



United to Stop Online Scams

September 30, 2026

The Honorable Ted Cruz, Chairman
The Honorable Maria Cantwell, Ranking Member
Senate Committee on Commerce, Science and
Transportation

The Honorable Rand Paul, Chairman
The Honorable Gary Peters, Ranking Member
Senate Committee on Homeland Security and
Governmental Affairs

The Honorable Brett Guthrie, Chairman
The Honorable Frank Pallone, Jr., Ranking
Member
House Committee on Energy and Commerce

The Honorable Andrew Garbarino, Chairman
The Honorable Bennie Thompson, Ranking
Member
House Committee on Homeland Security

The Honorable Chuck Grassley,
Chairman
The Honorable Dick Durbin, Ranking
Member
Senate Committee on the Judiciary

The Honorable Rick Scott, Chairman
The Honorable Kirsten E. Gillibrand,
Ranking Member
Senate Special Committee on Aging

The Honorable Jim Jordan, Chairman
The Honorable Jamie Raskin, Ranking
Member
House Committee on the Judiciary

Dear Chairs and Ranking Members,

On behalf of the [United to Stop Online Scams](#) coalition, the undersigned organizations urge you to join our effort to curb the growing threat of tech-enabled scams and fraud by holding technology companies accountable when their products and services facilitate fraud. Online scams have inflicted devastating economic and mental health consequences on households, draining families' hard-earned savings, threatening their economic security, and causing emotional distress, which in some cases have resulted in [suicides](#). Meanwhile, Meta projected [\\$16 billion](#) in advertising revenue from "highly likely" scam advertisers for just one year. For years, communities have shouldered the burden of Big Tech's business practices – from the [proliferation of online scams](#), to harms to [children and families](#), and pervasive [commercial surveillance](#). While the landmark multistate [settlement](#) with Meta over harms to children demonstrates the scale of these concerns and the importance of meaningful accountability, it is

essential to protect all Americans from scams that are increasingly coming from social platforms.

The Better Business Bureau's (BBB) [2025 Scam Tracker Risk Report](#) underscores the central role social media plays in facilitating scams. The report found that social media was the contact method with the highest percentage of reports (more than 87%) involving monetary losses. The BBB report also provides insight into how scammers are exploiting platform design features to reach consumers. Survey respondents primarily engaged with scammers on social media through advertisements (39.6%), an attempt to make a purchase from someone else (32.2%), and direct messages (22.2%). Facebook, Instagram, and TikTok were the top reported platforms where scams originate.

Artificial intelligence (AI) is turbocharging fraud. Scammers use emerging [AI tools](#) to produce convincing content and target victims at overwhelming scale, while online platforms remain the critical enabling infrastructure for distributing and monetizing that activity.

Many of the undersigned organizations have repeatedly urged platforms, [including Meta](#), to take stronger action to prevent scams. So far, the problem continues to [grow](#) at an alarming pace. Billions in advertising revenue is simply too lucrative for online platforms to give up. Voluntary action alone will not protect vulnerable consumers – it is time for Congress to act.

The economic consequences of online scams and fraud are enormous. Americans lose an estimated [\\$148 billion](#) a year to online scams according to the Consumer Federation of America. Seniors remain the most targeted demographic and saw their losses increase [over 60%](#) according to the FBI. These reported losses highlight the urgency for you to investigate the role of online platforms in facilitating and profiting from scams and advance legislation that requires technology companies to take meaningful steps to detect and prevent fraud from reaching users.

Recent investigations also reveal the scale of the problem on social media. A recent report from the Center for Countering Digital Hate (CCDH) [identified](#) more than 90,000 Medicare-related scam ads in Meta's ad library, which generated over 215 million impressions. The report found that 73% of those impressions came from users over age 65 and Meta earned more than \$14.3 million in revenue from permitting Medicare related scam ads. Ultraviolet's [investigation](#) of GLP-1 sales on TikTok similarly found that unauthorized or unregulated sellers could use the platform's discovery and recommendation features to easily reach consumers.

We strongly urge you to examine the role that online platforms play in facilitating and profiting from scams. As scams increasingly move through digital platforms, Congress must continue to investigate how their business models may enable fraudulent activity to reach consumers, as well as the steps platforms take to prevent, detect, and respond to that activity. Beyond Congressional oversight highlighting the pervasive problem, it must be accompanied by legislation that establishes clear responsibilities for online platforms to address scams. Federal law should require platforms to take reasonable steps to prevent, detect, and respond to

fraudulent activity while providing meaningful transparency and accountability for how those systems operate. The [Safeguarding Consumers from Advertising Misconduct Act](#) (SCAM Act) and the [Stopping Abuse and Fraud Enabled by Platforms \(SAFE Platforms\) Act](#) are workable legislative models for creating safeguards to prevent online scams from reaching users. Just last week, the American Bankers Association [published polling](#) showing strong support for key provisions of the SCAM act: 96% of voters support requiring social media platforms to take down fraudulent ads once reported and 92% support allowing consumers and the government to penalize companies that permit fraud and scams to spread on their platforms.

On September 30, our coalition will come together for a National Day of Action to demand greater accountability from technology platforms for the role they play in enabling scams. We invite you to join us in this effort and stand with consumers in calling for meaningful action to hold platforms accountable – available at UnitedToStopOnlineScams.org.

Families should not have to shoulder the burden on their own of combating a problem that is increasingly enabled by sophisticated technologies operated by trillion dollar companies. Congress must ensure that those companies are held accountable and take reasonable steps to protect consumers from fraud on their platforms.

Sincerely,

Advocating Against Romance Scammers
Alliance for Retired Americans
Asian Americans Advancing Justice - AAJC
Blue Star Families
CA Advocates for Nursing Home Reform (CANHR)
Center for Countering Digital Hate
Check My Ads
Color Of Change
Common Cause
Consumer Action
Consumer Federation of America
Consumer Reports
Consumers for Auto Reliability and Safety
Digital Democracy Institute of the Americas (DDIA)
Ekō
Elder Law & Advocacy
Electronic Privacy Information Center (epic.org)
Encore Community Services
FightCybercrime.org
Georgia Advancing Communities Together, Inc.
Institute for Family Studies
Kids and Car Safety
Legal Assistance for Seniors

Lifespan of Greater Rochester, Inc.
Louisiana Progress
Mothers Against Media Addiction
National Consumers League
National Council On Aging
National Hispanic Media Coalition
New Yorkers for Responsible Lending
Oregon Consumer Justice
Oregon Consumer League
Progressive Democrats of America
Public Citizen
Texas Appleseed
ZETA (Gen-Z Emerging Technology Action)