

Romance Scams

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(Retail Customer perspective article)

Looking for Love

He's perfect. He likes everything you do; he's funny, witty, and has a great job. His photo made you go "oh, hi there." The emails, texts and calls get serious quickly; usually they claim they love you, without ever actually meeting, within weeks of talking over the phone and via emails. He even sent you flowers after you told him what a horrible day you had. Is this truly your dream-guy (or girl)? Maybe; but there's a greater chance that it's a scammer sitting in a cybercafé in another country using a well-rehearsed script they've used to scam hundreds of others looking for love.

Men and women looking for love via online dating sites continue to face more challenges than just trying to tell if the photo is current or from 5 years ago, and if the other person is looking for a serious relationship or a one-night-hookup. Smooth talking (and texting) criminals can make you believe they are someone else entirely and empty your bank account at the same time.

How do I know if I am being scammed?

Age: Online dating scammers usually target people older than the image they are portraying. Meaning, if they claim to be in their 20's, they will target people in their 40's and 50's. Scammers, especially those from foreign countries, view people 40 and older as more financially secure and a better target.

Where they are: Scammers usually claim to live near you or have family roots near you, but are currently away and looking to return very soon, but won't give exact dates. If you do make plans for their return / meeting, they will claim to have some emergency that came up (and usually ask for your money to help them return).

Let's take this outside: Scammers will quickly want to take communications to text messaging, personal email, etc., and not continue communicating via the online dating site where you met. Online dating sites have ways to monitor messaging services to catch scammers and they don't want to be caught for the fraud they are. It's always in your best interest to keep initial communications inside the online dating site, at least until you feel you know the person better. Scammers will immediately suggest taking all future communications outside the site.

Immediate talk of money: Scammers will quickly come up with some reason they need you to send money claiming otherwise they will never meet you. These reasons vary. If you have children, they will probably state that their young child is very sick and needs medical assistance they can't afford. If you talk of your mother often, they will probably tell you their mother was in a horrific car accident and they need help financially getting her emergency care. They will play on your sympathies and emotions.

Many scammers out of Eastern countries claim they need to obtain a BTA (Basic Travel Allowance) to be allowed to leave their country to visit the U.S. Problem is, there is no such thing as a BTA and this is an immediate sign you are being scammed.

Clever ways to uncover a scammer:

Photo Search: Scammers usually send photos that look like they were taken in a photography studio. Scammers targeting male victims will send images of women in skimpy clothes or bikinis. Note guys, most online dating scammers are actually men pretending to be women online. Do a photo search.

Go to Google.com and click on “images” – in the box where you would type what you want to search for there is a camera icon. Click on the camera. Now you can upload the photo the person sent you and search for other sites the photo was used in. If you find their photo on multiple dating sites using different names, be very alarmed!

Have a phone call. Phone calls can often unravel a scammer.

Do they have an accent or use odd phrases that do not match their supposed origin? Ask them questions that they should be able to answer immediately, like question something about a previous conversation. If they hesitate, it’s usually because they are lying or are trying to look at what they previously said to you.

Also beware of cell phone numbers that don’t match the area they claim to live in or areas they claim to be from. If they claim to live in OK and are currently stationed in Cuba, but the cell phone area code is from 495 or 499, invalid area codes in the U.S., then you’re probably being scammed because these are prefixes for Russia.

Safe dating tips (even online):

- Don’t discuss specific information like your home address or home phone number. Remember, there are psychos out there in addition to scammers.
- Google their email address. When you do this, it will tell you who owns the address and if there are any complaints about the user(s) of that address, if they have scammed others, etc.
- Even if asked, never discuss your financial position with someone you met online. Most scammers want to know from the start what you do for a living, how much you make, and what types of things you owe. This tells them what type of financial situation you are in. I recommend telling them you are barely scraping by (even if this isn’t truth); someone truly interested in you won’t care. A scammer will.
- Don’t go into too much detail about your children, family, or other things that could help someone find you if you decide at some time you don’t want anything more to do with the person.
- If they ask for money, for any reason, don’t communicate with them anymore. Scammers will quickly use your feelings against you; no matter what you think you have found, if someone immediately starts asking for your money, they are only in this to scam you, not to find true love.
- If you are contacted by someone using the mobile prefixes of +4470 +4475 or a +6010 or +6013 prefix, it’s probably a scam. These are the prefixes used by scammers in the UK and Malaysia.

Be careful out there! While most people on online dating site are there for the same reason you are, there are many others who are just looking to rob you of everything.

For more information, please visit:

[Romance Scams Site](#)

[Woman loses \\$50,000 in online dating scam](#)

[AARP: A con man steals one woman's heart — and \\$300,000. Here's how it happened.](#)

[BTAs are Bogus!](#)

About the Author

Rayleen is the CEO of RP Payments Risk Consulting Services, based in Orrick, MO. She travels the country presenting at fraud, payments and security conferences on topics ranging from Mobile, fraud, risk management, and regulatory compliance. Rayleen has been writing and presenting for 9 years. Previously she worked financial investigations for a national bank.