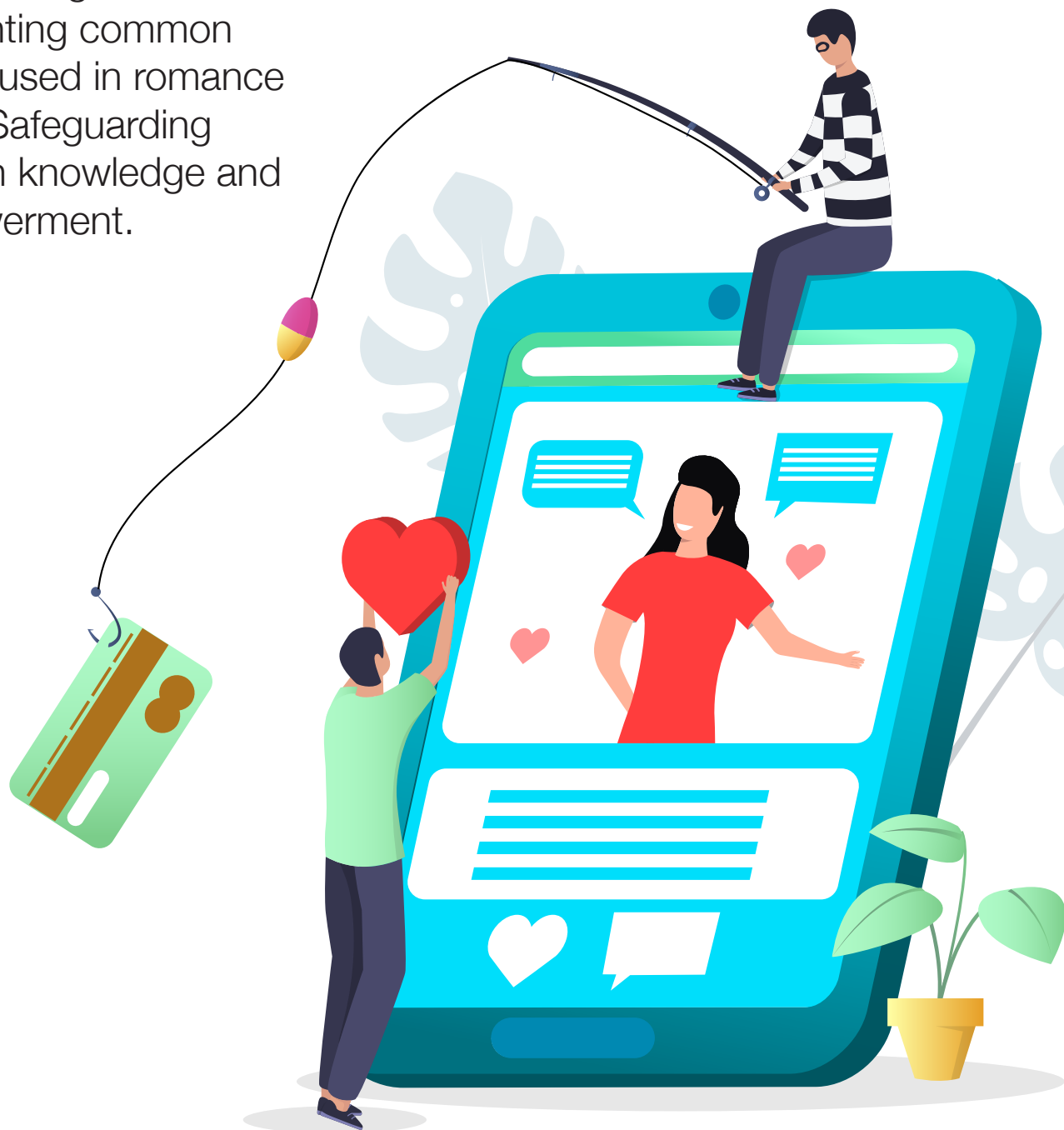


Staying Safe from **ROMANCE FRAUD**

A practical guide highlighting common tactics used in romance fraud. Safeguarding through knowledge and empowerment.





D.I DUNCAN WYNN
Thames Valley Police

Dear Reader,

Firstly may I welcome you to this valuable publication designed to help protect you against romance fraud, which can have a catastrophic impact on both financial and emotional wellbeing.

WHAT IS A ROMANCE FRAUD?

Romance fraud happens when you think you've met the perfect partner through an online dating website or app, but the other person is using a fake profile to form a relationship with you. They're using the site to gain your trust and ask you for money or enough personal information to steal your identity.

HOW DOES IT HAPPEN?

Romance fraudsters are masters of manipulation and will go to great lengths to create a false reality in which an individual feels that they are making reasonable and rational decisions.

DENIAL

The challenge for many family and friends of romance fraud victims is being able to disrupt the false reality created to enable the victim to see the situation for what it really is – fraud.

TACTICS

This booklet has been designed to demonstrate the clever tactics used by romance fraudsters with a view to empowering the knowledge of our communities.

It also dispels the myths of shame and embarrassment often associated with this crime by highlighting its links to grooming, domestic abuse and coercive control.

SHARING YOUR KNOWLEDGE

I encourage you to share this knowledge amongst your communities to enable us to remain united through encouragement, education and empowerment.

OVERVIEW BY



**PROFESSOR
ELISABETH CARTER**

Carter & Day consultancy

Romance fraudsters use language to manipulate, persuade and exploit. They distort their victims' perception of reality in a similar way to grooming, domestic abuse and coercive control. The victim of a romance fraud can be making decisions that feel rational and reasonable, but this is what makes it difficult for them to recognise when it is happening, however obvious it may seem to those on the outside.

Fraudsters work hard to make sure that when they ask for money, and require urgency or secrecy from the victim, it doesn't set off alarm bells. Unsafe requests such as these are disguised, and can be hidden in stories that seem expected and reasonable, such as in a fraudster's cleverly designed 'reluctant' admission of health worries, their vulnerability, or their desire to protect the relationship. Here are some key ways fraudsters use language to manipulate and exploit, which can be seen in action on the following pages.

THE SET-UP

Fraudsters provide information early on in the conversation that seems harmless and expected, such as detail about their home life, business, wishes for the future. This information is then referred to later by the fraudster as evidence to support their story, and it enables requests for money seem legitimate, reasonable and justifiable.

"INSTINCTUAL" RESPONSES

These are physical or mental reactions fraudsters claim to have in response to a situation, in order to provoke the victim into helping or protecting them. These are powerful as they compel people to act quickly and without the opportunity to think it through or seek advice. The fraudster's distress overshadows and distracts from the request for money.

Instinctual response types include health (including mental health) issues, lack of basic needs (such as food, shelter, safety), and a desire to be with the victim, all said to be alleviated through the victim's actions (of sending money). If they don't send money, victims can be accused of a lack of compassion or failure as a loving partner. Instinctual responses can also be used to stop unwanted actions, for example, the fraudster claiming the victim's act of seeking advice is inflicting emotional harm on them.

ISOLATION

Cutting victims off from people who can provide support and 'reality checks' is important for fraudsters as it makes manipulating a victim easier and more effective. It means they can get victims to be secretive about the relationship without causing alarm. The ways in which fraudsters can do this include:

- Making the victim feel disloyal for seeking advice outside the relationship
- Responding viscerally (see above) to a victim seeking advice
- Framing the victim as sabotaging the relationship by questioning it

“LEGITIMATE” URGENCY

This happens when a sense of urgency is created to prompt the victim to act fast without thinking.



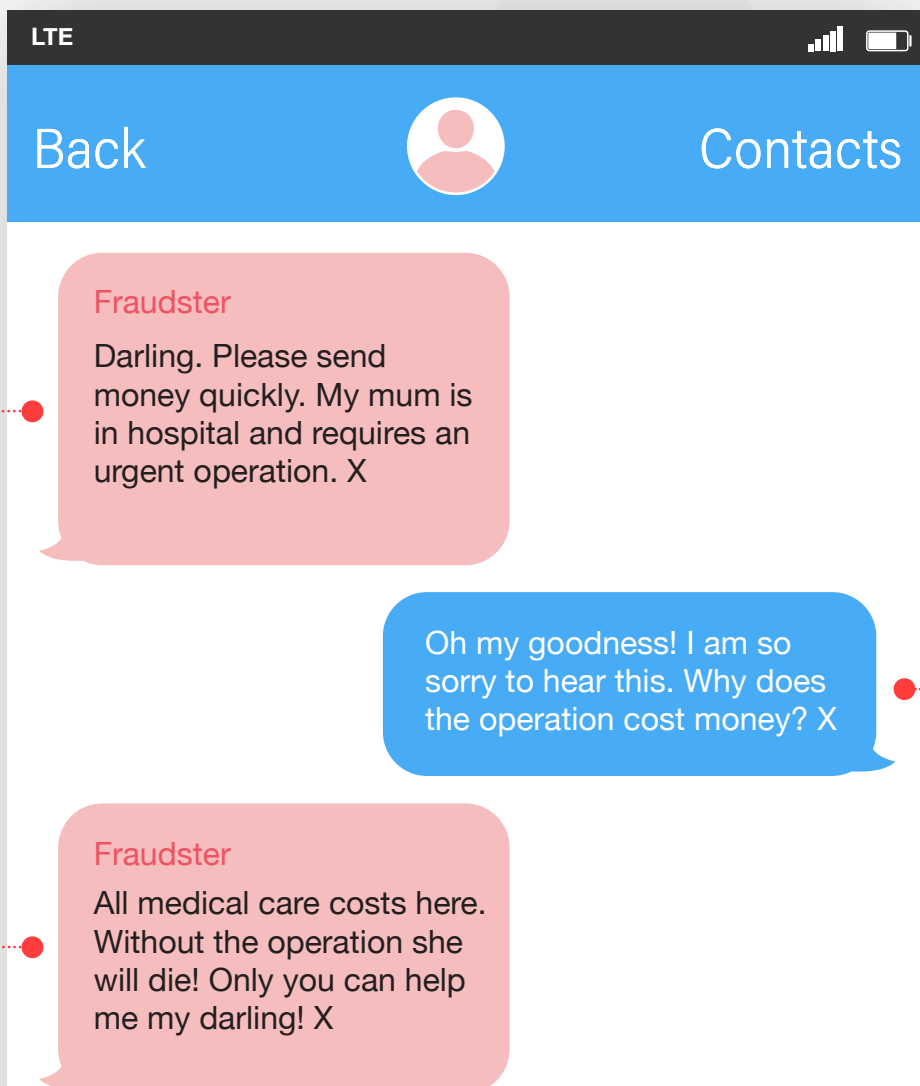
The fraudster will manipulate a time critical situation to provoke the victim into reacting quickly.



This works by creating a sense of panic from the victim who feels the need to respond urgently.



The fraudster creates a limited time only situation where the victim needs to act quickly and makes them feel responsible for solving the “problem”.



No! This cannot happen! I will pay for the operation. X

Fraudster

This is the only way. The money needs to be sent immediately for the doctor to perform the operation now. X

I can do this. I have money and can solve this heartache for you. X

Fraudster

You have saved her life. She will need aftercare too which also costs money. X



There is less time for the victim to think about or verify the request for money. This also applies to situations where a victim is encouraged to invest their own money in a “limited time only” offer.



The fraudster leads the victim to believe that their quick action will avert some kind of health or financial disaster.



The victim has been manipulated into believing that they hold the power to resolve the situation by sending money.



The fraudster has suggested that this will not be the last request for financial support. Ill health is often used as a reason for requiring money to be sent.

“LEGITIMATE” SECRECY

Secrecy is encouraged to minimise the scammer being found out.



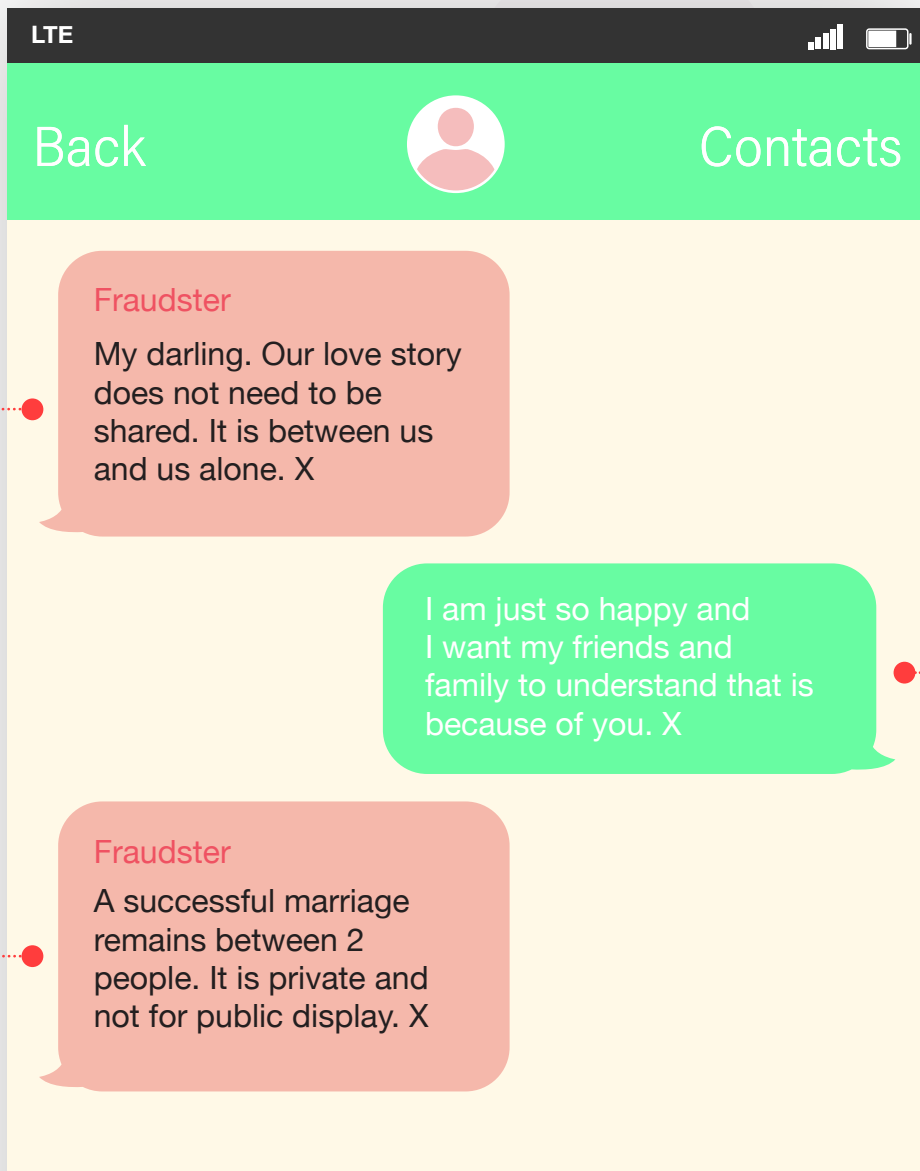
Secrecy is extremely important to fraudsters, especially when a victim wants to tell family/friends about the “relationship”.



The biggest challenge for the fraudster is the intervention of the victim’s family and friends. The fraudster will make every effort to isolate the victim.



The fraudster will use tactics which make the requests for secrecy seem like a normal request.



You are romantic and make me feel so safe and happy. X

Fraudster

When we marry soon, you will understand that my loyalty and respect is all for you. X

I am so happy to become your wife. I have never felt love as strong as this. X

Fraudster

I feel this too. It is us against the world with no interfering from anybody else. X



The victim is manipulated in such a way that requests for secrecy do not cause the victim to be alarmed.



The fraudster will use language which manipulates the victim into feeling a sense of security and obligation.



The victim's attention is diverted to thoughts of an impending marriage.



The fraudster will disguise secrecy as a mutual act between 2 people on a personal level, rather than as a cause for concern.

POWER MANIPULATION AND DISGUISED REQUESTS FOR MONEY

Manipulation takes place to make the victim believe they have power to make decisions.



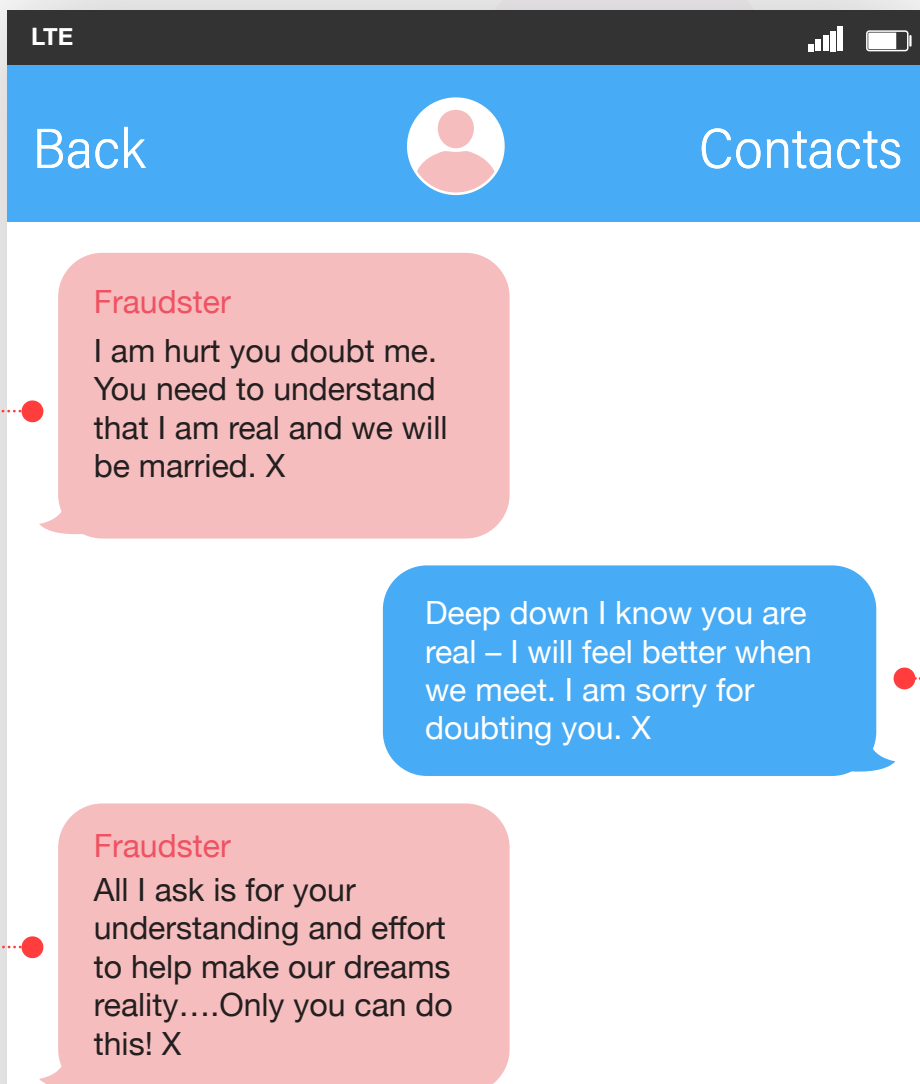
The fraudster implies the victim is being disloyal after the victim has expressed concern over the relationship.



The victim is unknowingly manipulated into apologising (When their doubts are reasonable).



Fraudsters use language to create situations where requests for money are disguised as something different, such as part of a joint effort to progress the relationship.



I do. I know all of your finances are tied by red tape. X

Fraudster

For now yes but when the deal goes through we will be rich and you will never have to worry again. X

I can see now that me contributing financially is the right thing to do. X

Fraudster

My darling our time of happiness is coming to us very soon. X



! The fraudster continues to make the victim feel guilty for trying to communicate their concerns.

! The fraudster tries to convince the victim the need for their financial support is temporary and that there are better things to come.

! Power in fraudulent communication is manipulated in such a way that a victim can feel as if they are in charge.

! The fraudster continues to distract victim with promises of the future.

THE SET UP

A victim is set up by being drip fed information which supports later requests for financial assistance.



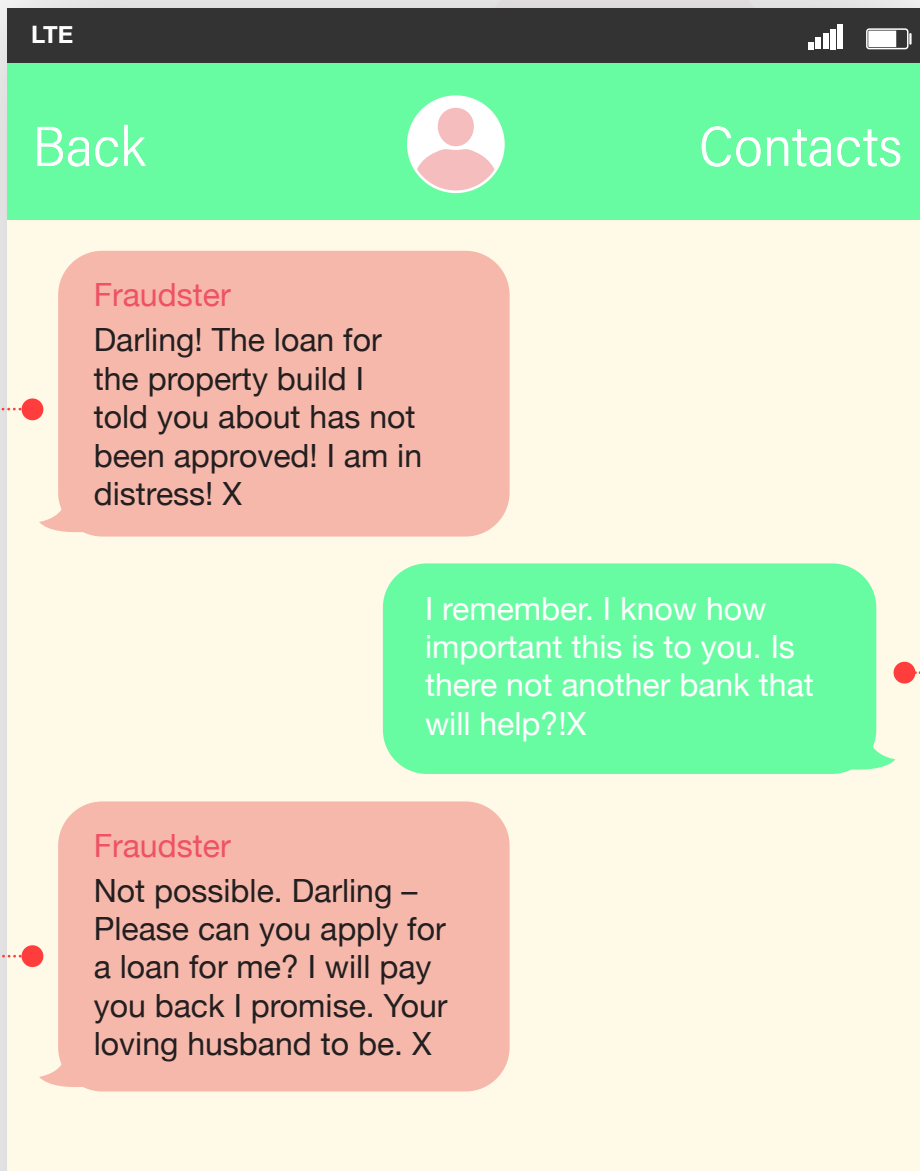
The scammer has previously told victim about a property build. This is for the sole purpose of referring back to it later to help the story seem real.



This creates a story which makes the victim feel reassured, and as if they are fully aware of what is happening in the fraudsters' world.



The request for money is disguised as temporary and a reasonable, expected way to help a spouse in need.



I am not sure.....A loan is a big financial commitment but I know you are good to me...X

Fraudster

Do you not trust me?! – This makes me hurt. I am not a scammer unlike many people. All I do is for our future. X

Of course I trust you but I will need to secure my home against it – I was just worried about risk but I am silly to think like this. X

Fraudster

There is no risk. My lawyer will call you to confirm this loan is above board and genuine. X



The victim feels a sense of responsibility.



The victim's attempt to protect themselves is attacked by the fraudster, by claiming the victim's uncertainty and lack of support is causing them physical and emotional pain.



This adds further reassurance to the victim that it is not a fraud, and, feeling their uncertainty is disloyal, now feels obligated to explain away their initial concerns.



The fraudster will suggest other people (also fraudsters) who can "verify" that they are genuine such as a family member or "lawyer".

INDIRECT REQUESTS FOR MONEY

“Requests for money are disguised as something else”.



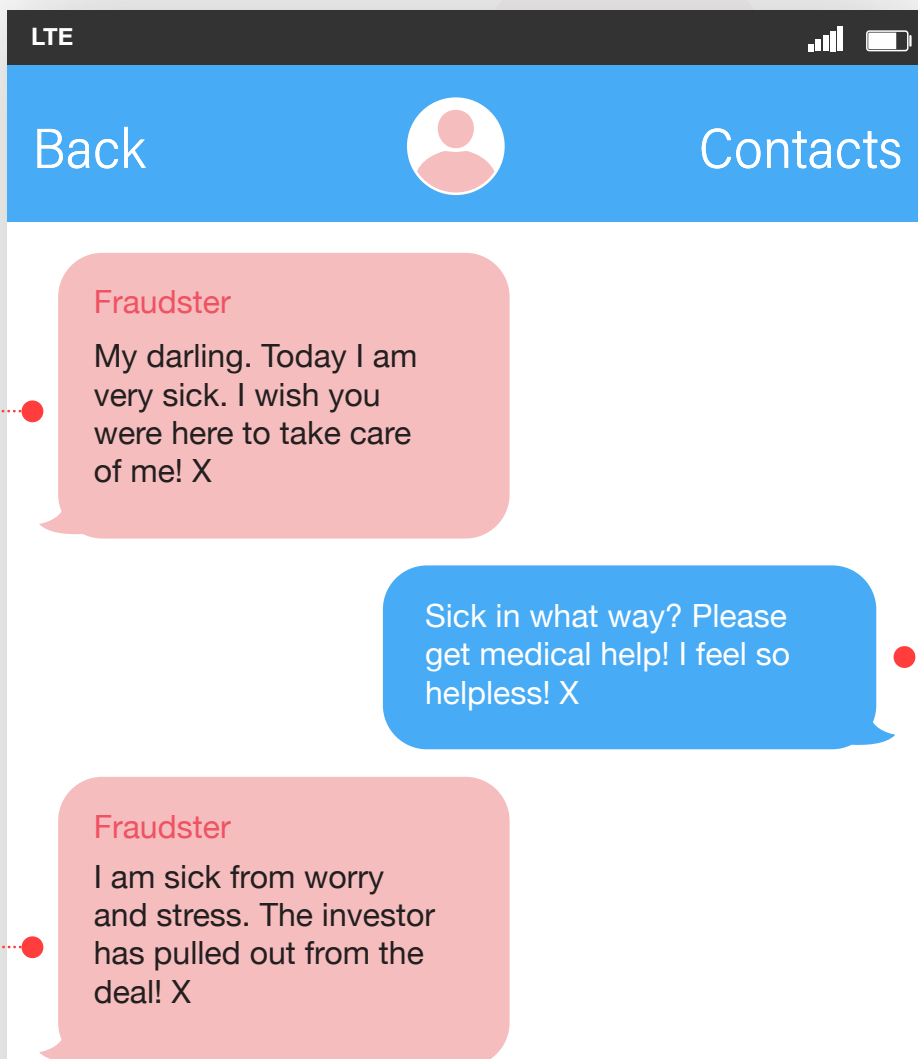
Failing mental and physical health is used to encourage action/intervention by the victim. It is also used to stop certain actions from the victim such as seeking advice from others.



A sense of urgency has been created to cause the victim to panic and feel helpless.



Talk of sickness and worry is used to distract the victim.



Is there not someone else who can still invest? X

Fraudster

No my sweet. Without an investor our financial future is in ruins and I am homeless. I am distraught. X

I will invest! Please let me help. X

Fraudster

It would be a good investment opportunity for us. X



The victim feels obligated to try and provide sensible suggestions to avert disaster.



Lack of basic human needs are also used as reasons. The fraudster shifts the focus to look as if they want to protect the victim.



The victim has been manipulated into offering their own money.



Requests for money are disguised as an “opportunity” or a “good investment” which distracts from the reality of it being a request for the victim’s money.

THE LINK TO COERCIVE CONTROL

Coercive control is often associated with domestic abuse, but it also has a clear link to romance fraud.

This is evident through the similarity in the behaviour and tactics used by both domestic abusers and romance fraudsters. This means that the experience of coercive control within a romance fraud is often similar to the coercive control found within in domestic abuse.

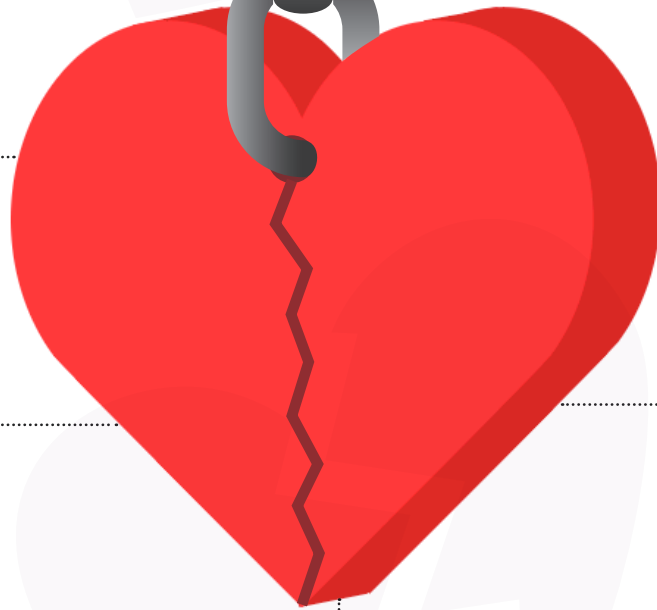
It is often hard for a victim of a romance fraud to associate any form of abuse with what they perceive to be a perfect relationship. The reality is that the victim has been manipulated into being unable to see beyond the false reality that the romance fraudster has created.

Psychological grooming is used by romance fraudster to trap victims in a situation that is difficult for them to recognise as abusive, and is difficult to seek help or escape. This is the same type of grooming that is used in domestic violence and coercive control.

The imbalance of power that is created without the victim's realisation creates a situation in which the fraudster gains the means to exploit the victim. This in turn unknowingly relinquishes any control the victim may have had over their own emotional wealth prior to becoming involved with the victim.

Victim's resources are exploited.

Victim isolated from support.



Victim becomes emotionally dependent on fraudster.

Victim's reality is distorted.

Victim feels sense of self blame and shame.

THE EMOTIONAL IMPACT OF ROMANCE FRAUD

The manipulative tactics used by romance fraudsters naturally induce many feelings for the victim – Both positive and negative. It is important to remember these are completely natural reactions to the circumstances. Below are just some of the thoughts and feelings a victim may experience during the “relationship”.



“I can’t believe someone so wonderful is interested in me.”

“Things are really looking up for me.”

“I no longer feel lonely. I am so in love.”

“I have found my soulmate.”

“I am happy to help out financially – That is what couples do.”

“It is so good to have someone to talk to.”

“I have found my happily ever after.”

“Everyone should just be happy for us.”

“They are the only person that understands me.”

“It was meant to be. We have so much in common.”

“A relationship is private between 2 people.”

THE REALISATION

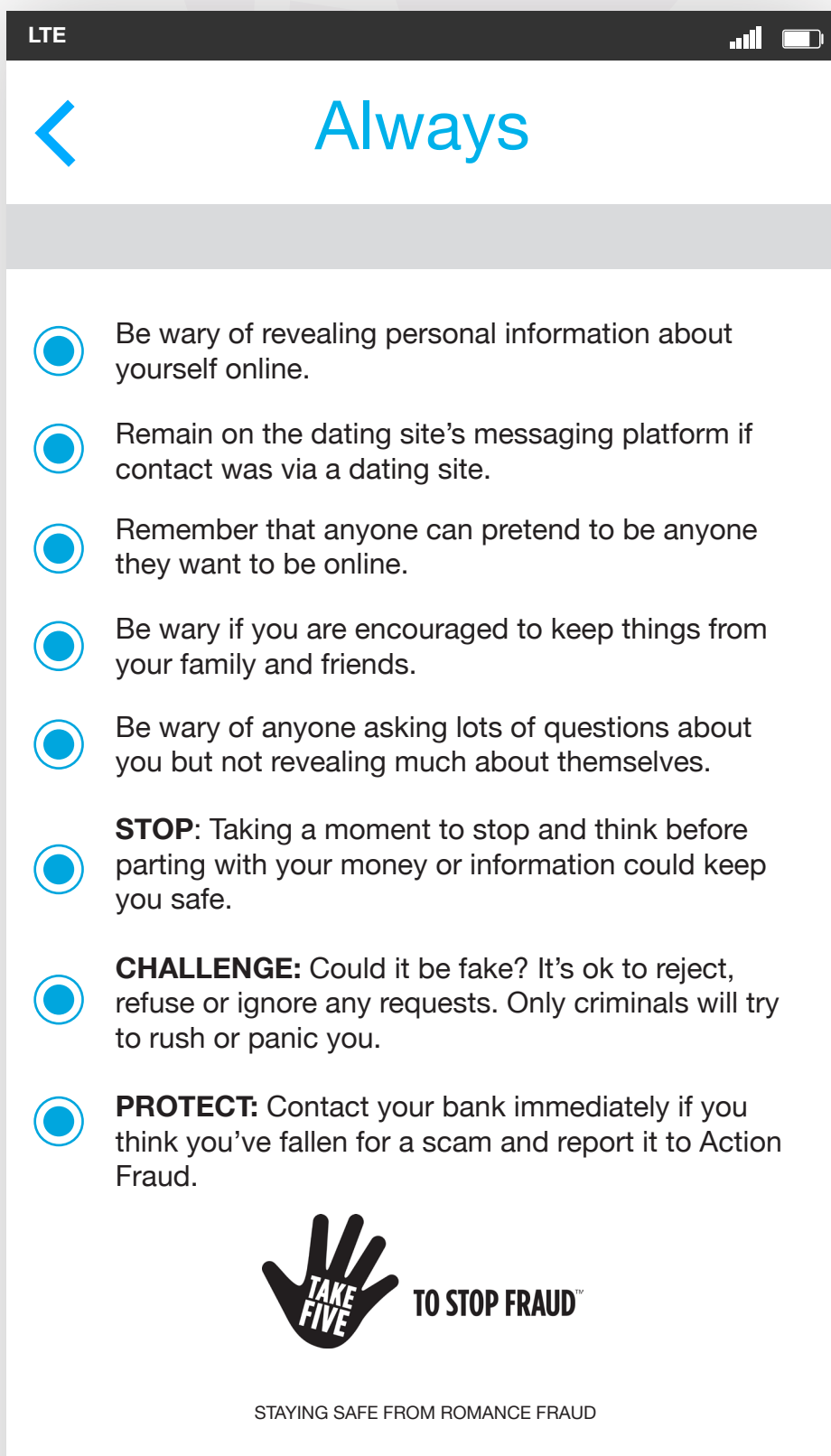
The realisation that a relationship was not real can trigger many challenging thoughts and feelings. This can be especially difficult as these will be in great contrast to how a victim felt before they found out. Below are just some of examples of what a victim may feel. Again it is important to remember that these are completely natural reactions to a traumatic experience.



KINDNESS AND UNDERSTANDING

Kindness and understanding can go a long way in times of need. For a victim choosing to be kind to themselves it can mean the confidence to seek further help and support. Kindness and understanding from friends and family will also help a victim move forward in their journey of recovery.

TOP TIPS ON STAYING SAFE FROM ROMANCE FRAUD




The image shows a smartphone screen with a white background and a black status bar at the top. The status bar displays 'LTE', signal strength bars, and a battery icon. Below the status bar is a blue back arrow and the word 'Always' in blue. The main content is a list of tips, each preceded by a blue circle with a white dot. The tips are: 'Be wary of revealing personal information about yourself online.', 'Remain on the dating site's messaging platform if contact was via a dating site.', 'Remember that anyone can pretend to be anyone they want to be online.', 'Be wary if you are encouraged to keep things from your family and friends.', 'Be wary of anyone asking lots of questions about you but not revealing much about themselves.', '**STOP:** Taking a moment to stop and think before parting with your money or information could keep you safe.', '**CHALLENGE:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.', and '**PROTECT:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.'

LTE

Always

- Be wary of revealing personal information about yourself online.
- Remain on the dating site's messaging platform if contact was via a dating site.
- Remember that anyone can pretend to be anyone they want to be online.
- Be wary if you are encouraged to keep things from your family and friends.
- Be wary of anyone asking lots of questions about you but not revealing much about themselves.
- STOP:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- CHALLENGE:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- PROTECT:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

 **TO STOP FRAUD™**

LTE



Never

No matter how long you've been speaking to someone online and how much you trust them,

- Never send them any money.
- Never allow them access to your bank account.
- Never transfer money on their behalf.
- Never take a loan out for them.
- Never provide copies of your personal documents such as passports or driving licenses.
- Never invest your own money on their behalf or on their advice.
- Never purchase and send the codes on gift cards from Amazon or iTunes.
- Never agree to receive or send any parcels on their behalf (such as mobile phones or laptops).

FURTHER HELP AND SUPPORT



The Internet Crimes Complaint Center (IC3) is run by the Federal Bureau of Investigation and considered the lead federal agency in the United States for investigating cybercrimes. The IC3.gov website provides an easy-to-use reporting tool, annual reports providing the latest victim and money loss, and prevention education to keep online users from falling victim. Online reporting tool: <https://www.ic3.gov/Home/FileComplaint>



Reporting a cybercrime through the Federal Trade Commission (FTC) helps to initiate investigations on fraud, bad business and scams. The FTC was created to protect the consumer through education, conduct information gathering for investigations, and move forward with legal action against businesses, partnerships or person that affects commerce. To report a cyber fraud, go to the [FTC.gov](https://reportfraud.ftc.gov/#/) website or directly to the online reporting page at: <https://reportfraud.ftc.gov/#/>



"The Office for Victims of Crime, a part of the Office of Justice Programs, U.S. Department of Justice, seeks to enhance victims' rights and services for all victims across the United States. The Office for Victims of Crime offers a wealth of resources for the crime victims' field, including publications, training and technical assistance, funding opportunities, and more." <https://ovc.ojp.gov>



ADVOCATING AGAINST
ROMANCE SCAMMERS

Advocating Against Romance Scammers (AARS) is a 501(c)(3) non-profit organization. AARS provides community outreach through education and awareness, on the global problem that is romance driven scams, to help curtail the number of victims, influence change among those that maintain social media platforms, and hold those accountable through changes in legislation and pursuit through the judiciary process. Visit AARS at: <https://advocatingforu.com>



Fighting Organised Crime
and Exploitation in Partnership



Produced by Thames Valley Police Economic Crime Unit in collaboration with
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