Scam Smash

The first 60 minutes after a scam · scamsmash.com

In danger right now, or someone is on their way to your home? Call your local emergency number first, then come back to this page. US/CA 911 · UK/IE 999 · AU 000 · NZ 111 · SG/HK 999 · IN 112 · PH 911 · ZA 10111 · NG/KE 112/999 · JM 119

1. **Cut the channel**
Hang up now. Block the number, email and social account. Don't stay on the line "to keep them talking," and don't send a smaller amount to "close the case." If the voice sounded exactly like someone you know, that's not proof: AI voice cloning is common. Call that person back on a number you already had saved.

2. **Call the bank yourself**
Use the number on your card or in your banking app, not one given to you on the call. Tell them you think you've been scammed and ask for the fraud team, not the front-line chat bot. Ask for a reference number.

3. **Lock identity and devices**
Change passwords now, starting with email, then banking and social, from a device you trust. Turn on two-factor authentication. If you gave remote access, disconnect from the internet. Place a fraud alert or credit freeze where your country offers one.

4. **Build the evidence pack**
Save everything before it disappears: screenshots of chats and sites, full email headers if you can get them, phone numbers, wallet addresses, usernames, receipts, dates and amounts. Don't crop out context.

5. **File the official report**
This is the paperwork step, and it can wait until you're steady. Consumer portals (FTC, Scamwatch) feed intelligence databases. Police portals (IC3, Report Fraud, ReportCyber) create a crime record you may need for the bank or insurer. File both where both exist.

6. **Tell a real person, then wait for the fake one**
You will probably be targeted again. Shame is part of the product, so tell someone you trust. Expect a "recovery agent" or "lawyer" to appear next. Real agencies never ask for gift cards, crypto, or remote access to get your money back.

What each channel is actually for

Your bank / card scheme

Best chance of a recall or chargeback. Ask for a reference number and the fraud team, not the front-line chat bot.

National report portal

Feeds pattern analysis, rarely investigates your case alone. Still worth doing: takedowns are built from volume.

Support line

Handles the part portals ignore: panic, isolation, what to say to family, how to resist the second pitch.

Write it down while it's fresh

What happened, in a sentence: ______________________

Date and time it started: ______________________

Amount lost, if any: ______________________

Scammer's phone / email / website: ______________________

Bank reference number (from step 2): ______________________

Official report reference number (from step 5): ______________________