



LOVESAIID

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RECLAIMING CLARITY

Helping victims see through the deception,
without shame, without blame.

Prevent. Support. Empower.



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MESSAGES FROM VICTIMS



When I was deep inside the relationship, nothing you could have said in anger would have gotten through. If you had told me flat out: 'You're being stupid. It's fake. Why can't you see it?', I would have shut down, not because I didn't care what you thought, but because I couldn't afford to believe you. That kind of confrontation only made me feel more ashamed. It confirmed exactly what they had already warned me about: 'They'll never understand us. They'll try to break us up. Don't tell them.' But the things that did stick with me, the words I remembered when things finally didn't feel right, were the quieter ones. The kind questions. The "I'm here when you're ready." The "Would you be open to checking something together?" That's what helped me find the courage to doubt. That's what opened the door. I didn't need to be shaken. I needed to feel safe enough to see the truth for myself. **DP**

We know it's hard to watch someone you care about go through something you can't make sense of. But if you try to force us to see it, by saying "It's fake," or "How can you not realise?", you're not breaking through. You're building another wall.

When we're deep in it, we're not just in love, we're inside a story that's been carefully crafted around our needs, our pain, and our hopes. And the criminals made sure to prepare us for your doubt. They told us people would try to tear us apart. They told us you wouldn't understand. So when you speak with frustration or disbelief, it doesn't wake us up. It confirms what we've been coached to expect.

What helps isn't accusation. It's patience.

It's gentle curiosity. It's asking if we'd be open to looking at something together. It's saying, "You haven't done anything wrong, but if something doesn't feel right, I'll walk through it with you." That's what starts acceptance. That's what helps us start to question, safely, without shame. We need you to hold the door open, not slam it with judgment. Because what got us here wasn't stupidity, it was manipulation. And what gets us out is compassion.



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.



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

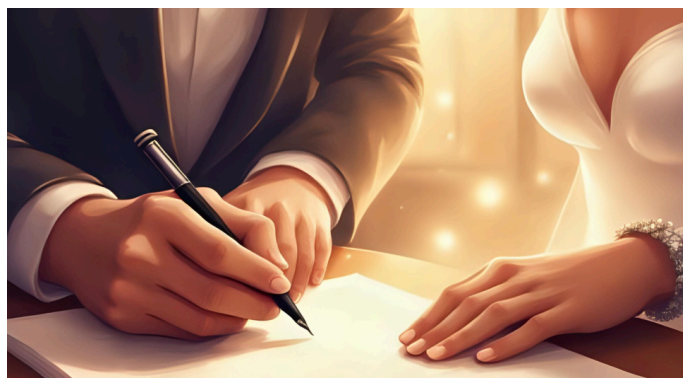
3) In Person Romance Fraud

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). The manipulation vehicle is the same as those online cases, in fact, it's these individuals personality behaviours that have been harnessed for use in scripts, by the their online counterparts.



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

INTRODUCTION

Romance fraud is not a matter of poor judgment. It is the result of psychological grooming, emotional manipulation, and trust-based exploitation by calculated criminals, often working in networks and using sophisticated tools such as cloned bank websites, fake documents, and deepfake video calls. This toolkit is designed for those closest to the victim, friends, family members, and frontline responders, who want to help someone still immersed in the fraud.

These steps offer multiple routes to gently open awareness, using psychology-backed communication techniques and investigative tools to help victims begin seeing inconsistencies without shame.

Every person is different. Every conversation must be tailored. But this guide gives you structure, options, and language that removes blame and centres the reality: they were targeted and groomed by criminals.

Unfortunately, as is the nature of social media-not every profile will present the same information-especially the 'about section' on instagram. It's still worth a look.

Every situation is different which is why there are so many things to try here. It's being nosy in every aspect with some parts of the guide, to uncover a snippet of evidence. It's sometimes best to do this prior to guiding a victim to look with you, incase there is nothing to show (which can have the opposite effect needed).

It is often more about planting seeds of doubt rather than an instant solution, although sometimes that can happen, depending on the current situation and feeling at that time you approach the victim. Finding the real person can be all it takes but must be backed up with pre-empted excuses by the criminal when challenged.

STEP 1

UNDERSTAND THE PSYCHOLOGICAL GRIP

Before approaching the victim, understand the psychology they are likely trapped within:

Key Dynamics at Play:

- Grooming: Early attention, listening, mirroring values and emotional needs
- Love Bombing: Overwhelming affection and future promises to fast-track trust
- Trauma Bonding: Emotional high/low reinforce dependence on the abuser
- Coercive Control: Isolation, pressure, blame, secrecy, and guilt
- Cognitive Bias: The victim rationalises red flags to protect what feels real

Based on research by Dr Elisabeth Carter and Dr Cassandra Cross, it's clear that coercive control used in romance fraud mirrors that seen in domestic abuse.

Do not expect logic to work instantly, it's not a lack of intelligence, it's a hijacked emotional system.

For more information, read the 'Behind the Fraud' help guide on [LoveSaid.org](https://www.love-said.org) general resources page for toolkits.



STEP 2

BUILD TRUST AND OPEN CONVERSATION

Approach must be calm, consistent, and non-confrontational. Your role is to be a mirror, not a judge.

Do say:

- “Can we talk about something I’ve come across that reminds me of what you’re going through?”
- “You haven’t done anything wrong. This kind of manipulation is designed to feel real.”
- “I’m here whenever you feel ready to ask questions. No judgment.”

Avoid saying:

- “You’ve been scammed.”
- “How could you fall for that?”
- “You need to stop talking to them.”

Instead of pushing facts, ask questions to invite critical thinking. Use curiosity as a way in.



STEP 3

EXPOSING THE LIE, GENTLY

Once they are open to exploration, use practical methods to reveal inconsistencies:

Investigative Tools:

Reverse Image Search

- Use Google Images, TinEye, or Yandex to drag and drop the scammer's profile picture.
- If the photo shows up on multiple unrelated profiles or in modelling portfolios, this is a key red flag.
- Use the LoveSaid Reverse Search Toolkit as a step-by-step walkthrough to guide the victim through the process together.
- Real person's profile must be shown alongside the post to show the excuses the criminals will give when challenged by the victims. DM for link.

Profile Deep Dive

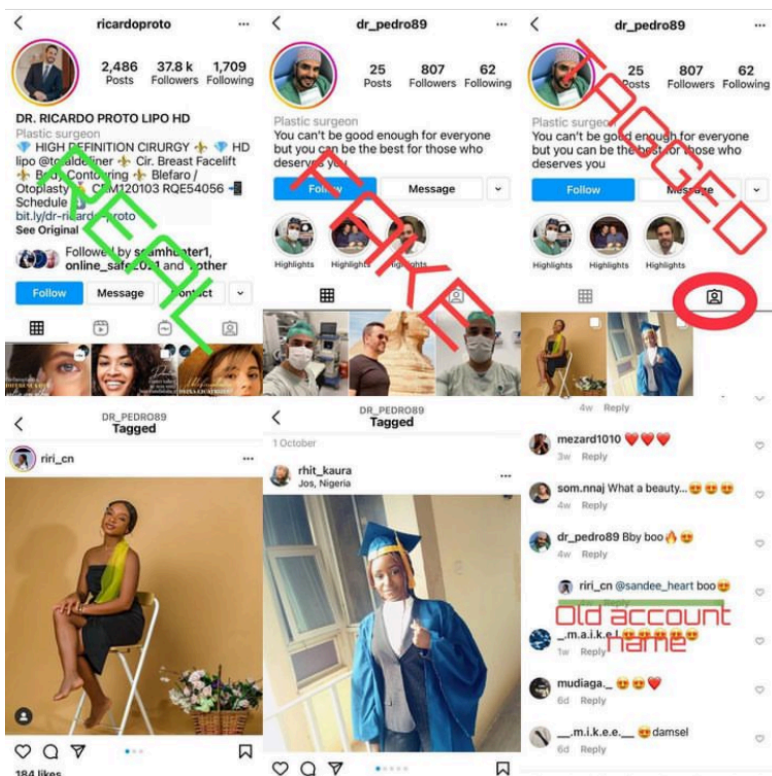
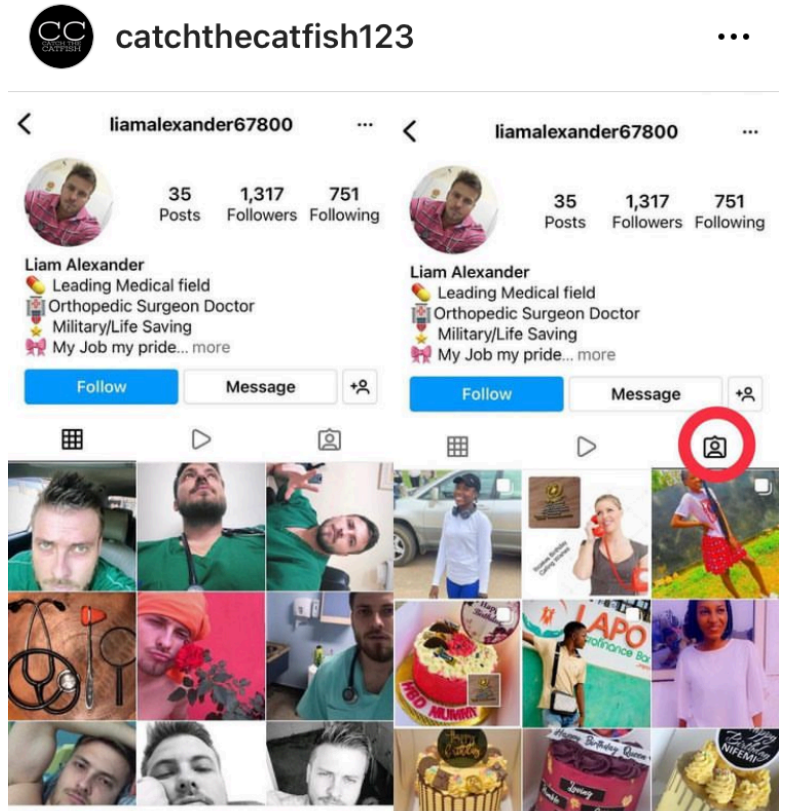
Help the victim examine the social media profile carefully:

- Tagged photos: Are there any photos where others have tagged the individual? Scammers rarely have these, unless the profile was their own or has been hacked or sold-tagged photos may appear from accounts that don't match the 'new owner'.
- Reactions: Look at who likes and comments. Are they the same small group of unfamiliar names? Are the profiles of those commenters real or fake?
- Photo upload patterns: On Facebook, right-click and "Inspect" a photo or hover to find upload date metadata. Scammers sometimes edit older posts and swap photos to create false history. This maintains a historic timestamp even though the image is new.
- Backdated posts: If a post shows a clock icon, it was manually backdated to create a fake event timeline (e.g., "throwback" photos of birthdays, holidays, etc.).
- Friend list: Are they all of one gender? Are there family or work connections?
- Check profile links and 'about sections' for signs of changed profiles and inconsistent pages liked for the 'owner' of the profile.

STEP 3 EXPOSING THE LIE, GENTLY

Tagged sections can show clues of the original owner or nothing at all all which is common for new accounts set up by criminals.

Ask, is this normal- might we see friends and family on these profiles, tagging, liking and commenting?



STEP 3 EXPOSING THE LIE, GENTLY

About section -accessed under the 3 dots

malachovskilion

10 Posts 39 Followers 47 Following

Malachovski Lion
Am a Simple Man, Heroes are always needed in a home or country 🤔👮

Follow Message +

Grid icons: Grid, Reels, Profile

Video thumbnails:
- Money is not
- to protect his life
- I won't babe loc life no man

About this account

malachovskilion

To help keep our community authentic, we're showing information about accounts on Instagram. See why this information is important.

Date joined July 2023

Account based in Nigeria

Jared Andres James

Add friend Message ...

Works at Omni Construction Services

Lives in Wilmington, North Carolina

From Durham, North Carolina

Widowed

Original name of profile still on the link

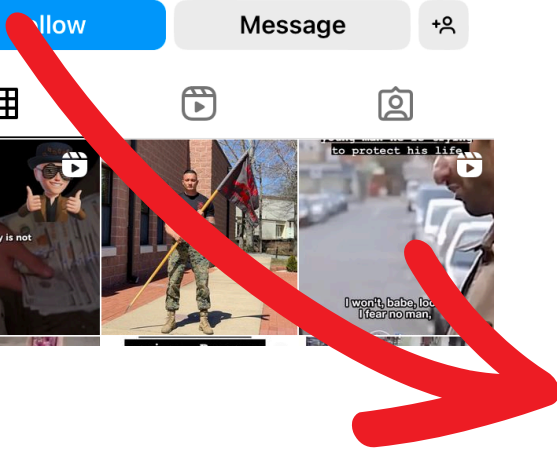
Profile settings

- Report profile
- Help Jared
- Block
- Search

Jared's profile link
Jared's personalised link on Facebook.

<https://www.facebook.com/owusu.nixon>

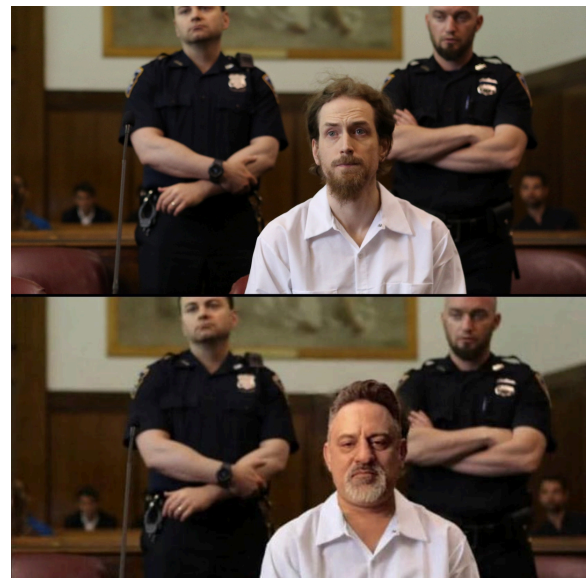
Copy link



STEP 3 EXPOSING THE LIE, GENTLY

Other photos sent to the victim

Don't restrict reverse searches to just the ones with the face. Criminals use lots of photos in these scams. Some will have been harvested from other victims in their fraud but others will be pulled from the internet for manipulation.



STEP 3

EXPOSING THE LIE, GENTLY

Location Clues in Photos

Encourage detail spotting:

- Building types, signboards
- Palm trees, weather context, cars with foreign number plates
- Food type for culture that has been stated
- Hacked or sold photos may have some posts left behind which have the location added to the post

Search the Name + Photo Together

- Type their first and last name into Facebook, Instagram, and TikTok.
- Look for similar profile photos with different names or identical bios.
- Run a Google or DuckDuckGo search with the name + phrases like "romance scam," "fake profile," or "catfish"

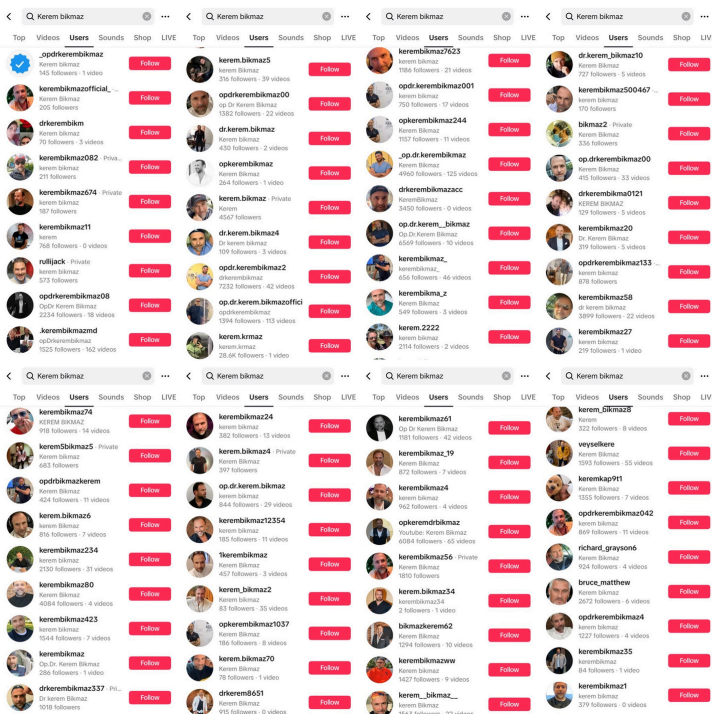
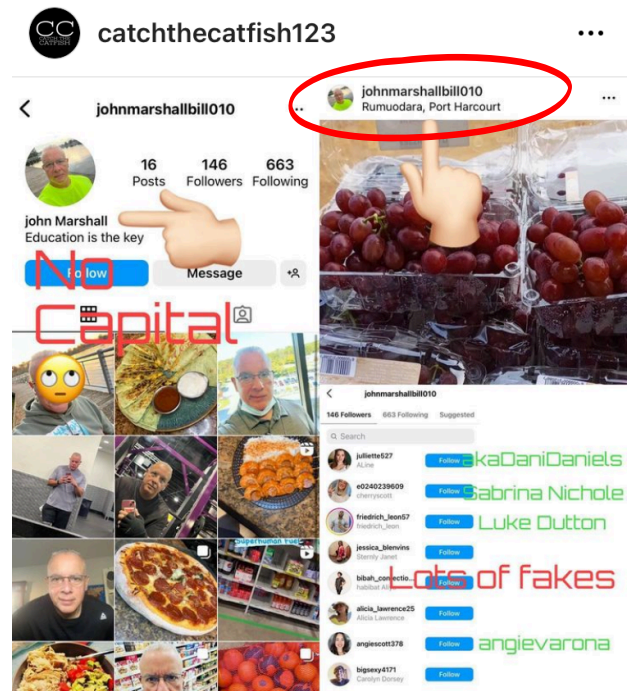
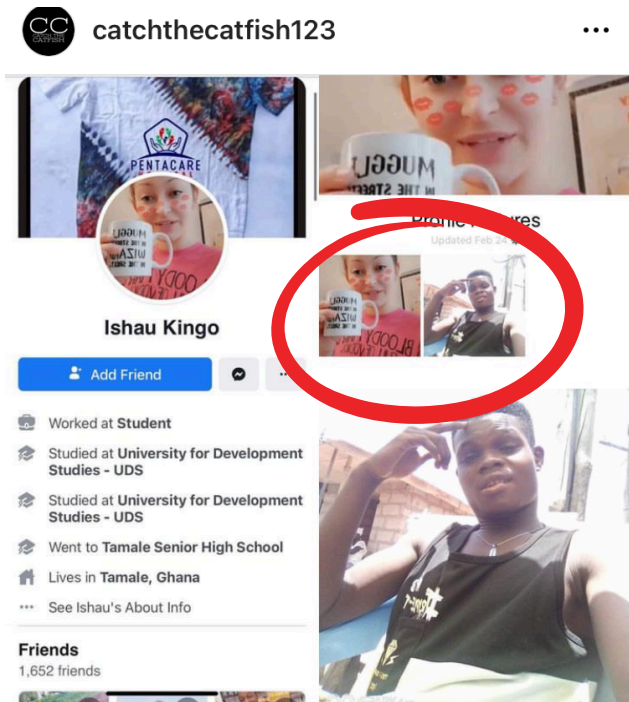
Fake Bank & Platform Screens

- Many victims are shown fake banking dashboards. If you're able to review together:
 - Check the URL bar (check on a website checker platform)
 - Language inconsistencies, outdated logos, or missing buttons
 - Interaction can happen to make transfers
- Some platforms show fake crypto wallets or inheritance portals with exaggerated figures (millions)

Deepfake Video & Audio Cues

- Ask: "Do they ever say your name live on video?" (This can be the old style saved video fake video call)
- Also look for:
 - Delayed mouth syncing
 - Limited facial expression or stiff eye contact
 - Wearing a hat and won't remove (currently 'Deepfake-face swap tech only wears the mask on the face not the hair) Videos of these available on Catch The Catfish (DM for support)

STEP 3 EXPOSING THE LIE, GENTLY



Joel Thomas (Music)

Claim and crazy 🤪

Add friend Message

staff sargent at U.S. Army Medical Recruiting Station Louis...

Goes to Watson Chapel H

Lives in Ohio City, Ohio

From Pine Bluff, Arkansa

Divorced

Hacked Account

Profile settings

Report profile

Help Joel

Block

Search

Joel's profile link

Joel's personalised link on Facebook.

<https://www.facebook.com/clara.beatrice.773>

Copy link

One name, many profiles, same man

STEP 3 ADVANCED TOOLS

Advanced Tools for Exposure (Use Cautiously)

Grabify / IPLogger: Use link shorteners that reveal the IP address when clicked. Legal. When using a VPN the criminal can leave the time zone as their real location.

Voice or video analysis:

Tools are slowly developing to detect AI in photos, videos and voice clones-they are not yet perfect.



CC BY-NC Catch The Catfish 21 Apr at 18:52
 Hey, so I was thinking about when you come to visit and was looking for some romantic places. Which one of these would you choose as your favourite? <https://dateing.club/GJBWQP>. I've chosen mine already, I want to see if you choose the same 😊
 Ok. So this is the message to copy and paste. The link is just to a tourist website where you live

CC BY-NC Catch The Catfish 21 Apr at 18:54
<https://visitventuraca.com/blog/top-12-romantic-spots-in-ventura-for-your-perfect-beach-getaway/>



Visit Ventura
visitventuraca.com

CC BY-NC Catch The Catfish 21 Apr at 18:54
 This is what he will see
 You can look from here

ADVANCED LOG

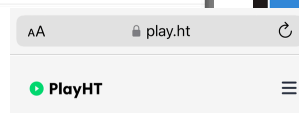
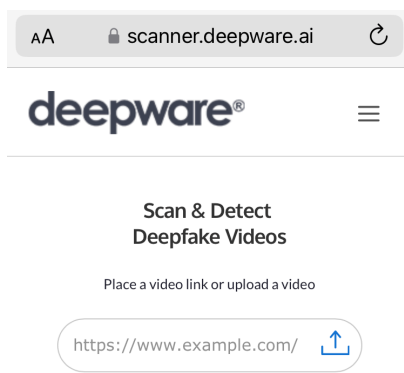
| | |
|--------------------------|--------------------|
| Date/Time | 2021-07-03 13:15 |
| IP Address | 198.181.163.117 |
| Country | United States, Bos |
| Timezone | Africa/Lagos GMT |
| User Time | Sat Jul 03 2021 1 |
| Language | en-us |
| Incognito/Private Window | No |
| Ad Blocker | No |
| Screen Size | 414 x 896 |
| GPU | Apple GPU |
| Browser | Mobile Safari (14, |
| Operating System | iOS 14.0.1 |
| Device | Apple iPhone |
| Touch Screen | Yes (5 touch point |
| User Agent | Mozilla/5.0 (iPhor |

ADVANCED LOG

| | |
|------------------|--------------------------------|
| Date/Time | 2022-12-18 10:16:34 UTC |
| IP Address | 41.242.137.18 |
| Country | Ghana, Accra |
| Browser | Chrome Mobile (108.0.0.0) |
| Operating System | Android 11 |
| Device | Tecno Mobile Spark 7P |
| User Agent | Mozilla/5.0 (Linux; Android 11 |
| Referring URL | no referrer |
| Host Name | 41.242.137.18 |
| ISP | SURFLINE_GHANA_AS |

ADVANCED LOG

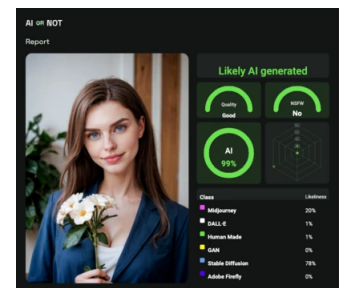
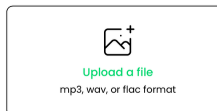
| | |
|------------------|--------------------------|
| Date/Time | 2021-08-30 18:38:42 UT |
| IP Address | 197.210.47.76 |
| Country | Nigeria, Lagos |
| Timezone | Africa/Lagos GMT+1 |
| User Time | Mon Aug 30 2021 19:38 |
| Language | en-us |
| Ad Blocker | No |
| Screen Size | 414 x 896 |
| GPU | Apple GPU |
| Browser | Chrome Mobile iOS (92.0 |
| Operating System | iOS 14.1 |
| Device | Apple iPhone |
| Touch Screen | Yes (5 touch points) |
| User Agent | Mozilla/5.0 (iPhone; CPU |
| Platform | iPhone |



Detect AI voices

upload your audio file and we will detect if it is synthetic or real.

Upload voice recordings



STEP 3B

THE CRIMINAL'S SCRIPT

WHAT THEY SAY AND HOW IT WORKS

Understanding the exact phrases and emotional scripts used by romance fraud criminals helps friends and responders recognise the psychological mechanics at play. These aren't casual lies, they are targeted manipulations carefully crafted to override logic, isolate the victim, and create deep emotional dependence.

Victims may recognise some of this type of script and the feelings they evoke:

Grooming & Love-Bombing Phrases

These messages are designed to overwhelm and fast-track emotional bonding:

- “You’re everything I’ve been looking for.”
- “No one’s ever made me feel like this before.”
- “I feel like I’ve known you forever.”
- “We’re soulmates, I just know it.”
- “I’ve never opened up to anyone this quickly.”
- “We’re going to have such a beautiful future together.”

These statements are used to:

- Mimic instant chemistry and deepen attachment
- Lower emotional defences
- Make the victim feel uniquely chosen

Victims often think: “I’m so lucky they found me. I’ve never been loved like this before.”

STEP 3B

THE CRIMINAL'S SCRIPT

WHAT THEY SAY AND HOW IT WORKS

Isolation Scripts – Turning Them Against You

Once trust is established, the criminal begins cutting the victim off from others. This is done carefully to protect their control.

Against Friends and Family:

- “I don’t think your friends really want you to be happy.”
- “They’re jealous of what we have.”
- “You can’t tell them about us, they wouldn’t understand.”
- “If they try to stop you talking to me, it’s because they don’t want you to be in love.”

Against the Police:

- “The police won’t believe us, they don’t understand our love.”
- “They’ll just think you’re stupid for loving someone online.”
- “This has happened to me before, they always try to split us up.”

Against Banks:

- “They’ll ask questions because they don’t like seeing people happy.”
- “Just tell them it’s for business, or for family. Don’t mention me, they won’t get it.”
- “They hate people having control over their own money. They lose out when you withdraw it.”

These scripts foster:

- Secrecy
- Shame
- False loyalty

Victims often feel: “They haven’t experienced this. They wouldn’t understand. I don’t want to lose this.”

STEP 3B

THE CRIMINAL'S SCRIPT

WHAT THEY SAY AND HOW IT WORKS

Common Victim Thoughts (Internal Script)

Once manipulation takes hold, victims begin to internalise the groomer's voice. This is a key reason why they stop listening to those around them.

- "They chose me. I must be special."
- "If I say something, I might ruin everything."
- "I've never felt this seen before, what if it's real?"
- "If I tell anyone, they'll make me walk away, and I'm not ready."
- "I've already sent money... no one will understand."

These thoughts reflect a trauma-bonded, emotionally invested state.

Addressing them takes empathy and trust, not force or fact-checking.

Once cracks begin to show in the story, help reframe it with accurate language and support:

- They weren't naïve, they were targeted
- They didn't lose money, they had it stolen
- They didn't fall for a scam, they were groomed by a criminal
- This was a carefully crafted connection, it was a strategy of exploitation

Show that this is a known and recognised form of abuse.



STEP 3C

USING REAL-LIFE EXPERIENCE TO PLANT SEEDS OF DOUBT

Sometimes the most effective way to help a victim reflect is not by challenging the current relationship head-on, but by gently inviting them to compare it to something they already understand and trust, like a past experience that involved official, secure, and structured processes.

Example: Buying a House

Ask them to think about a time they went through a major life event, like buying property. Invite reflection with questions like:

- “When you bought your house, how did your solicitor or conveyancer contact you?”
- “Did they use WhatsApp or Telegram to confirm payments?”
- “Was your deposit sent to a random personal UK account, or a registered account with the name of a legal firm?”

Encourage them to compare that professional process with how their current ‘partner’ is handling legal or financial conversations. This can start to highlight how deeply abnormal and informal the fraud process really is, without making them feel attacked.

Why This Works:

It activates their logical brain by reconnecting them to a time when they followed correct procedures, were cautious, and expected verification.

STEP 3C

USING REAL-LIFE EXPERIENCE TO PLANT SEEDS OF DOUBT

Other Life Experiences to Draw From:

- Booking a holiday: Did the travel company ask for cash or a personal transfer, or was it handled through a secure website with confirmation emails?
- Registering with a GP or private clinic: Did medical professionals communicate via encrypted email or mobile app, or casually via WhatsApp with emoji?
- Enrolling on a course or paying school fees: Was this done through official invoices and references, or via direct peer-to-peer transfers?

These comparisons help victims begin to question:

- "Why is this situation being handled so differently?"
- "Why am I being rushed or kept away from formal systems?"

Planting these seeds early can be powerful, especially before the criminal has time to create a 'story' around why they're avoiding standard procedures.



STEP 3D

HELPING THEM REFLECT – WHEN DID IT BEGIN?

One of the most supportive things you can do is help the person gently reflect on what was happening in their life at the time they were first contacted. This isn't about blaming them, it's about helping them recognise they may have been situationally vulnerable, which criminals are trained to exploit.

Encourage reflection with soft, open questions like:

- “What was life like for you around the time you started talking to them?”
- “Had anything recently changed for you, something stressful, sad, or even exciting?”
- “Do you think you might have been more open to someone reaching out during that time?”

Situational vulnerability might include:

- Grief or bereavement
- Recent separation, divorce or family breakdown
- Illness or health scares
- Financial or work stress
- Loneliness or social disconnection
- Feeling invisible or undervalued
- Life transitions (children leaving home, retirement, moving, etc.)

These aren't weaknesses, they're part of being human. But they create what psychologists call hot states, periods of intense emotion where our judgment, defences, and critical thinking are softened by a longing for safety, love, or relief.

The goal is to help them say to themselves: “This made sense at the time, because I needed connection, and they gave me that, on purpose.”

By guiding them to this kind of reflection, you help them reclaim clarity, not by pointing out what's wrong, but by reconnecting them with who they were and what they truly needed when the fraud began.

STEP 4

REFRAME THEIR EXPERIENCE

Once cracks begin to show in the story, help reframe it with accurate language and support:

- They weren't naïve, they were targeted
- They didn't lose money, they had it stolen
- They didn't fall for a scam, they were groomed by a criminal
- They were not in a relationship, it was a strategy of exploitation

STEP 5

WHERE TO GO NEXT

Once they begin to accept what's happened, they will need structured support:

- Visit [LoveSaid.org](https://www.LoveSaid.org) for resources
- Help to report to their bank
- Help them report to the police and Action Fraud (and ensure trauma-informed handling)
- Use recovery checklists to rebuild safety and confidence
- Avoid rushed decisions; let them regain agency at their pace

Helping someone leave a romance fraud relationship is not about confrontation, it's about patience, safety, and slow reawakening. Every step they take toward truth is a step out of trauma. Your understanding, compassion, and consistency may be the key to their recovery. Allowing the victim to talk rather than interrupting, will let them feel validated and not judged. Constantly having to defend their position and justify their feelings will put a block on starting that healing process.

“Even if they can't hear you now, be the voice they'll remember when they start to doubt.”

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



LOVESAIID

FRAUD CENTRE & THINK TANK