

The Family Verification Protocol

Six rules every family should agree on — before they need them. Designed to be given to families of older adults, or used as a starting conversation at any family gathering.

WHY THIS MATTERS

AI tools can now clone a voice from three seconds of audio. A scammer who hears your grandchild on a podcast, a voicemail, or a TikTok can produce a phone call that sounds exactly like them — crying, scared, asking for help. The voice is no longer proof. We need a new kind of proof.

These six rules give your family that new kind of proof. They cost nothing, take 15 minutes to agree on, and could save a family member from losing thousands of dollars and a great deal of dignity.

THE SIX RULES

RULE 1 Choose a family safe word.

Pick a phrase that is easy for family members to remember but impossible for an outsider to guess. Use it only when verifying an urgent or unusual request. If the caller can't say the safe word, the request is not real — no matter how convincing the voice.

RULE 2 Hang up and call back.

Any urgent request involving money, codes, or sensitive information — hang up and call the person back on a number you already have. Not the number that called you. Not a number they texted you. A number you already had in your phone or wallet.

RULE 3 Second-person check.

If a family member calls in an emergency, verify with one other family member before sending money or sharing information. "Let me call your mom and call you right back" is a complete sentence.

RULE 4 Never share codes — ever.

Real banks, real government agencies, and real family members will never ask you to share a one-time passcode, an account number, a password, a Social Security number, or a Medicare number over the phone. If someone is asking, it is a scam.

RULE 5 No remote access.

Never install software or grant remote access to a computer because someone called you about it. If your bank, Microsoft, Apple, or Medicare really needs to fix something, they will never start with a phone call. Always start your own call to a number from the back of your card or the official website.

RULE 6 No secrecy around money.

If anyone — caller, email, text, family member — insists you keep the request secret from other family members, that is the loudest red flag in this entire document. Real emergencies do not require secrecy. Talk to someone you trust before any money moves.

PRACTICE BEFORE YOU NEED IT

At your next family gathering, take 15 minutes to:

- Agree on the safe word together
- Write down the rules and post them where everyone can see
- Practice the "hang up and call back" with a low-stakes test call
- Make sure every adult in the family — including grandkids — knows the rules

The rules only work if the family knows the rules.

WANT A SCORE INSTEAD?

The Elder AI Risk Snapshot is a free 2-minute self-assessment that scores your AI risk across data governance, staff use, and client vulnerability — and tells you which of the items above to prioritize.

Go to centrexit.com/tools/elder-ai-risk-snapshot



YOU CALL. WE ANSWER. IT WORKS