BEGINNER · 9 min read · November 1, 2026 · By Kelly Stratton

Is That Email or Text a Scam? Drop It Into AI First

Stop guessing about suspicious emails and texts. One prompt for ChatGPT or Claude gives you a verdict, the red flags with the exact words quoted, what to do, and what to do if you already clicked.

Everyone gets them: the storage bill that failed, the gift card you won, the job that pays $600 a week for an hour of work. Americans reported losing about $16 billion to scams in 2025, up about 25% in one year, according to the FTC. This guide gives you a second set of eyes that never gets tired: one prompt for ChatGPT or Claude that reads a suspicious email or text, gives you a verdict, quotes the exact red flags, and tells you what to do, including what to do if you already clicked. You'll see it run on real messages from my own inbox.

WHAT THIS PROMPT CAN AND CAN'T FIND

It can find a sender address that doesn't match the name, a brand name hiding inside a fake address, a link that doesn't belong to the company, pressure and threats, a request for a code or a payment, a push to move you to another number or app, and the shape of the scams going around right now. **It can't** open a link or see where a link really goes. It reads the address that's showing, so it catches one that's obviously wrong, like a Russian free-mail address claiming to be Walmart, but if an address looks right, it can't tell whether someone is faking it. And it doesn't know what you signed up for. A scam built carefully enough can get past it, and a real message with one odd detail can get flagged. Use it to slow down and look closer. If money, a code, or a login is involved, check it yourself through the company's own app, a website you type by hand, or the number on the back of your card.

WHAT YOU NEED

ChatGPT or Claude, free plan is fine, and the suspicious message. Nothing to install.

PART 1 How Do You Check a Suspicious Email or Text With AI?

1. **Blur your own details first.** Your card number, a password, a one-time code. Scratch those out before you drop it in. The scammer's details stay in; that's what you want checked.
2. **Get the message into the chat.** For an email, the sender's real address matters most, so either screenshot the top of the email where the address shows, or copy the whole thing including the "from" line. For a text, a screenshot is easiest.
3. **Copy the prompt below into the chat, then drop in the message.** Or attach the screenshot right after the prompt.
4. **Read the verdict first, then the red flags.** The red flags quote the exact words, so you can see each one in the message yourself.
5. **Do what the "what to do now" section says.** Never use a link, a number, or an address from the message itself.

PART 2 The Scam Checker Prompt

It checks eleven red flags, compares the message to the scams going around right now, and answers in the same order every time.

PROMPT

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You are my scam checker. I'm going to drop in or attach a suspicious email, text, DM, link, or a description of a phone call. Read only what I give you. Never visit a link, and never say a message is "safe." Give me a second opinion.
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First, if what I give you includes my own card number, password, or a one-time code, tell me once to blur that next time, and never repeat it back to me.

Then check it against these red flags, and quote the exact words or details you find:
- Urgency or threats: account closing, legal action, "act now"
- Asks for a one-time code, a password, a PIN, or remote access to my device
- Asks for payment by gift card, crypto, or a transfer to a new account
- The sender name doesn't match the sender address or domain
- A lookalike domain: a real brand name tucked inside a longer or odd address
- A link whose address doesn't belong to the company it claims to be
- An unexpected attachment or "contract"
- A prize, refund, or offer that's too good to be true
- A push to move to another app, or to keep it secret
- A generic greeting from someone who claims to know me
- Sloppy spelling or grammar (a weak sign on its own, never the whole reason)

Compare it to common scams: fake delivery fee, fake storage or subscription "payment failed," fake bank "move your money to a safe account," "hi mum, new number," fake brand deal or copyright warning, fake invoice or changed bank details, overpayment and refund, fake job that asks me to pay first, romance that turns to money, fake virus pop-up with a number to call, someone offering to recover money I already lost.

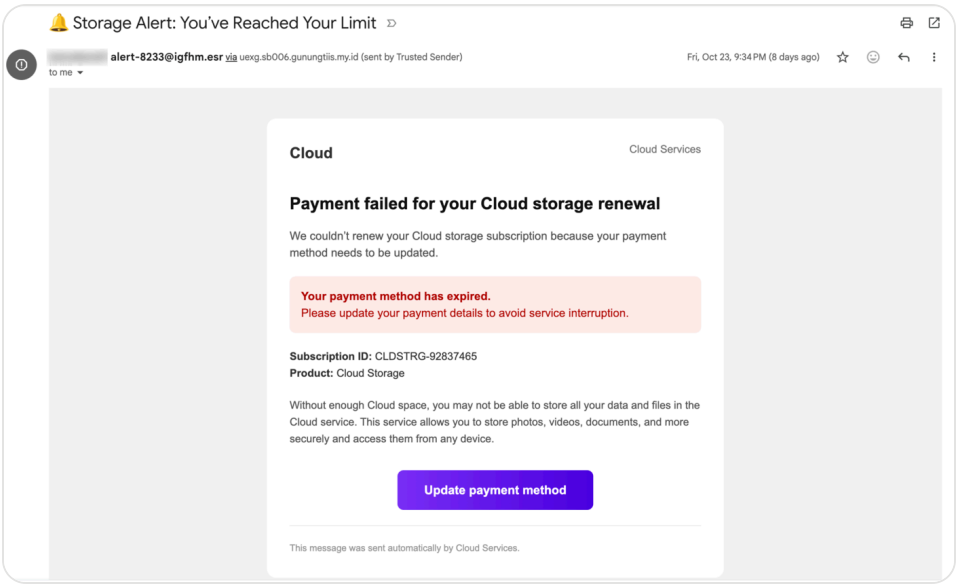
Reply in this order, short and plain, no lecture:
1. VERDICT: "Very likely a scam," "Suspicious, treat it as a scam until you verify it yourself," or "No red flags found." (Two or more strong red flags or a clear match to a known scam means very likely. One flag or a partial match means suspicious. Nothing on the list means no red flags found. Don't invent weak flags.)
2. WHAT THIS LOOKS LIKE: the scam type in one line and how it works, or say plainly that it doesn't match a known pattern.
3. RED FLAGS: each one with the exact words quoted. If none, say so.
4. WHAT TO DO NOW: don't click, reply, pay, or share a code. Check through a route I find myself: the official app, a website I type by hand, or the number on the back of my card. Never contact details from the message.
5. IF I ALREADY CLICKED, PAID, OR SHARED A CODE: the steps, in order. Don't invent phone numbers or websites; tell me to search the bank's or platform's own help page.
6. End with exactly: "One more set of eyes, not proof. If money, a code, or a login is involved, check it yourself first."

Be calm, never shaming. Here's the message:

PART 3 Three Real Messages, Checked

Two emails and one text, all real messages I got. I dropped each one in with the prompt above. Here's what came back.

1. "Payment failed for your Cloud storage renewal"

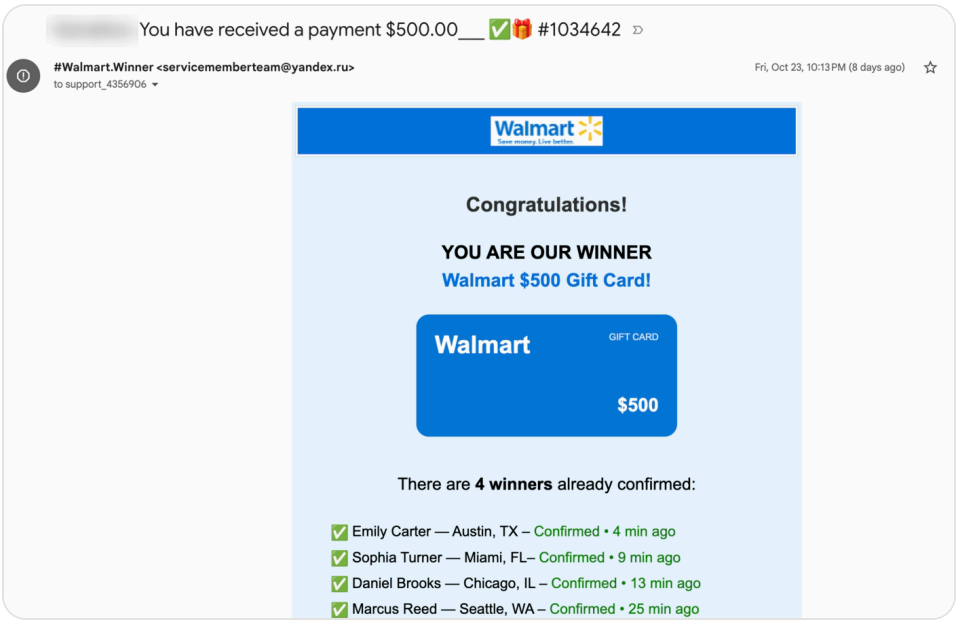


Verdict: Very likely a scam. A fake "payment failed" email built to get your card details.

- **The sender doesn't match any real company.** The display name was my own username, and the address was a random string routed through a domain in Indonesia. No storage company sends from that.
- **No company is named.** It says only "Cloud" and "Cloud Services." Apple, Google, Microsoft, and Dropbox all name themselves. Scammers stay vague so it fits whoever you use.
- **The subject and the body don't match.** The subject says "Storage Alert: You've Reached Your Limit." The email says "Payment failed." A real alert says one thing.
- **Urgency:** "Your payment method has expired," "avoid service interruption."

- **The same subscription number showed up in two different emails.** That's a template, not an account.

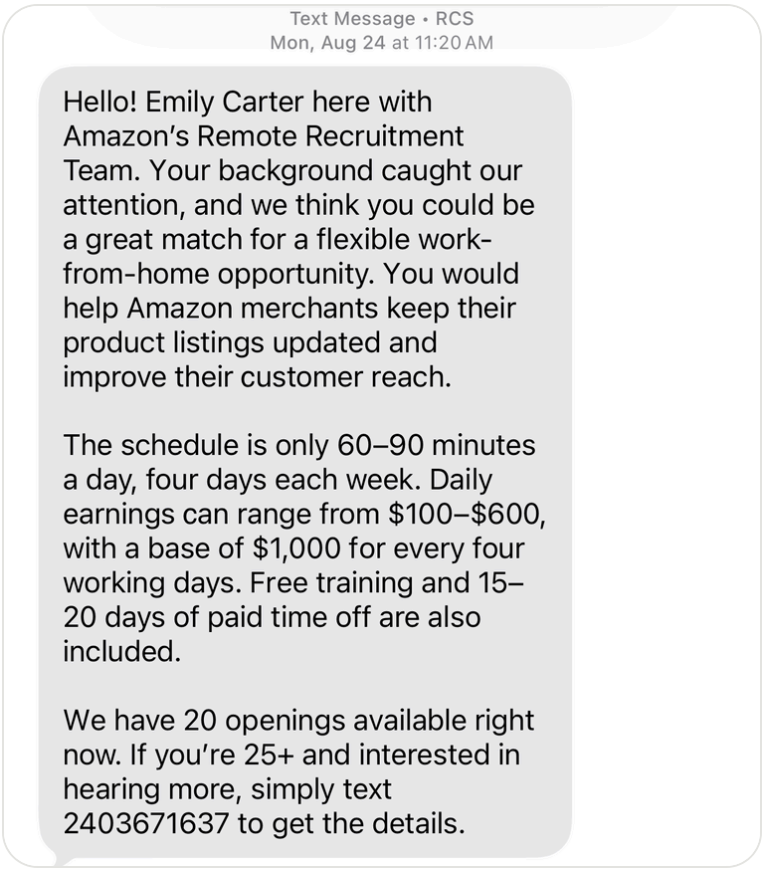
2. "You have received a payment $500.00" (the Walmart gift card)



Verdict: Very likely a scam. A fake prize that leads to a page asking for a "shipping fee" or a login.

- **The sender name doesn't match the address.** The name says "#Walmart.Winner." The address ends in yandex.ru, a free Russian email service. Walmart doesn't send from it.
- **Too good to be true:** "YOU ARE OUR WINNER," "$500 Gift Card," for a contest you never entered.
- **Fake proof to rush you:** "4 winners already confirmed," with names, cities, and "4 min ago" timestamps. Made up.
- **It wasn't sent to you.** It went to a mass address like "support_4356906," not your name.

3. The Amazon job text



Verdict: Very likely a scam. A fake job "task scam." You're offered easy remote work, then told to deposit your own money to unlock your earnings.

- **The sender doesn't match who they claim to be.** It says "Amazon's Remote Recruitment Team" but came from a regular cell number. Amazon doesn't recruit by text from a personal number.
- **It pushes you to a different number:** "simply text [another number] to get the details." That moves you into a new conversation the first number can't be traced to.
- **Too good to be true:** "60 to 90 minutes a day," "$100 to $600 daily," "a base of $1,000 for every four working days," plus paid time off.
- **Claims to know you, but generic:** "Your background caught our attention," with no name and nothing about your background.

PART 4 Other Scams Going Around Right Now

I didn’t run these on camera, but the prompt knows every one of them, and so should you. Each has one tell that gives it away.

Common scams and the one thing to look for

The delivery fee text
"Your parcel couldn't be delivered. Pay $1.99 to reschedule." Couriers don't charge by text, and the link is never on the courier's own site. Check the tracking number in your order email instead.

"Your bank" calling about fraud
They say your account is at risk and you need to move your money to a "safe account." No bank ever asks you to move money. Hang up and call the number on the back of your card.

"Hi Mom, new number"
A text from your "kid" who lost their phone and needs money fast. Call the old number. The real one picks up.

The code they ask you to read back
Someone calls and says a code was just texted to you, and asks you to read it to them. That code is them logging in to your account. Never read a code to anyone.

The invoice with new bank details
A supplier or contractor emails that their bank account changed, right before a payment is due. Call them on the number you already have, not the one in the email.

The job that costs money
"Pay for training," "buy the starter kit," or "deposit funds to unlock your earnings." A real job pays you. You never pay it.

The overpayment
A buyer sends too much, then asks you to refund the difference. Their payment bounces after your refund clears. Never refund an overpayment.

The virus pop-up with a phone number
Your screen says your computer is infected, call this number now. Real warnings never include a phone number. Close the browser.

The QR code in an email
"Scan to verify your account." A QR code hides where the link goes, which is the point. Go to the company's site by typing it.

The recovery offer
Someone offers to get back money you already lost to a scam, for a fee. It's the same scammers, or their friends, coming back for more.

PART 5 The Red Flags Explained

What the prompt looks for, and why it matters

The name doesn't match the address
The name on top is typed by the sender. The address after it is real. "Walmart" at a yandex.ru address is the whole story.

A real brand tucked inside an odd address
paypal.com is PayPal. paypal.com.verify-now.xyz is not. Read the part right before the first slash.

The subject and the body don't agree
Templates get mixed. "Storage full" in the subject and "payment failed" in the body means nobody real wrote it.

No company named
"Your cloud storage" instead of "Your iCloud storage." Vague means it was sent to millions.

Pressure
"Within 24 hours," "avoid interruption," "4 winners already confirmed." Real companies give you time.

A request for a code, a password, or a payment
No real company asks you to read back a code or pay a fee to receive a prize or a parcel.

A push to move somewhere else
"Text this other number," "message me on WhatsApp." The move hides them from the platform that could catch them.

A link that isn't theirs
The prompt reads the link's address without opening it. If the address isn't the company's, nothing else matters.

PART 6 What If You Already Clicked?

No shame. These are built to work on smart people in a hurry. In order:

1. **Clicked but typed nothing:** close the page. That alone is usually low risk. Don’t go back.
2. **Entered card details:** call the number on the back of your card right away. Ask the bank to cancel the card and send a new one. Watch your statements.
3. **Entered a password:** change it on the real site, which you open yourself. Change it anywhere else you used the same one. Turn on two-step verification.
4. **Shared a one-time code:** sign in to that account through its official app, change the password, and sign out all other devices.
5. **Report it:** Gmail has Report phishing under the three dots. iPhone has Report Junk under a text. For money lost, search the FTC’s own site for its fraud reporting page.

> ONCE MORE, BECAUSE IT MATTERS
>
> This prompt is not foolproof. Scams change every week, and AI can be wrong in both directions. Use it to slow down and look closer, never to skip checking. If a message involves money, a code, or a login, verify it through a route you find yourself before you do anything.

FAQ Questions People Ask About Scam Emails and Texts

Straight answers

How can I tell if an email is a scam?
Check the sender's real address, not the name on top. Check whether the subject and the body say the same thing. Look for pressure, a request for a code or a payment, and a link that doesn't belong to the company. Or drop the whole thing into ChatGPT or Claude with the prompt in this guide and get those checks done for you in seconds.

Can ChatGPT or Claude check if an email is a scam?
Yes. Drop in the email or a screenshot of it with the prompt in this guide. It reads the sender, the wording, and the links, compares them to known scam patterns, and gives you a verdict with the red flags quoted. It's one more set of eyes, not proof, so it never calls a message safe.

How do I tell if a text message is a scam?
A real company texts from a short code or a number you can find on its website, not a regular cell number. It never asks you to text a different number for details, pay a small fee, or confirm your address through its link. Screenshot the text and run it through the prompt in this guide.

What should I do if I clicked a scam link?
If you only clicked and typed nothing, close the page and watch the account. If you entered card details, call the number on the back of your card right away. If you entered a password, change it on the real site and turn on two-step verification. If you shared a code, sign in to that account through the official app and change the password.

Is it safe to drop a suspicious email into AI?
Yes, with one habit: blur or delete your own card number, password, or any one-time code before you drop it in. The prompt in this guide also reminds you if you forget. The scammer's details are fine to leave in; that's what you want checked.

How do I report a scam email or text?
In Gmail, click the three dots beside the reply arrow and choose Report phishing. On an iPhone, tap Report Junk under the text. For a scam that cost you money, search the FTC's own site for its fraud reporting page and file there, and call your bank.

Can a scam email look like it came from me?
Yes. Scammers set the display name to your own name or username so the email looks internal. The cloud storage example in this guide did exactly that. Always look at the address after the name, not the name itself.

SOURCES Where This Comes From

- Federal Trade Commission, June 2026: about $16 billion reported lost to fraud in 2025, up about 25% from 2024; imposter scams $3.5 billion. ftc.gov
- The three examples are real messages from my own inbox and phone, checked in Claude on October 31, 2026. Verdicts and red flags are quoted from those checks.

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