



DON'T BE A VICTIM

SCAMS, FRAUDS AND SWINDLES: ROMANCE SCAMS



**In 2020 the Chesterfield Police
Department investigated 45 reports
concerning scams and frauds totaling
over \$1.5 MILLION in losses**



The following slides discuss one of the many scams Chesterfield residents have fallen victim to

**This episode:
Romance Scams**



ROMANCE SCAMS



- **IN THIS SCAM, A SUSPECT BUILDS AN ONLINE RELATIONSHIP WITH THE VICTIM**
- **THIS FRAUDULENT ONLINE RELATIONSHIP CAN BE THROUGH ANY DATING WEBSITE OR APP**
- **THE SUSPECT CAN BE VERY CONVINCING TO THE VICTIM. THE VICTIM WILL BELIEVE THEY ARE TALKING TO A REAL PERSON WHO HAS REAL FEELINGS FOR THEM.**



ROMANCE SCAMS

- **AFTER INITIAL CONTACT, THE SUSPECT AND VICTIM MAY BEGIN COMMUNICATING VIA PHONE AND TEXT MESSAGE INSTEAD OF THE DATING SITE AT THE SUSPECTS REQUEST**
- **ONCE THE VICTIM IS MADE TO FEEL COMFORTABLE WITH THE RELATIONSHIP, THE SUSPECT WILL BEGIN ASKING FOR MONEY FROM THE VICTIM**
- **EXAMPLES OF HOW THE SUSPECT MAY ASK FOR MONEY:**
 - A) PAY FOR SURGERY OR OTHER MEDICAL EXPENSES**
 - B) THEIR BUSINESS IS FAILING AND THEY NEED A LOAN TO STAY AFLOAT**
 - C) THEY WANT TO START A BUSINESS AND WANT THE VICTIM TO BE PART OF IT**
 - D) PAY FOR PLANE TICKET TO COME VISIT**
 - E) PAY FOR VISA OR OTHER TRAVEL DOCUMENTS**

ROMANCE SCAMS



- **A VARIATION OF THIS SCAM IS THE FOLLOWING:**

DURING THE COURSE OF THE ONLINE RELATIONSHIP, THE SUSPECT CONVINCES THE VICTIM TO SEND COMPROMISING PHOTOS. THE SUSPECT THEN THREATENS TO RELEASE THE COMPROMISING PHOTOS TO THE PUBLIC/FAMILY/ EMPLOYMENT, UNLESS THE VICTIM PAYS MONEY



ROMANCE SCAMS

- **AS PER MOST OTHER SCAMS, THE SUSPECT WILL ASK/DEMAND THE MONEY BE PAID IN GIFT CARDS, BITCOIN, OR DIFFICULT TO TRACE TYPE OF PAYMENTS.**
- **THEY WILL TELL THE VICTIM NOT TO TELL ANYONE ELSE ABOUT THEIR RELATIONSHIP**
- **THE SUSPECT WILL CONTINUE CONTACT WITH THE VICTIM UNTIL THE VICTIM REALIZES IT IS A SCAM OR THEY RUN OUT OF MONEY**

ROMANCE SCAMS



What can you do?

- **RESEARCH THE DATING SITE/APP YOU ARE USING AND SEE WHAT THEIR SECURITY PROTOCOLS ARE FOR VERIFYING THEIR USERS, SEE IF THERE ARE COMPLAINTS OF FRAUD**
- **IF HE/SHE SEEMS TOO GOOD TO BE TRUE – HE/SHE PROBABLY IS**
- **IF YOU ARE CHATTING WITH SOMEONE WHO CLAIMS THEY ARE LOCATED OUTSIDE OF THE UNITED STATES, USE CAUTION**
- **IF THE SUSPECT SENDS YOU PHOTOS CLAIMING TO BE HIM/HER, CONDUCT A “REVERSE IMAGE SEARCH” TO ASSIST IN DETERMINING THE PHOTOS ORIGIN. *(NOTE: THERE ARE MANY WAYS TO DO THIS. USE YOUR SEARCH ENGINE TO SEE WHAT WORKS BEST FOR YOU)***

ROMANCE SCAMS



WHAT CAN YOU DO (CONTINUED)

- **AS CONVINCING AS THE SUSPECT MAY BE, NEVER SEND COMPROMISING PHOTOS OR INFORMATION TO SOMEONE YOU HAVE NEVER MET- ESPECIALLY ONLINE**
- **IF YOUR ONLINE "FRIEND" BEGINS TO DISCUSS FINANCES OR LACK THERE OF, THIS SHOULD SET OFF ALARM BELLS**
- **NEVER PAY ANYTHING WITH GIFT CARDS OR ANY OTHER FORM OF E-MONEY THAT IS DIFFICULT TO TRACE**
- **IF IT DOESN'T SEEM RIGHT, CUT OFF COMMUNICATION.**
- **REPORT ONLINE TO THE FEDERAL TRADE COMMISSION : [FTC.GOV](https://www.ftc.gov)**
- **CALL YOUR LOCAL POLICE**
- **FOR MORE INFORMATION GO TO : [WHAT YOU NEED TO KNOW ABOUT ROMANCE SCAMS](#)**