

## Cash clever: Be too smart for these tax-time phone scams



(BPT) - If a smooth-talking phone caller has ever tried to cheat you out of your hard-earned money, you're far from alone. Further, such scams tend to be rampant at tax time.

An estimated [one in 10 Americans](#) lost money in phone scams between April 2016 and April 2017, says a recent Harris Poll, parting with an average \$430 per person for a national total of \$9.5 billion. That marks a 56 percent monetary increase over the previous year; that's partly because such fraud has become easier for criminals as technology has enabled both number-finding and robo-dialing, and Americans are more likely to answer unknown calls on their ever-present mobile phones.

Many fraudsters see tax time as an ideal time to prey on people facing uncertainty or anxiety about getting their tax returns right, which is why they may call and impersonate IRS officials threatening arrest, deportation, eviction or license revocation if taxes are not paid immediately by using a money transfer, loading a prepaid card or purchasing a gift card. Remember, though, that the IRS almost always resolves issues by mail, not phone. It will never request payment without sending a bill first; will allow questions or appeals about your bill; won't direct you to use specific payment methods; won't ask for your credit or debit card numbers by phone and won't threaten arrest or similar consequences.

A consumer's greatest weapon in fighting fraud is education and awareness. While fraudsters can often be clever, knowing some of their strategies can be the first step toward protecting yourself from their tactics.

"The tax return season is upon us, and scammers are posing as Internal Revenue Service (IRS) representatives, demanding victims send money to avoid arrest or deportation," advises Lee Buchmann, Western Union director of anti-fraud operations. "Do not send a money transfer to anyone who asks you to send them money to pay taxes. The IRS does not contact consumers to demand payment for taxes through money transfer or prepaid cards." More descriptions of scams that use tax season as a lure are available at [IRS.gov](https://www.irs.gov).

The Western Union Consumer Protection Center ([www.wu.com/fraudawareness](http://www.wu.com/fraudawareness)) offers specific information about protecting yourself from fraud based on your country of residence. Stay informed and follow their updates on [Facebook](#) and [Twitter](#). If you believe you are a victim of fraud, call the Western Union Fraud Hotline at 1-800-448-1492.