



Wise to AI

FREE PDF GUIDE

# Free Safe Word Guide

A simple family guide to help protect against AI voice scams, fake emergency calls, and impersonation



Stay calm. Check first. Protect your family.

### WHY THIS MATTERS

A few years ago, scam calls were easy to spot. Bad accents. Strange numbers. A robotic voice. The kind of call you'd hang up on within seconds.

That's not the kind of call your family will get next.

AI voice cloning has changed the game. Scammers can now take a few seconds of audio from a video, a voicemail greeting, or a social media clip, and use it to create a fake version of someone's voice. That fake voice can cry. It can sound panicked. It can sound exactly like your daughter, your husband, or your grandchild.

The technology only needs three seconds of someone's voice to produce a convincing copy.

The scam call that arrives won't sound like a scam. It will sound like family.

A family member crying, asking for money, saying they're in trouble. A voice you recognise saying please don't tell anyone. A short, urgent call designed to make you act before you think.

In 2024, US consumers reported losing more than \$12.5 billion to fraud, and the FBI recorded a 46% rise in elder fraud complaints in a single year.

The traditional defences don't work anymore. You can't tell a fake voice from a real one by listening carefully. You can't spot a deepfake video in the first ten seconds of a panicked call.

What works is a different kind of defence: a word.

### HOW THE SAFE WORD WORKS

A safe word is one agreed-upon word, decided in advance, shared only between immediate family. It has one job, to prove that the person at the other end of an emergency call is really who they say they are.

It works because of one simple gap. A scammer using a cloned voice can make someone sound convincing enough to create real panic. What they cannot do is guess a private word they have never heard.

The voice can be faked. The shared word cannot.

The rule is short:

If the caller is who they claim to be, they will know the word. If they don't know the word, the call ends. No money is sent. No information is shared. Nothing happens until contact has been made through a number you already trust. There is no middle ground. No negotiation. No exceptions. That is exactly what makes it work.

This isn't a homemade idea. The US Federal Trade Commission recommends verifying through a trusted alternative as core guidance for handling family emergency scams. Starling Bank, one of the UK's larger digital banks, formally recommends a "safe phrase" between family members. Their research found 28% of British adults believe they have been targeted by an AI voice cloning scam in the past year.

The whole system fits on a card you can keep by the phone.

### CHOOSING A GOOD SAFE WORD

A safe word only protects your family if it can't be guessed from public information.

A good safe word is:

A normal word, not a sentence. Short enough that anyone in the family can remember it under stress. One word is easier than three.

Unconnected to your family. Not a pet's name. Not a child's nickname. Not the street you grew up on. Not anything that appears on Facebook, Instagram, or any wedding speech a relative has ever given.

Slightly unusual. A random object works well. So does a made-up word, or an inside joke nobody else would know. Something the family will recognise instantly but a stranger wouldn't think to try.

Easy to say. Avoid words that are hard to pronounce when scared. The point is to use it in a stressful moment, not to win a spelling competition.

A bad safe word is anything a scammer could find in five minutes online. That includes pet names, kids' names, places you've lived, anniversaries, the make of your car, the football team you support, or any word that has appeared in a public social media post.

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Ten examples to get you thinking (don't use these as your actual word, they're just to show the kind of thing that works):

Marmalade. Driftwood. Brillig. Hopscotch. Penguin. Tugboat. Saxophone. Pickle. Lighthouse. Galaxy.

Pick something now. Write it on the printable card.

### WHO SHOULD KNOW IT

Keep the circle small.

The safe word should be shared between immediate family only, the people who would realistically be involved in or contacted about a genuine emergency. For most households, that means parents, children, siblings, grandparents, and partners. Not extended family. Not close friends. Not neighbours. Not work colleagues.

The reason for the small circle is straightforward. The more people who know the word, the more likely it is to slip out, mentioned in conversation, written in a message, said in front of someone else. Every additional person who knows it is another potential leak.

When you tell someone the word, tell them in person, or on a phone call you initiated. Never send a safe word by text, WhatsApp, email, or any other written message. Don't store it in a notes app. Don't say it on a voicemail. Once it has been written down somewhere digital, it stops being secret.

Children old enough to use a phone should know the family safe word. That includes the grandchildren scammers often impersonate. A teenager who knows the word can stop a fake emergency call before it ever reaches their grandparents.

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Change the word if you ever think it might have been overheard, if someone outside the family has somehow learned it, or if a family member has had their phone or accounts compromised. Otherwise, the same word can last for years.

### HOW TO USE IT

Setting the safe word is the easy part. Using it in the moment is where families need a small amount of practice. Here is what to say, word-for-word, in the three situations that come up most often.

Situation 1: The caller claims to be a family member in trouble.

You say:

"Before we go any further, what's our word?"

That's it. No explanation, no apology. If the caller hesitates, asks what you're talking about, says they don't remember, or tries to change the subject, the call is over.

End the call, wait sixty seconds, and ring the real family member on the number you already have for them. If you can't reach them, ring another family member to check.

Situation 2: The caller fails the word, then gets angry or upset.

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This is the test most people aren't ready for. A scammer who realises the safe word is being used will sometimes try to pressure their way past it. They may cry harder. They may shout. They may say "Mum, it's me, why are you doing this, I'm in hospital."

Hold the line. The script is:

"If this is real, you'll understand why I'm doing this. I'm hanging up now and I'll call you straight back."

Then hang up. A real family member will not be hurt by a sixty-second pause. A scammer will move on to the next number on their list.

Situation 3: You can't remember the word yourself.

It happens. The phone rings, the voice is panicked, the moment is overwhelming, and your mind goes blank.

If that happens, the rule is the same, hang up and call the real person on the number you already have. Not the number the caller gave you. Not a number from the recent calls list, in case it was spoofed. The number in your contacts, or the number you've always known.

Forgetting the safe word doesn't break the system. Falling for the call without checking does.

# THE FAMILY SAFE WORD CARD

Print this. Fill it in together with your immediate family. Keep it somewhere private — not on the fridge, not in a phone note, not visible to visitors.

Our safe word: \_\_\_\_\_

People Who know:

Person 1: \_\_\_\_\_

Person 2: \_\_\_\_\_

Person 3: \_\_\_\_\_

Person 4: \_\_\_\_\_

Person 5: \_\_\_\_\_

Person 6: \_\_\_\_\_

Person 7: \_\_\_\_\_

Person 8: \_\_\_\_\_

Tell each person in person or on a phone call you initiated.  
Never by text, email, or voice note.

Date set: \_\_\_\_\_

Where it's kept: \_\_\_\_\_

### What's Next

You've now got the most useful single defence against AI voice scams in place. If you've picked a word and shared it with your immediate family, you're already ahead of almost every household in the country.

But the safe word is one piece of a bigger system.

The Family AI Scam Safety Kit covers everything else your family needs to handle the new wave of scams:

The four rules that stop most scams before they start.

Fake bank, police, and government calls, what real institutions will never do, and how to spot the calls that imitate them.

Suspicious texts and emails, including the eight most common AI-powered scam messages your family will see.

The "Hi Mum" scam on WhatsApp, why it works and how to stop it.

Fake video calls and how to test them in under a minute.

Tech support and remote access scams, the most damaging category for older adults.

What to do in the first hour after something has already gone wrong.

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How to have the family conversation, including word-for-word scripts for talking to parents, grandparents, and kids.

A complete printable toolkit you can stick on the fridge, keep by the phone, or share with family members who won't read the full guide.

The kit is built for families, not security experts. Plain English. Short rules. Printable cards. One read, one conversation, one system in place.

Find it at [wisetoai.com/kit](https://wisetoai.com/kit)

Until then, stay calm. Trust your instinct. And when in doubt, pause for sixty seconds.

— The Wise to AI Team