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FIRST RESPONDERS

Leave a positive, lasting impression
on victims.

Prevent. Support. Empower.



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MESSAGES FROM VICTIMS



I met Tammy back in November 2023. I was broken. I had no one supporting me. I didn't even know who I was. I had gone through psychological and domestic abuse (family), my mental health was deteriorating due to my perpetrator. Tammy's passion, her caring calm nature, was soothing. Tammy was not bombarding me with lots of questions. Tammy didn't make me feel like I am the criminal. I forget that she was an officer. Tammy worked hard to get a massive chunk of my funds back. Not only was I in safe hands, there was someone who was actually there for me, in my corner. No one has done that for me. Tammy would always ask me how I was, all the little things that are small to other people, it was massive for me.

SK

Victim of Online Romance Fraud

Perpetrator was an identifiable UK national from her community- His police force would not investigate.

"I didn't just lose money, I lost myself. But when I finally reported what had happened, I felt like I was the one being interrogated. One officer looked at me and said, 'Well... you chose to send the money, didn't you?' Another asked, 'What were you thinking?' I was thinking I was in love. I was thinking this person had spent months building a life with me. I was thinking I finally mattered to someone. But none of that was seen. Instead, I was told, 'It was all online though, right? You never even met them?' as if that meant it didn't count, as if my grief wasn't real.

I didn't walk into a bank and hand over cash to a stranger. I was groomed. Emotionally manipulated. Gaslit. I was in a relationship that existed solely to destroy me, and no one saw that. Reporting it was supposed to be my first step forward. But instead, I left feeling humiliated, disbelieved, and ashamed all over again." **JD**



WHAT IS ROMANCE FRAUD?

It is not a victim who gives their money away willingly. There is always emotional manipulation and coercion to make the victim seemingly complicit and compliant.

While 'sextortion' can be part of romance fraud, its introduction into the scenario created by the criminal and the speed at which this occurs is very different to the stand alone 'sextortion' cases we see. The blackmail element of this will rarely occur until the end of the fraud, many months down the line when the criminal is having one last attempt to intimidate the victim into sending more money. Typical stand alone sextortion cases will occur over a 24-48 hour period.

Romance fraud is a deeply manipulative crime where perpetrators use powerful emotional tactics to create a fake reality around their victims. Through intense love, trust, and devotion, fraudsters construct an immersive theatre of deception, making victims emotionally invested in a relationship that doesn't truly exist. This manipulation makes victims compliant and even seemingly complicit in the fraud, despite being the ones deceived and exploited.

The impact of romance fraud extends far beyond financial loss. The emotional trauma is profound, victims not only have money stolen, but also experience a deep betrayal of trust, both in others and in themselves. The loss of what feels like the most intense relationship of their lives can be devastating, leading to long-term psychological effects such as shame, grief, and identity crisis.

Recovery from romance fraud is a long journey. Ensuring that victims experience as little additional stress as possible is crucial to their healing. Providing compassionate support, reducing blame, and offering clear guidance can help victims rebuild their lives and regain their sense of trust and self-worth.

WHERE DOES IT START?

What does Romance Fraud look like?

There are three, some may classify four distinct MO's of romance fraud. You may not know which you are dealing with until you discuss in detail with the victim. Every victim, whatever the MO, will have gone through a journey of manipulation. It starts here:

When in a state of situational vulnerability such as grieving, being lonely, anxious or changes in life situations, our brains become flooded with a potent chemical cocktail: dopamine, oxytocin, cortisol, and adrenaline. These hot states heighten emotional responses and impair critical thinking. It opens the door for manipulation because we are seeking relief and love.

When falling in love, the brain's reward system lights up, making us bond deeply, quickly, and often being less risk averse. Add to that a range of cognitive biases, like optimism bias, confirmation bias, and the sunk cost fallacy, and we begin to blur harmful behaviours, red flags are seen as beige, to protect the hope we've invested. In these moments, we don't question the abuser or fraudster, we question ourselves. And that's exactly how manipulation takes hold.



EMOTIONAL MANIPUALTION

- **Grooming:** Much like the grooming of minors, the criminal will open up to the victim and talk about their own past and anxieties. This gives a sense of trust to the victim to open up about themselves and their own history-of course the criminal's version is a fabricated story. During this time, the criminal will draw out and record things that can be used to further the fraud at a later date and also begin the attachment/hooks process by mirroring the victim with good and sad experiences, beliefs, morals and ethics.
- **Love Bombing:** The victim is bombarded with attention and affection and even gifts. The criminal will make the victim feel that they are at the centre of their world and the most important person in it. Victims who suffer with low self esteem or self worth are particularly susceptible to this manipulation as it gives them confidence in themselves, when they have none.
- **Trauma Bonding 1:** The criminal may ask something of the victim to test them. If the victim does not respond in the way the criminal requires, they will withdraw contact for a period of time. The trauma this causes after the intense communication and affection that has preceded this, has the effect of bonding the victim further by ensuring that further requests are responded to in a more favourable way (this does not have to be financial).
- **Trauma Bonding 2:** This technique as the name suggests, bonds the victims through a similar experience. The feeling of shared understanding is a powerful manipulation.
- **Trauma bonding 3:** This is part of the fraud where the bigger ask is requested but attached to something traumatic. It might be ill health, a brush with the law, the loss of access to funds to complete a contract that has been worked on for months etc.

Within these manipulations will be elements of coercive and controlling behaviours including isolation and slow and subtle building of an alternate reality. These manipulations parallel those behaviours used in domestic abuse relationships.

TYPES OF ROMANCE FRAUD

1) Traditional Online Romance Fraud

- Traditional online romance fraud- in these cases, the victim will not have met the character in person (face to face). They will have been approached on a dating platform, social media or another platform (any with a chat or comment facility). The character will most often have lured the victim quickly to a chat app, where the conversation can go unchecked and the criminals can secure the contact. The emotional manipulation above, is then put into play.
- These victims may have been exposed to fake video calls, cloned voice notes and other tricks and tools to back up and legitimise the story being told. In most instances, the character will be working away from home and popular professions are Military, offshore workers, contractors, doctors, pilots and luxury goods dealers (property, cars, gems, gold etc). A full list of these (and each in detail) can be found on www.catchthecatfish.com
- There are occasions where these same criminals will follow the same emotional manipulations but will not use the cover of stolen photos from the outset (rather than as part of a follow up scam). A VISA fraud will often be the intent behind these particular criminals.

2) Romance/Investment Fraud Hybrid (aka - Pig Butchering)

- In these cases, the victim is, in many instances contacted out of the blue as a wrong dialled number, on apps like 'whatsapp' but they are also seen on dating platforms and social media. The emotional manipulation progresses as in traditional romance fraud but in this MO, the victim is introduced to the world of investment. This remains in most circumstances to be cryptocurrency investment but has been seen as gold or gem investment. The victim will be guided to invest small amounts and constantly receive a return on the investment. This back and forth process will continue for many months until the victim is finally confident enough to invest the largest amount they have. The victim can then request a draw down-a fee is requested. They are then blocked from the platforms and the criminals are gone.

TYPES OF ROMANCE FRAUD

3) In Person Romance Fraud

In person Romance Fraud- is mainly initiated in the same way as traditional online romance fraud, with perpetrators using dating platforms or social media to hunt for their victims. They will then meet their victims to pursue the relationship, for the purpose of using the victim as a bank. Sometimes they will use a pseudonym and sometimes their own name. There is often an easy line of enquiry to highlight the initial and ongoing ask for money as a lie. (See cases such as Checkley and Simon Leviev)



4) Marriage Fraud

Marriage fraud-sometimes the objective of the criminal from the outset, follows the same process of manipulation. If this is an overseas criminal, the intent is obviously money, a visa and right to remain along with either divorce settlements and or being left the victim's estate. For national criminals, they are in this for the long haul but often have more than one victim on the go at the same time. Similar patterns can be seen with lots of travel. There can also be children involved. (See the case of Mary Turner Thompson, Kim Sow and others)



HOW TO ENGAGE FOR BETTER OUTCOMES

As a first responder, your initial engagement with the victim is vital, not only to create trust for best outcomes in an investigation capacity, but also for the recovery of that victim.

The victim will be in a high state of trauma and may not even be in acceptance of what has happened to them, depending on where on their journey, when you have come into contact with them.

It is extremely important to remember that every victim is a unique human being and that they are created from a unique set of DNA and genetics, education, culture, community and past experiences, all of which will dictate how successfully the fraud worked on them and also how they react after the fraud. There is not a one glove fits all approach here.

Some may not understand this crime and where for example the traditional online romance fraud originates from, meaning that they have yet to understand that they have not been talking to the person in the photos that they have seen, or even on video calls. The criminals have created a complete fake reality around these victims, to the point that they will not trust you either, because that is what they have been told and coached to believe.

Never judge them. You do not know what they have been through in their lives or the trauma they have been exposed to in this crime. Be kind, empathetic and do not patronise them for things you think are obvious. You need them to be comfortable with talking to you, and they deserve respect.

HOW TO ENGAGE FOR BETTER OUTCOMES

Use a no blame, no shame approach and try to use non victim blaming language, such as 'you were targeted and exploited' rather than 'you fell for'. Ensure to make clear when they inevitably say 'I'm so stupid', that you respond by saying that it is not their fault and that these are professionals who know exactly what they are doing to manipulate the people they target. Make clear they are not alone and that there is support available. When realisation starts to set in, victims will go through a triple trauma.

Firstly they will be dealing with the end of the most intense and emotional relationship they have likely known. It is the type of relationship we hear of in domestic abuse relationships where the victim will still feel this criminal has a hold over them. It is a frightening feeling and one which can remain for a long time. The void that is left behind is vast. They have been bombarded with communication, good or bad for a very long period of time, sometimes being sleep deprived.

Second, they have to come to accept that the person they believed was in love with them, and that they were in love with, didn't even exist. This was a character created just for them, customised by the criminal to be the perfect partner. It was done to destroy them in every way, whether online or in person. Don't take that as an exaggeration.

Lastly, for most there is the financial implication and what that means moving forward.

For in person romance fraud, there may also be the possibility of sexual exploitation through the fake relationship which will leave the victim feeling physically violated on top of this.

SAFEGUARDING FUTURE THREAT

A vital part of after care for the traditional online romance fraud, is to safeguard the victim from future threat. They are at their most vulnerable just after the fraud has ended.

Follow up and recovery scams- these involve the criminal either:

- coming back with new numbers/emails and the same identity,
- coming back with new identities,
- coming clean' and declaring that they either never scammed before and feel guilty, fell in love with the victim which never happened before. Want to be friends and start again.

This will move forward with tales of woe, mothers or siblings in hospital, them having an illness, no food, no phone etc.

The victim, feeling the huge void and loneliness can be drawn back in, to ease their pain.

- recovery scams are sometimes the same scammer and sometimes prior set up recovery accounts which may be spamming victims who comment on anti fraud pages, or seemingly legitimate websites set up to look like they can trace and recover money or cryptocurrency.
- sometimes these recovery scams come in the form of accounts pretending to be victims or family of a victim, who managed to get help and offer to see them through the process. [You can read more about this here](#)

The reality is that no one can get money back except for authorities where seizing assets occurs or through the CRM (Contingent Reimbursement Model) or the PSR (Payment Systems Regulations) where circumstances allow.

It is vital that it is explained to the victim the importance of getting their phone number and email changed at the earliest possible convenience to reduce the chance of these follow up and recovery scams occurring or the victim being contacted again by other criminals when their information is sold on.

MOVING FORWARD WHAT NEXT?

Priority

- Contact your bank/credit card company and report the fraud
- Report to Action Fraud (UK) and your local police
- Personal documents, contact departments to notify
- Secure your number, email and social media accounts

As soon as possible

These criminals will always try to come back as long as they have your contact details. They will likely also sell your information to other criminals.

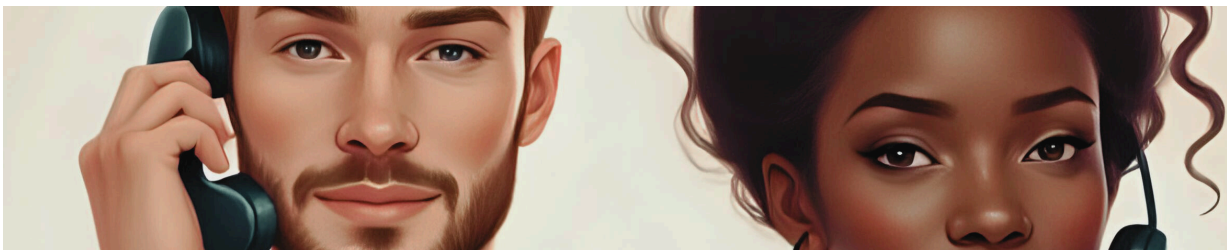
1. Get a new phone number
2. Get a new email
3. Change usernames and profile links on social media
4. Read about [Follow Up and Recovery Scams here](#)

When you're ready

Reimbursement

In certain situations, the banks in the U.K, may be able to reimburse you for certain transactions.

- The CRM (Contingent Reimbursement Model) is now mandatory at the PSR
- Transfers made from your account to another account (in the U.K) should be refunded, if the bank did not do enough to notify you that the payments could be fraudulent (sometimes when they did and didn't stop the payment)
- Some other payments may be eligible in certain circumstances
- The Financial Ombudsman find that most customers did not show gross negligence



Creating this good relationship will build trust and mean the victim stays with you, while you need to collect evidence and the long journey of recovery.

LET'S WORK TOGETHER

Working together with LoveSaid offers valuable opportunities for collaboration with a victim-centred organisation that prioritises empathy, safety, and recovery. By sharing best practices, insights, and resources, organisations can not only improve outcomes for victims of romance fraud but also enhance their own support services and credibility. Partnership with LoveSaid ensures that interventions are trauma-informed and ethically grounded, fostering trust and consistency across the sector. Ultimately, this kind of collaboration strengthens our collective impact in protecting and empowering those affected by online fraud.

Email:

post@lovesaid.org

Web Site :

www.lovesaid.org



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