

Romance Scams. A Different Crime of Passion

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Online fraud refers to

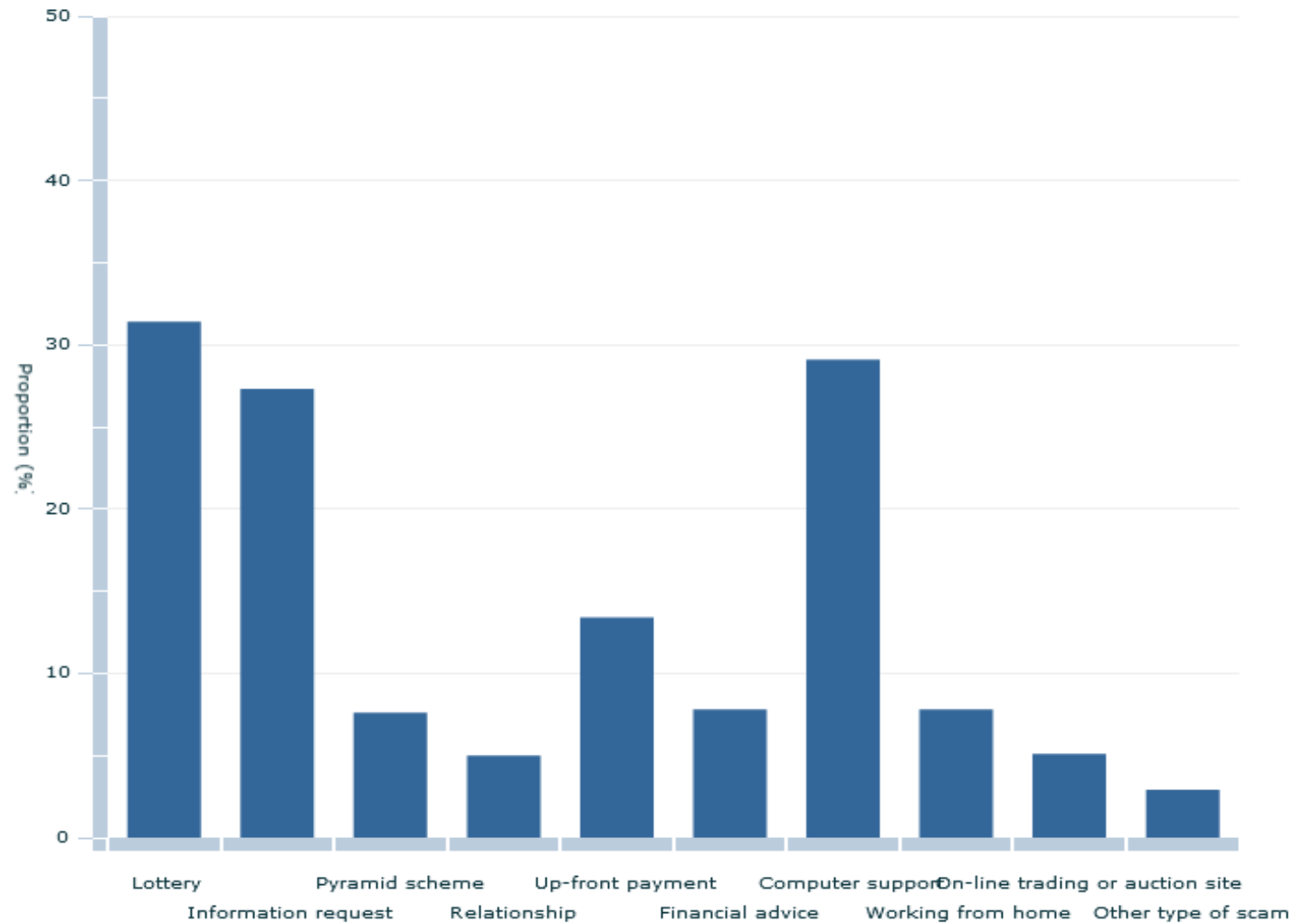
“...a dishonest invitation, request, notification or offer by providing personal information or money that leads to a financial or non-financial loss or impact of some kind.”

- Dating or romance fraud;
- Deceptive sales of products and services;
- Dishonest investment schemes;
- Lottery or inheritance schemes;
- Working from home schemes (often a form of money laundering) or;
- Lottery fraud involving false prize draws or sweepstakes.

(Cross, Smith & Richards, 2014, p.1)

Personal Fraud Survey (2019)

Persons exposed to selected scams, Exposure rate(a), Australia, 2014-15



Save Chart Image

Romance Scam



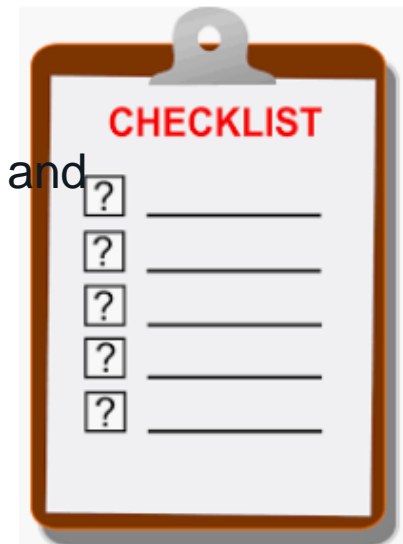
Meet thousands of students and alumni



Modus operandi - Romance Scam

- Scammer creates fake profiles with stolen photographs (ie. Attractive models, army officers)
- Scammer contacts victim
- Establishes a strong bond (could take between six and eight months)_
- Scammer declares love for victim
- Requests that their relationship move from dating site to instant messenger (IM) and email
- Establish 'exclusive' relationship with the victim
- Grooming – using online media, in particular, to develop a close and intimate relationship
- Communication is intense and frequent (week, months, years)

(Whitty & Buchanan, 2016; Rege, 2009)



- Victims self-disclose intimate secrets about themselves and develop a trusting relationship
- During this grooming stage they fall in love with the scammer
- Towards the end of this stage the scammer asks for gifts (ie. Perfume, mobile phone) to “test the waters”
- This moves to requests for small amounts of money
- Accelerates to larger amounts of money

Create story of tragic or desperate circumstances

- i.e. theft of personal documents during travel
- unexpected hospital bills
- Other actors may join the narrative (ie. “Doctor”) telling them the loved on needs medical assistance or is in hospital

(Whitty & Buchanan, 2016; Rege, 2009)



Financial

- 1000's and 100,000's, to life savings

Psychological

- Strong emotional bond established over 8-12 months
- Romantic relationship built and maintained
- Intimacy and trust established
- Scammer willing to engage in prolonged, sustained period of grooming
- Increasing with intensity that creates belief relationship is 'real'
- Leading to something permanent
- Emotional investment leads to increasing amounts of time online
- Experience the full emotions and commitment of a person to person relationship
- Scammer uses intensity to distance victim from friends or family who may be suspicious about the relationship.
- Result: The bond between victim and scammer is difficult to break and the scammers requests are more readily accommodated.



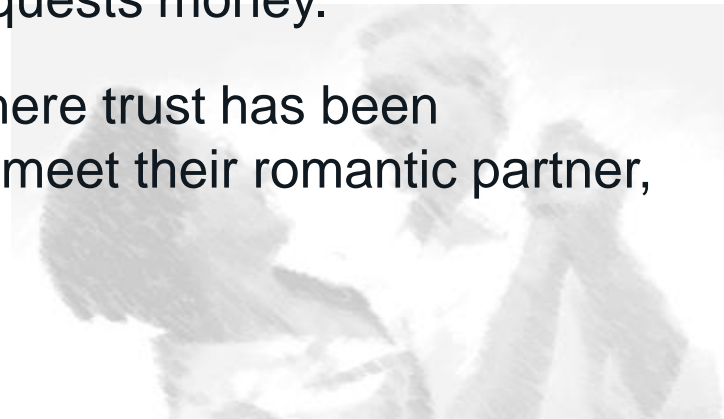
Legal

- Bank Fraud
- Drug running
- Money Laundering (Money Mules)

“The scammers set up dating profiles to meet potential victims. After they form a “relationship,” they come up with reasons to ask their love interest to set up a new bank account. The scammers transfer stolen money into the new account, and then tell their victims to wire the money of the country. Victims think they’re just helping out their soulmate, never realising they’re aiding and abetting a crime.”

(Jhaveri, 2015)

- Men and women
- 40's – 70's
- Mostly educated
- Genuinely believing themselves to be in an intimate and romantic relationship.
- The relationship develops over time and becomes an integral part of the victim's life.
- They are often at a stage of cementing their relationship through finally meeting in person as the scammer promises to come to the country when tragedy strikes and the scammer requests money.
- This is all completed in a length of time where trust has been established and the victim is desperate to meet their romantic partner, usually lasting longer than six months.



Maria Exposto



- Isolation having lost friends through the online relationship
- Being disowned by family (especially by children if they have lost the inheritance)
- Being embarrassed and unable to reach out or share their experiences due to shame
- Vulnerable to a second wave of the crime

- It is important to recognise that the person has an acute attachment to the 'romantic partner' therefore the theories of attachment are relevant.
- Whether or not money has been exchanged, the psychological damage is substantial.
- Furthermore, for those who have accepted or transferred money, they are also informed they have committed a crime.
- It is therefore important for police to consider how they inform an emotionally vulnerable victim.
- While it might be clear to the outsider that this person is now aware the of the scam and their own involvement with criminal activity (albeit mostly unwittingly) the scammed person can often be emotionally devastated, isolated and in denial.
- This makes them particularly vulnerable to a second wave of the scam

- Denial - Not accepting scam was real or not being able to separate the fake identity with the crime
- Acute Grief - Loss of relationship (sometimes described as a death) and more upsetting than financial loss alone
- Traumatic experience and ongoing negative affects (psychologically and socially)
- Isolated individual (Rumination, yearning, pining are all risks for re-victimisation)
- Even when the victim appears to understand they have been scammed, if left isolated and without support, they are vulnerable to a second wave of the scam
- Financial loss

- Select the timing of the notice and meeting with the victim for when they will be most alert.
- Expect the victim to be in a heightened emotional state
 - When emotional expect they will not 'hear' the rest of the message
- Keep messages straightforward and do not overwhelm the person with detail.
 - If possible, arrange a follow-up meeting with the victim when they have calmed and will hear the finer details of the offence to protect them in the future, or to avoid them being charged as an accomplice.
- In the moment, normalise the person's experience. Let them know that others are affected by this crime type.
- Validate the person's experience by:
 - Conveying sensitivity and regard for the person's loss;
 - Acknowledging the victim's emotions, feelings, and attachment for the other person were real, despite the other person creating an illusion;
 - Slowly introduce language that conveys the person was an illusion (ie. The 'relationship' to 'perpetrator or offender'.

- Acknowledge with the victim that they may feel tempted or compelled to contact their offender.
- After any relationship, as we grieve we often look to the person who has hurt us to provide an explanation of their motivation and why they acted the way they did.
- Victims of romance scams will be no different. The legal implications of money laundering, are different.

Victim support

- Enquire about the available supports the victims has.
 - For example, family and friends. If the person is distressed, offer to contact one of those people.
 - Be aware the embarrassment may be more acute if the victim has shared explicit sexual material with the offender.
- For individuals who have no support, it is worthwhile to provide some general contact numbers for services they can reach out to should they require support.
- It is important to keep a record containing:
 - What was said or explained to them;
 - How the victim reacted – what did they say or do; and
 - What advice and support was offered?
 - This not only keeps track of victims and identifies those who a re-victimised, but also provides a transparent record of how victims, who may be vulnerable, have been managed.
 - This information should be stored on IMS along with the Money Mule letter alert.

- Romance Scams are best prevented by targeting those most at risk
- Those most at risk are usually intelligent, financial middle to older adults
- There must be acceptance and understanding of the intricacies of these scams and the way they have groomed the victim
- There is a need to lose the 'stupid' or 'gullible' tags (think about your own relationships in the past)

Thank you

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