Spotting Smartphone Text Scams

Across the U.S., $86 million was reported lost in 2020 from frauds originating in scam texts, according to the Federal Trade Commission (FTC), a consumer protection agency. Last year 334,524 such complaints equaled an average of 916 reports a day.

Meanwhile, the Federal Communications Commission (FCC), which regulates mobile phone providers, heard about 14,000 complaints about scam texts last year. The roughly 6,900 reports so far in 2021 (through late May) suggest the 2020 total will be surpassed this year.

Consumer advocates offer guidance on protecting against scam texts:

- Several mobile phone providers allow you to block a sender by forwarding unwanted texts to 7726 (“SPAM”). Check with your provider about this and other blocking options available on your phone, through your wireless provider or using a call-blocking app. Here’s more from the Federal Trade Commission.
- Do not respond to texts from unknown numbers or others that appear suspicious. Replying “STOP” or “NO” signals that your phone number is active, and your number could be sold to other criminals.
- Keep in mind that scammers often spoof phone numbers — including in texts — by making it appear the texter is local or from a legitimate entity to trick you into responding.

Read more guidance and tips here.