

## Problem Alerts

### The IRS Warns of Scam e-Mails or Phone Calls

The IRS warns taxpayers to be on the alert for e-mails and phone calls they may receive which claim to come from the IRS or other federal agency. These are almost certainly a scam whose purpose is to obtain personal and financial information — such as name, Social Security number, bank account and credit card or even PIN numbers — from taxpayers which can be used by the scammers to commit identity theft.

Identity theft occurs when someone uses someone else's personal information without their permission to commit fraud or other crimes. Generally, identity thieves use someone's personal data to empty the victim's financial accounts, run up charges on the victim's existing credit cards, apply for new loans, credit cards, services or benefits in the victim's name, file fraudulent tax returns or even commit crimes. People whose identities have been stolen can spend months or years — and their hard-earned money — cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit.

Typically, the scam e-mails or calls state that the IRS needs the information to process a tax return or a refund. The e-mails often contain links or attachments to what appears to be the IRS Web site or an IRS form. However genuine in appearance, these phonies are designed to elicit the information the scammers are looking for. Sometimes the links download malicious software onto the taxpayer's computer when clicked. The software is often designed to search out and send back to the scammer personal and financial information contained on the taxpayer's computer that the scammer can use to commit identity theft.

The IRS does not send taxpayers unsolicited e-mails about their tax accounts asking for sensitive personal and financial data. Additionally, the only way to get a tax refund is to file a tax return.

For more information on consumer scams, see [Protect Your Personal Information](#) and [Suspicious e-Mails and Identity Theft](#).