

THE POLICE CRIME PREVENTION INITIATIVES

# FRAUD GUIDE

## Romance Fraud



**MOPAC**

MAYOR OF LONDON  
OFFICE FOR POLICING AND CRIME

**POLICE CPI**  
Police Crime Prevention Initiatives



## Introduction

This guide is one of a series of guides produced by Police Crime Prevention Initiatives (Police CPI) on behalf of the Mayor's Office for Policing and Crime (MOPAC). These guides form an important element of a larger project which seeks to increase understanding about the various types of fraud and in doing so improving awareness and making people less vulnerable to falling victim to these scams.

Unusually, this project brings together skills and experience of a retired Detective Chief Superintendent from the Metropolitan Police, working with a reformed fraudster, thus providing a unique insight into the tradecraft and methodology of fraudsters.

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## Romance Fraud

Wanting to be loved is the most natural thing you can imagine. As you get older and even when your need for physical passion may not be as strong as it used to be, there is still a desire for companionship and support. Someone with whom you can share your hopes and dreams as well as your fears and anxieties. It is this very vulnerability that fraudsters target.

A common source of targets are the numerous dating sites that have emerged as the world has moved increasingly online. Whilst internet dating is normal for many, it is still often regarded as at the very least mildly embarrassing for others. For these reasons, this type of fraud is massively underreported.

This evil crime targets all gender identities and all age ranges. Victims are just as likely to be surgeons and barristers as they are to be clerks or waiters. It is important to note that people have not 'fallen for a scam' they are victims of a serious crime and are blameless. Whilst there are many variances on these frauds, this is typically how it works.

## Target Selection

The fraudster registers with an online dating site with a prepared back-story. Typically widowed or divorced, employed in an industry or profession that makes it difficult to check up on, and very importantly – not pushy. Their introduction talks about their feelings rather than physical needs, and their desire to meet someone to share a long-term future rather than something less meaningful.

They select a profile photo that makes them look slightly younger than they say they are and are modest about their good looks. The aim here is to appear unthreatening and vulnerable; this has two goals:

1. it makes the victim feel that this could be a potential soulmate
2. this could be their best chance of finding someone with whom they could build a long-term future

## Building Rapport

The fraudster is invariably running several romance scams at the same time. The more efficient scammers are very organised and maintain a box-file for each potential target. Their approach begins with a respectful conversation where the fraudster slowly opens up about their loss of a partner and the fact that nobody could replace them. This strikes a chord with the victim and suddenly they find themselves needing to know more and suddenly the hunted has become the hunter (or at least that's what they believe).

The fraudster maintains regular contact and uses a 'little and often' approach with brief emails like 'really enjoyed chatting to you last night – have a great day'. Whenever the victim makes a reference to family, pets, hobbies, likes/dislikes etc, the fraudster notes this in their 'file' and references it during future conversations to prove they have been listening.

## The first test

Once they have developed a reasonable rapport, the fraudster suggests that they take things outside of the dating site and swap mobile numbers. In reality, the fraudsters' mobile is a 'burner' phone and SIM card and costs them next to nothing. **A useful tip is to ring the mobile number of the (potential) fraudster who often claims to be abroad on business. The foreign ringtone is completely different. If it is a UK ringtone – you need to ask why that is.** If the potential victim refuses to swap mobile numbers, the fraudster ditches them immediately. This is a 'numbers game' and if they are already nervous, they are unlikely to comply with other requests in the future. However, in many cases, numbers are exchanged, and the conversation continues.

## The second test

After a short while, the fraudster texts the victim in a state of panic. They explain they are stuck in a foreign airport and have lost their wallet. They need £90 for a cheap ticket and ask the potential victim if they are willing to send it to them. Despite many victims having reservations, most don't want to jeopardise their fledgling promising relationship for such a comparatively small amount of money, so they transfer the cash as requested. They wake up the following day to see the cash has been repaid in full together with a short but grateful text message.

Having now passed both tests with flying colours, the fraudster opens up about their work in a developing country and how, despite the miles between them, he feels close to the victim. A few weeks later the victim receives a text advising them that the fraudster has been arrested by rebels and is being held at a local camp. They will release them if they are paid £20,000. The fraudster assures the victim that if they pay the money, they will reimburse them as soon as possible. The victim is instructed not to involve police under any circumstances. Despite the little voice in their head telling them not to send the money, in many cases the victim transfers the money as requested.

In most cases this is the last contact between victim and fraudster. However, in some cases, they often return asking for even more cash. They say they have now been kidnapped and are going to be executed unless another £10,000 is paid. Unfortunately, some victims send more money again.

The reality of the situation is that the fraudster has never been 'working abroad' (although most romance fraudsters operate from outside of the UK), bought an airline ticket or been seized by rebels or kidnappers. In fact, in most cases this is all done from a mobile phone or laptop without ever leaving their home. Victims, understandably, feel betrayed by someone they considered a friend and a potential future partner. They also feel ashamed at being so trusting and gullible. For these reasons they never tell another soul about their experience.

The victim has done nothing wrong. They have been deceived by a heartless criminal and those that believe that the victim has acted foolishly are 'victim-blaming'. Hopefully, by understanding how scammers shamelessly manipulate decent and honest people, it will go some way to removing any stigma and allow victims to move on with their lives with their heads held high.

## How to spot romance fraudsters and combat their methods



If you use dating sites, please do not rely on them to check out who is genuine and who is not. If you have even the slightest doubt, ask a trusted friend or relative to take an objective view of your new relationship.



These days, most people have some form of presence on social media. A lack of such presence may indicate that they are trying to hide their true identity.



Virtually everyone who has a mobile has a Smartphone, i.e. one that can make video calls via FaceTime, WhatsApp etc. Anyone who is unwilling to take part in such a call must be considered (at the very least) to be incredibly suspicious. These calls are free and can be made from anywhere in the world.



Romance fraudsters don't want to waste too much time on someone who might be too suspicious. By targeting those victims likely to be feeling lonely, they quickly become very familiar and refer to you both as 'an article' very soon after meeting online. This is part of a carefully orchestrated plan to bond with the victim and lull them into a false sense of security. It's not unusual for fraudsters to refer to their targets as their 'husbands' or 'wives' to further reinforce the bond between them.



Any photographs sent to you can be incredibly valuable. Carrying out a reverse image search on Google can let you know if the image has appeared on the Internet before, and from that you can begin to verify their identity. Social media profiles that allow anyone access to their photographs are ripe pickings for fraudsters. They simply copy a suitable image and use it to build up a fake identity and join a few dating sites. If you discover that the photograph you have been sent appears elsewhere e.g. on Facebook but with a different name than you have been provided with, contact that person and ask if they are aware if their image is being used by others. Then cease all contact with the person who sent you it.

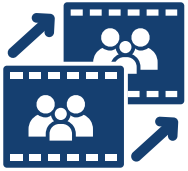
***This link explains how to do a reverse image search on Google: <https://support.google.com/websearch/answer/1325808?hl=en&co=GENIE.Platform%3DDesktop> When you do the reverse image search, try to crop the photo so you select only the face. This will also reveal if the face has been photoshopped onto a different body.***



*Another way to confirm that the image is actually the person you are in contact with is to ask them to take a selfie of themselves holding up a copy of today's newspaper. This can be rather awkward if it doesn't match their profile picture!*



The clothes people are wearing in an image can also be useful; if their shirt/jumper/fleece bears a company logo, then find them on the Internet and ask if you can speak to the person claiming to be 'Simon Jones' etc.



Similar to stealing photographs from innocent people's profiles, videos can also be copied. Fraudsters often send these to you on your birthday, sometimes showing a couple of cheerful cherubic children (who they have previously mentioned in conversation) wishing you a loud 'Happy Birthday'. However, in reality it was someone else's greeting for their friend/relative.



Documents sent to you are also incredibly useful. Many romance scams involve sending victims invoices that need to be paid, court documents, or letters from banks. Official documents do not contain spelling mistakes, however, those from fraudsters often do! Check out the telephone numbers and email addresses provided and if they know nothing about the letter or email, the letter is a copy and it's a scam.



If you have been told that your new love owns their own business in the UK, it's easy to verify. Business cards can be created using any information they choose, however, a quick and free search at Companies House will let you know if their company has been registered (or not), who the Directors are, and more <https://www.gov.uk/get-information-about-a-company>



It is also worth using Google Earth to check out any address you have been given. Don't be surprised to discover that their home address turns out to be a factory or does not exist at all! <https://earth.google.com/web/>



Finally, if the person finds out that you are attempting to verify, they are who they say they are, it might be worth noting their reaction. Anyone with any empathy at all should understand your motivation and see nothing wrong with it at all. On the other hand, anyone who gets angry might make you wonder what they have got to hide!

## If you believe you have been a victim of Romance Fraud

If you believe that you have been a victim of Romance Fraud you will be dealing with a range of emotions including embarrassment and anger. It is important that you are able to talk to someone and work through this emotional time. If you don't have friends or family you can consider talking to a specialist organisation like [Victim Support](https://www.victimsupport.org.uk/) (<https://www.victimsupport.org.uk/>) or [The Samaritans](https://www.samaritans.org/) (<https://www.samaritans.org/>)

## Report it

While it can be embarrassing that you have been tricked into a romantic relationship online we strongly recommend you report it to The Cyber Helpline (<https://www.thecyberhelpline.com/>) or Action Fraud (<https://www.actionfraud.police.uk/>)

## Other useful Contacts

**Citizens Advice Bureau (CAB)** provides free, independent and confidential advice in relation to a range of issues [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 0344 111444

**Crimestoppers** An independent charity to which you can provide information (anonymously if you wish) regarding crime [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)

**Cyber Aware** provides cyber security advice for both individuals and small businesses [www.ncsc.gov.uk/cyberaware](http://www.ncsc.gov.uk/cyberaware)

**Friends Against Scams** a National Trading Standards Scams Team initiative to prevent and protect people from becoming victims of scams [www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk)

**Get Safe Online** Working with the Metropolitan Police and others, it provides online safety advice for individuals and small businesses [www.getsafeonline.org](http://www.getsafeonline.org)

**Hourglass** provides a confidential freephone helpline for those who are concerned about, or might have witnessed abuse, neglect or financial exploitation [www.hourglass.org](http://www.hourglass.org) or 080 8808 8141

**Mail Preference Service** is a free service enabling UK consumers to stop receiving unsolicited mail by having their home address removed from mailing lists [www.mpsonline.org.uk](http://www.mpsonline.org.uk) or 0207 291 3310

**Metropolitan Police Fraud** The fraud pages of the Metropolitan Police website [www.met.police.uk/fraud](http://www.met.police.uk/fraud)

**Metropolitan Police Little Media Series** A central store of all the booklets, leaflets and videos created by the Metropolitan Police to assist in raising awareness of fraud and cybercrime [www.met.police.uk/littlemedia](http://www.met.police.uk/littlemedia)

**Royal Mail Scam Mail** If you think you or a family member are receiving scam mail you can report it to Royal Mail at Royal Mail at Freepost Scam Mail, or 0800 011 3466 or via email

**Stay Safe Online** is Powered by the National Cyber Security Alliance building strong public/private partnerships to create and implement broad-reaching education and awareness

**Take Five to Stop Fraud** is a national campaign offering straightforward and impartial advice to help everyone protect themselves from fraud [www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk)

**Telephone Preference Service (TPS)** a central opt-out register allowing individuals to register their wish not to receive unsolicited sales and marketing calls

**The Silver Line** operates the only free confidential helpline for older people in the UK. It is available 24 hours a day, 7 days a week [www.thesilverline.org.uk](http://www.thesilverline.org.uk) or 0800 470 8090

**Think Jessica** is a charity set up to protect elderly and vulnerable people from scams which come through the postal system and/or criminals who contact them by telephone [www.thinkjessica.com](http://www.thinkjessica.com)

**National Trading Standards** is responsible for gathering important intelligence from around the country to target rogue traders, mass-marketing and internet scams that go beyond local authority boundaries [www.nationaltradingstandards.uk](http://www.nationaltradingstandards.uk) or 0808 223 1133

**Age UK** is the country's largest charity dedicated to helping everyone make the most of later life [www.ageuk.org.uk](http://www.ageuk.org.uk) or 0800 169 8787

## Police Crime Prevention Initiatives (Police CPI)

Police CPI works to deliver a wide range of innovative and ground-breaking crime prevention and demand reduction initiatives to support the wider UK Police Service, central and local government and the general public.

Part of the National Police Chiefs' Council Prevention Coordination Committee, Police CPI works closely with government, manufacturers and companies involved in security products (within the UK and those in countries that supply the UK), standards authorities and key stakeholders such as Planners, Architects, Developers, Local Authorities, Housing Associations, academia and the public.

Police CPI is a not-for-profit police owned organisation, self-funded through its prevention activities. Senior police officers from England, Scotland, Wales and Northern Ireland control and direct the work Police CPI carries out on behalf of the Police Service.

## Mayor's Office for Policing and Crime (MOPAC)

The Police Reform and Social Responsibility Act 2011 established a Police and Crime Commissioner (PCC) for each police force area across England and Wales. In London, the elected Mayor is the occupant of the Mayor's Office for Policing and Crime (MOPAC).

MOPAC has a dedicated team including specialists in commissioning, finance, oversight, policy, professional standards, research and analysis, community engagement and auditing. Together, they work to deliver the Mayor's Police and Crime Plan and make London a safe city for all.



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