

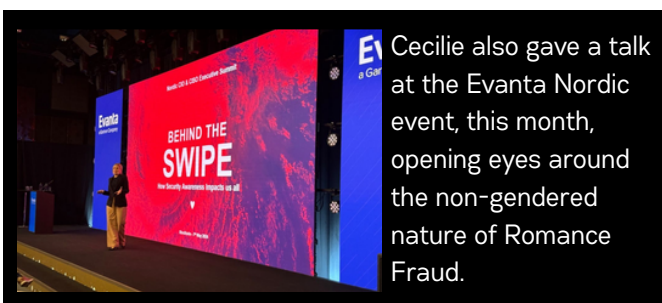
# NEWSLETTER

JANUARY 2025



## Advocating

Cecilie went to CEL solicitors to give a talk around Romance Fraud. CEL offer to help with reimbursement claims for victims in the UK, on a No Win No Fee basis. This can also be achieved on your own however, under the right circumstances (around the CRM) and the help of the Financial Ombudsman. We have templates to help with this if your experience fits the requirements.



Cecilie also gave a talk at the Evanta Nordic event, this month, opening eyes around the non-gendered nature of Romance Fraud.

9: January '25

## Welcome!

Welcome to the January news letter. Hope you've all had a great Christmas and New Year! Firstly, apologies for the lateness in getting another issue out. Workload sometimes dictates priorities and support comes first.

Hopefully we will be back on track moving forward!



## Merchant Risk Council

Cecilie went to Barcelona to talk at the MRC conference this month. They are specialists in Payments Fraud and as we know, the fraudsters use every type of payment method to not only receive funds but also to launder them. It's important for all sectors to understand the depth of damage caused by this fraud and to do more to prevent the criminals accessing and moving funds without friction.

# What have we been up to in January?



Good Morning Britain ran a story about Nikki M and her fraud. AI manipulated videos were used. I discussed this use of AI manipulation in the saved videos of Sophie B, who has her images stolen due to her profession, working on the sea. She is often used in oil rig scams.



The same day, a BBC documentary came out which I was honoured to contribute to. This documentary 'Matched with a Predator', made by Disclosure Scotland, is based on the crimes of Christopher Harkins, serial fraudster and rapist. His brave victims kept on pushing until they were taken seriously. He evaded investigation for years in Scotland, until he set foot in London and the Met Police got hold of him.

His victims got justice and in a landmark case, where he was prosecuted for both fraud AND rape, which is most often ignored as fraud garners the larger sentence.



We've been chatting with Bumble for a while and they are pretty amazing in wanting to get it right! They are the Dating App we get least referrals from with regards to scammers lurking on their platform.

Stay tuned for more on this later.

## Ask Silver!

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Snap a photo or screenshot of any email, website, or leaflet you're worried about and send it to Silver on WhatsApp. Silver uses the power of AI to spot any red flags and provides suggestions for next steps on staying safe.

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