission (FCC) rules prohibit most types of spoofing.

How Does Spoofing Work?

Caller ID lets consumers avoid unwanted phone calls by displaying caller names and phone numbers, but the caller ID feature is sometimes manipulated by spoofers who masquerade as representatives of banks, creditors, insurance companies, or even the government. Oftentimes, spoofers will display a number that appears to be local to your telephone number (same area code and prefix) to trick you into answering the call.

What Can You Do If You Think You Are Being Spoofed?

You may not be able to tell right away if an incoming call is spoofed. Be careful about responding to any request for personal identifying information.

- Don't answer calls from unknown numbers. If you answer such a call, hang up immediately.
- If you answer the phone and the caller - or a

recording - asks you to hit a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.

- Never give out personal information such as your account numbers, Social Security number, mother's maiden name, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- If you get an inquiry from someone who says they represent a company or a government agency seeking personal information, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request.
- Use caution if you are being pressured for information immediately.

Is Spoofing Illegal?

Under the Truth in Caller ID Act, FCC rules prohibit any person or entity from transmitting misleading or inaccurate caller ID information *with the intent to defraud, cause harm, or wrongly obtain anything of value*. If no harm is intended or caused, spoofing is not illegal. Anyone who is illegally spoofing can face penalties of up to \$10,000 for each violation. In some cases, spoofing can be permitted by courts for people who have legitimate reasons to hide their information, such as law enforcement agencies working on cases, victims of domestic abuse or doctors who wish to discuss private medical matters.

What Are the FCC Rules Regarding Caller ID For Telemarketers?

FCC rules specifically require that a telemarketer:

- Transmit or display its telephone number or the telephone number on whose behalf the call is being made, and, if possible, its name or the name of the company for which it is selling products or services.
- Display a telephone number you can call during regular business hours to ask to no longer be called. This rule applies even to companies that already have an established business relationship with you.

Tools to Stop Telemarketing Calls

- Register with the National Do Not Call Registry: <https://www.donotcall.gov/>
- USTelecom's Sampling of Tools to Block Robocalls: <https://www.ustelecom.org/wp-content/uploads/2019/01/2018-USTelecom-Robocall-Tips-and-Tools-online-version.pdf>
- CTIA—the Wireless Association: <https://www.ctia.org/consumer-resources/how-to-stop-robocalls>
- FCC Call Blocking Resources: <https://www.fcc.gov/consumers/guides/stop-unwanted-calls-texts-and-faxes>

Filing a Complaint

You have multiple options for filing a complaint with the FCC:

- File a complaint online at <https://consumercomplaints.fcc.gov>

- By phone: 1-888-CALL-FCC (1-888-225-5322); TTY: 1-888-TELL-FCC (1-888-835-5322); ASL: 1-844-432-2275
- By mail (please include your name, address, contact information and as much detail about your complaint as possible):

Federal Communications Commission Consumer and Governmental Affairs Bureau Consumer Inquiries and Complaints Division 445 12th Street, S.W. Washington, DC 20554