AI STACK SIGNAL

CASE FILE · A TRUE AI HORROR STORY

FREE PLAIN-ENGLISH GUIDE · HALLOWEEN 2026

IT'S YOUR KID'S VOICE. IT ISN'T YOUR KID

The FBI and the FTC both warn about the same scam: criminals use AI to copy a loved one's voice from a short clip, then call you pretending to be that person in a crisis and ask for money right now. This guide explains how the scam works, quotes the official warnings, and gives you a family safe-word plan, a printable "if you get the call" checklist, a script for what to say, and where to report it.

01
How the scam works
A short clip, a cloning program, and a call that sounds just like family.

02
The official warnings
What the FBI and the FTC actually say, quoted.

03
Your family safe word
How to pick a secret word or phrase, share it and practice it.

04
If you get the call
A printable checklist, what to say, and where to report it.

01 STEP BY STEP HOW THE SCAM WORKS

Voice cloning means using an AI program to make new audio that sounds like a real person. The FTC calls the scam that uses it a "family emergency" scheme. Here is how it works, in the agencies' own words.

1 THE CLIP

They grab a short recording of your loved one

"All he needs is a short audio clip of your family member's voice, which he could get from content posted online, and a voice-cloning program." FTC

2 THE CLONE

AI makes new audio in that voice

"Criminals generate short audio clips containing a loved one's voice." FBI

3 THE CALL

A "relative" in a crisis needs money now

They "impersonate a close relative in a crisis situation, asking for immediate financial assistance or demanding a ransom." The FTC: "he'll sound just like your loved one." FBI · FTC

4 THE PAYMENT

They ask for money that's hard to get back

Wire transfers, cryptocurrency or gift card numbers and PINs "could be signs of a scam." The FTC says scammers ask you to pay "in ways that make it hard to get your money back." FTC

02 QUOTED, NOT PARAPHRASED THE OFFICIAL WARNINGS

FBI · INTERNET CRIME COMPLAINT CENTER · PSA I-120324-PSA · DEC 3, 2024

"Create a secret word or phrase with your family to verify their identity."

"Listen closely to the tone and word choice to distinguish between a legitimate phone call from a loved one and an AI-generated vocal cloning."

The FBI also says to verify a caller "by hanging up the phone," and to limit online content of your image or voice where possible, for example by making social media accounts private.

FTC CONSUMER ALERT · ALVARO PUIG · MAR 20, 2023

"Don't trust the voice. Call the person who supposedly contacted you and verify the story. Use a phone number you know is theirs."

And if you can't reach them: "try to get in touch with them through another family member or their friends."

03 YOUR FAMILY SAFE WORD

THE FBI'S TIP, MADE PRACTICAL OUR TIPS

The FBI's advice is one line: **"Create a secret word or phrase with your family to verify their identity."** Everything below is our own how-to on top of that advice, not extra rules from the FBI or FTC.

1 Pick something nobody could guess

Choose a word or short phrase that has nothing to do with your family's public life. Skip pet names, birthdays, street names, schools or anything that has ever been in a post or a photo caption.

2 Make it easy to remember and odd to say

Two unrelated words work well, like an object and a colour. It should be easy for a stressed child or grandparent to recall, and strange enough that nobody would say it by accident.

3 Share it face to face, never online

Tell each person in person or on a call you started. Don't text it, post it, email it or save it in a shared note. Include the people who'd actually get the call: grandparents, older kids, a babysitter you trust.

4 Agree on the rule

"If you call me in trouble and ask for money, I'll ask for the word. No word, no money, and I'll hang up and call you back." Saying the rule out loud makes it easier to stick to in a panic.

5 Never say it first

You ask, they answer. Don't hint or offer choices ("is it the blue one?"). If the caller dodges, gets angry or says "there's no time," treat that as your answer.

6 Practice once, change it if it leaks

Do a quick pretend call at the next family dinner. If anyone thinks the word was shared or overheard, pick a new one.

! **A safe word is one check, not the only one.** Even if a caller gets the word right, the FTC's advice still stands: hang up and call your loved one back on a number you know is theirs.

04 IF YOU GET THE CALL

PRINT IT, STICK IT BY THE PHONE

A loved one calls, panicked, and needs money right now. Before you do anything, go down this list.

- [ ] **Don't trust the voice**
  A familiar voice is not proof. The FTC says a cloned call can "sound just like your loved one."
- [ ] **Ask for the family safe word**
  No word, or a dodge, means no money. Don't hint at the answer.
- [ ] **Hang up**
  You're allowed to end the call. The FBI says to verify a caller "by hanging up the phone."
- [ ] **Call back on a number you know is theirs**
  Use the number saved in your phone or written down, not one the caller gives you.
- [ ] **Can't reach them? Reach someone else**
  Call another family member or one of their friends to check the story.
- [ ] **Listen to how they talk**
  The FBI says to listen to "the tone and word choice." Does it sound like how they really talk?
- [ ] **Stop if they want money in these ways**
  Wire transfer, cryptocurrency, or gift cards with the card numbers and PINs. The FTC says those "could be signs of a scam."
- [ ] **Report it, even if you didn't pay**
  ReportFraud.ftc.gov (FTC). If you lost money: ic3.gov (FBI).

Wire

"If the caller says to wire money..." (FTC)

Crypto

"...send cryptocurrency..." (FTC)

Gift cards

"...or buy gift cards and give them the card numbers and PINs" (FTC)

NEWS.AISTACKSIGNAL.COM/VOICECLONE · CHECKLIST BASED ON FBI AND FTC ADVICE, PLUS OUR SAFE-WORD TIP

05 WHAT TO SAY

OUR WORDS, FOR A SCARY MOMENT

OUR TIPS

Panic makes it hard to think. Keep this short script near the phone, or save it in your notes. It's polite, it works on a real loved one too, and it doesn't argue with the caller.

WHAT TO SAY · READ IT OUT LOUD

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"I hear you, and I want to help.
 What's our family word?"

(No word, a wrong word, or "there's no time"?)

"Okay. I'm going to hang up and call you right back
 on your own number. If I can't reach you, I'll call
 [another family member]."

(They push for a wire, crypto or gift cards?)

"I don't send money that way. I'm hanging up now."
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✓ **Then actually hang up** and call your loved one on a number you already have. A real family member will understand. A scammer will keep pushing, and that pressure is the sign.

06 WHERE TO REPORT IT

EVEN IF YOU DIDN'T PAY

FTC · REPORTFRAUD.FTC.GOV

"If you spot a scam, report it to the FTC at ReportFraud.ftc.gov." You can report a call even if you hung up and lost nothing.

FBI · IC3.GOV

If you believe you've been a victim of financial fraud, the FBI asks you to file a report with its Internet Crime Complaint Center at ic3.gov.

WHAT THE FBI ASKS YOU TO INCLUDE, IF YOU CAN

- Who contacted you: name, phone number, address, email address.
- Money details: date, type of payment, amount, account numbers, the receiving bank's name and address, any crypto addresses.
- What happened: how they first contacted you, why they wanted money, how they told you to pay, and what information you gave them.

07 WHERE EVERY FACT COMES FROM SOURCES

WHO SAYS WHAT

FACT OR ADVICE	SOURCE
Criminals make short audio clips of a loved one's voice to pose as a relative in a crisis, asking for money or a ransom	FBI (IC3 PSA, Dec 3, 2024)
"Create a secret word or phrase with your family"; listen to tone and word choice; verify by hanging up; limit your voice and image online	FBI (IC3 PSA)
A short clip from content posted online plus a voice-cloning program is all a scammer needs; "he'll sound just like your loved one"	FTC (consumer alert, Mar 20, 2023)
"Don't trust the voice"; call back on a number you know; reach another family member or their friends	FTC
Wire, crypto, gift card numbers and PINs could be signs of a scam; hard to get your money back	FTC
Report at ReportFraud.ftc.gov; report fraud losses at ic3.gov, with the details listed	FTC; FBI
How to pick, share and practice a safe word; the "what to say" script	AI Stack Signal (our tips)

THE FINE PRINT

- These are official warnings about a type of scam, not a report on one case. We don't share numbers on how common it is or how much people lose, because our sources don't give them.
- The FTC alert is from March 2023 and the FBI warning from December 2024. The advice still applies, but check the sites for updates.
- No single check is perfect. Use the safe word and the call-back together.

LINKS

1. FBI IC3, "Criminals Use Generative Artificial Intelligence to Facilitate Financial Fraud," PSA I-120324-PSA, Dec 3, 2024: ic3.gov/PSA/2024/PSA241203
2. FTC, "Scammers use AI to enhance their family emergency schemes," Mar 20, 2023: consumer.ftc.gov/consumer-alerts/2023/03/scammers-use-ai-enhance-their-family-emergency-schemes

news.aistacksignal.com/voiceclone

This guide is general information, not legal or financial advice. AI Stack Signal is not connected to the FBI or the FTC. Safe-word tips and the script on pages 3 and 5 are ours. Facts checked against the sources above on October 31, 2026.