

# Online Romance and Dating Scams

### LOVE IS IN THE AIR AND ONLINE, BUT SO ARE CYBERCRIMINALS

Almost a **third of Americans** said they used an online dating service or app according to a recent <u>Pew survey</u>, and 10% of people in a relationship said that they met their partner online. These stats are even higher for younger people. Unfortunately, though, all this online romance creates opportunities for scammers. Ick!

#### What is a romance scam?

Romance scams are also called **sweetheart scams**, which refer to scams involving online dating. Essentially, a bad actor creates a fake online profile, fires up the charm, and attempts to stir up romantic feelings in potential victims. After some not-so-innocent flirtation, eventually, the scammer asks for money.

#### PAY ATTENTION TO RED FLAGS

Romance scammers try to be as convincing as possible, which can now include using artificial intelligence-powered deepfake video or audio technology. Still, many cybercriminals follow a similar scammy pattern. Look out for some red flags when cybersurfing for love:

- » The person requests **money for urgent matters**, such as medical expenses or a plane ticket to see you. Never send money to someone you haven't met in person.
- » The person requests hard-to-track forms of payment, like **pre-loaded gift cards**.
- » The person claims to **live far away from you**, often in a foreign country. They might also say they are in the **military** and serving overseas.
- » The person wants to push the conversation from the dating app to **other** messaging platforms like WhatsApp, Signal, or Telegram.
- » The relationship feels like it is moving very **fast**.

## Break up with scammers

If you suspect you or a loved one are the victim of a romance scams, take action:

- Immediately **stop communicating** with the scammer.
- Note any identifiable information you may have on them, such as their **email address** or phone number. Take screenshots and write down any contact information.
- Contact your **bank** or **credit card company** if you've been scammed out of money.
- **File a report** with your local police department.
- Report the scam to the <u>FTC</u> and the <u>FBI</u>.
- Alert the website, platform, or app where you met the scammer. They might have more information on the scammer that can help investigators.

# Did you know?

Americans reported losing a heartbreaking \$1.3 billion to romance scams in 2022, according to the Federal Trade Commission, and the number is likely higher due to underreporting.

## SAFEGUARD YOUR HEART (AND WALLET) FROM SCAMMERS

By adopting a few privacy habits, you can limit what scammers can learn about you:

**Share with care:** Think before posting about yourself and others on social media or online dating services. Consider what a post reveals and who can see it.

**Check your settings:** Consider setting your social media profiles to "private". This makes it harder for scammers to target and communicate with you.

**Think before you click:** Be wary of messages that push you for immediate action or ask for personal information. This is a red flag for phishing. Never share personal info via email or text if you do not know the sender.

**Use reverse image search:** Do a reverse image search of the flirty account's profile picture. You may see that image belongs to a completely different person, or has been affiliated with different online identities. If this is the case, there is a high chance the person behind the fake profile picture is trying to scam you.