

## Week 2: Oct 7— Oct 13 2019

### RoboCalls —Everything you need to know

You recognize it the moment you pick up the phone. The quietness before a clearly prerecorded message speaks ominously about your Social Security number getting canceled. Or perhaps it's a call trying to sell you health insurance or a vacation. Either way, you've been hit by a robocall, and you're not alone.

YouMail, a maker of robocall-blocking software, estimates that Americans received 47.8 billion robocalls in 2018. The FCC says that US consumers receive 350,000 unwanted calls every three minutes; of those calls, a ludicrous 47 percent are illegal scams.

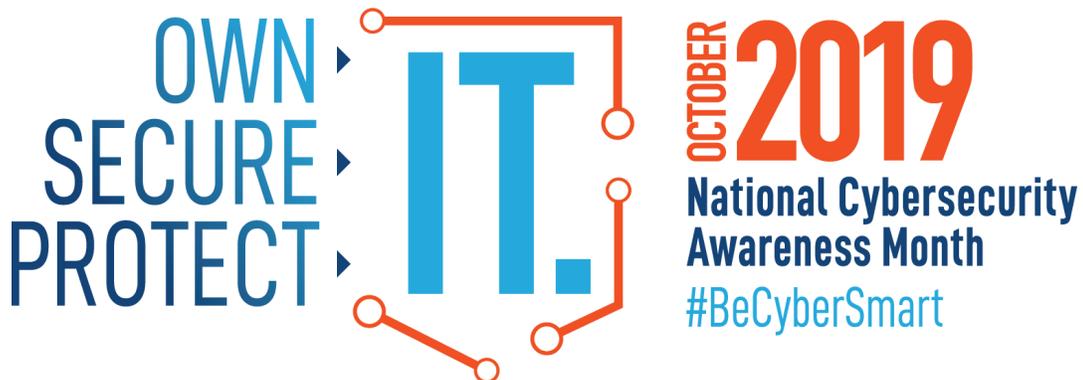
Unwanted robocalls aren't just an annoyance; they can also take advantage of the vulnerable, leading to serious loss of funds. The FCC defines robocalls as "calls made with an autodialer or that contain a message made with a prerecorded or artificial voice." By that definition, some robocalls are



actually perfectly legal. Think of the automated call from the pharmacy telling you your prescription is ready, or charities asking you to take a survey.

You might not be a fan, but political robocalls are also generally permitted. Campaign-related calls are always allowed when made to landline telephones, though calls made to cellphones do need prior consent. As for telemarketers, the FCC requires that they obtain your consent prior to the call.

You can block these legal calls altogether by putting your name on the Do Not Call list. If you do get a robocall, even after putting your name on the list, you're most likely on the receiving end of a scam (as the Do Not Call list is good only for reducing the number of legal calls).



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Knowing all of this, what can consumers do? Thankfully, there are several safeguards in place. Several carriers have caller-authentication protocols. T-Mobile implemented a Scam ID system (which identifies suspicious numbers with "Scam Likely") and "Scam Block" (which blocks them altogether) in 2017, but it announced late last year that it was ready for the FCC-recommended STIR/SHAKEN protocol as well. It launched a "Caller Verified" program in January 2019 with Comcast so that calls from within those two networks will have that verification label. Plus, it recently announced that it would verify phone calls from AT&T as well (and vice versa).

**The FCC and the FTC have published guidelines on how to deal with them. Here is a quick recap:**

- Hang up immediately. If you engage in any way, you may be flagged as a 'live number' and may be targeted again in the future
- Be aware that caller ID can be spoofed; the call may not actually be from whom it appears
- Never, ever give out personal information like Social Security numbers, passwords, dates of birth, etc.
- If carrier services aren't enough, you might consider using trusted third-party call-blocking apps, such as NoMorRobo and Truecaller. With that said, apparently some of them send (sell) your data to other third parties (would they be considered 4th-parties?) without your explicit consent, so it might be a better idea to opt for another method of curbing robocalls
- Block individual numbers that you know are a scam or are robocallers on your phone's block list
- Signup for the FCC's Do Not Call Registry, so that you know those incoming telemarketing robocalls are likely fake. Go to <https://www.donotcall.gov>
- In the end, perhaps the best advice is to use common sense. If you see a caller ID you don't recognize, just don't answer it. If the call is important enough, hopefully, the person will leave a message



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<https://www.teamtn.gov/health/newsletters/itsd-security-newsletter.html>

<https://tennessee.sharepoint.com/sites/Health/ITS/SEC/SitePages/Home.aspx>

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