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Romance Fraud

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ABSTRACT

Romance scammers exploit their victims' emotions by building a love bond and then exploiting it for personal benefit. The most heinous aspect of romance scams is that they play on their victims' loneliness, frequently targeting troops, and the elderly, and newly divorced or widowed individuals. As the romance develops, victims grant the fraudster increased access to personal and financial information, enabling the fraudster to wreak economic and emotional damage on his victim. This research paper gives recommendations for safeguarding yourself and your assets against becoming a victim of romance fraud. Romance fraud has wreaked havoc on the lives of millions of victims worldwide. Under the presence of a legitimate relationship, perpetrators strive to profit from victims' emotional connections. Romance fraud is particularly insidious, as victims must mourn not just financial losses but also the end of the relationship. While a growing body of work is attempting to address this, there are still significant gaps to fill. This research paper summarizes the state of the scholarship on romance fraud. It discusses what is currently known about romance fraud, how it is perpetrated, the impact on victims, and strategies for preventing and assisting victims.

Keywords: *Romance fraud, online dating scams, online fraud, Internet, Victims.*

I. INTRODUCTION

The fast growth of digital communication technology over the last two decades has resulted in the emergence of new kinds of social contact and romance on websites, social media platforms, and dating applications. In many Western countries, the online romance scam is one of the most popular forms of mass-marketing fraud. Scammers establish fraudulent dating profiles as a prelude to a continuous false romance in which the target is regularly scammed of substantial quantities of money. The financial and emotional toll on victims can be significant. The Online Romance Scam is a highly successful scam that wreaks havoc on its victims' financial and emotional well-being. Each year, romance fraud has a terrible effect on thousands of people worldwide. The internet provides consumers and businesses with an accessible and easy worldwide marketplace for a wide variety of services. One such service in this domain is online dating, which has expanded rapidly from its origins as a niche site to become a popular social

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activity. In 2016, Action Fraud received reports from 3,889 victims in the United Kingdom who reported losses totaling £39 million². To meet someone, millions of individuals use online dating applications or social networking sites. However, many people discover a scammer attempting to dupe them into transferring money. Romance fraudsters construct fictitious identities on social sites and apps and communicate with their victims via popular social media platforms such as Instagram, Facebook, and Google Hangouts. The fraudsters make a connection with their victims in order to earn their trust, sometimes communicating or chatting with them multiple times a day. Then they fabricate a storyline and solicit funds. Numerous people are searching for love online, and also the trend has accelerated in the aftermath of the pandemic. Scammers are on the lookout for victims and are willing to break hearts in order to obtain money.

II. ROMANCE FRAUD

A romance scam, alternatively referred to as an internet dating scam, is when an individual is duped into believing they are in a romantic connection with somebody they met online. Indeed, their "other half" is a cybercriminal posing as a victim and eliciting enough trust from them to demand or blackmail for money. Romance fraud is a term that refers to incidents in which an individual is scammed by an offender(s) by what the victim believes to be a real connection. Although romance scam can occur in both online and offline settings, the vast majority of victimization occurs online via dating apps, websites, direct email, or social networking sites. For instance, according to the ACCC (2017), one-third of romantic fraud cases filed throughout 2016 were initiated over social media³. Scammers typically create a bogus identity on legitimate dating services and frequently utilize high-quality, professional-looking images in conjunction with an enticing profile description to lure in victims. Scammers frequently employ many images of the same model to give realism to the introduction material. This increases the scheme's believability because extra photographs can be offered at the victim's request. Once a relationship is established, criminals maintain the ruse through a variety of channels of communication, such as email, telephone, text messages, and face-to-face meetings. Offenders utilize the guise of a love relationship to establish trustful relationship with their victims, enabling them to coerce them into providing money. Romance fraud is predicated on offenders using a victim's desire to build a romantic relationship with another person and utilizing their

² Action Fraud (2017), 'Dating Fraud Victims Report Once Every Three Hours', available online at <https://www.actionfraud.police.uk/>.

³ Australian Competition and Consumer Commission. (2017), targeting scams: Report of the ACCC on scams activity 2016. Available at: <https://www.accc.gov.au/publications/targeting-scams-report-on-scams-activity/targeting-scams-report-of-the-accc-on-scamsactivity-2016>

vulnerability to love and desire to find a spouse as the primary strategy for defrauding a person. Money requests frequently center on 'plotlines' that will bring the victim and perpetrator closer (for example through airfares and passport fees). While trust is necessary for all fraudulent acts, in romantic fraud, offenders establish relationships with the express purpose of deceiving the victim.

III. DEVELOPMENT OF ROMANCE FRAUD

The internet dating romance scam began in 2007 or 2008 and is based on traditional mail fraud. It is presumed to be one of the most prevalent and lucrative cyber-enabled scams (for criminals). Initially, men were just as highly probable as women of being victims. Female victims now outnumber male victims. Although the scam can target individuals from any country, there's been a noticeable increase in the number of victims from the United Kingdom, Australia, Canada, and the United States.

This is a pretty appealing fraud that pretends to tug at your heartstrings but ends up leaving your wallet empty. These frauds begin with casual talks on internet dating or matrimonial sites, during which email addresses are exchanged for future interaction. Additionally, in many situations, emails begging a date from an extremely gorgeous and pleasant woman would be sent to all email addresses that appear to belong to men. Engaging to such emails results in the exchange of images and the revealing of personal information, as well as flirtation and the development of an emotional attachment. However, the scammer ends up in desperate need of money to pay for medical care road accident or to meet the online sweetheart. Furthermore, because once money is transferred, the scammers' communications disappear. Often, individuals are actually Nigerian males posing as beautiful ladies seeking dates, which is why this is a form of Nigerian email scam.

IV. WORKING OF A ROMANCE SCAM

Dating and romance scammers usually operate through online dating profiles, but they may also approach targets using social media or email. These schemes are also referred to as cat fishing. Scammers frequently create fabricated online profiles in order to entice the victim. They may use a fictitious name or impersonate legitimate professionals such as military members, relief groups, or professionals who work abroad. Scammers will express strong feelings on your behalf in a short time period and will advise to disconnect from the web and interact via a more private route, which includes phone, emails, or instant messaging. They frequently represent themselves as Australians or inhabitants of another western nation while travelling or working abroad. Fraudsters would go to great efforts to stimulate one's interest

and acquire their trust, which may include flooding you with romantic words, presenting you with 'personal details,' and even gifting you⁴. They often spend months building that seems to be an once-in-a-lifetime connection and may even pre-purchase airline tickets to meet you but never show up. Once they have gained your trust and breached your defenses, they will want money, gifts, or access to your financial services credit card info (subtly or directly)⁵. Additionally, they may ask for images or videos of you, sometimes of an intimate nature. Frequently, the scammer would pretend that the cash are required due to a personal emergency. Moreover, the fraudster may claim they plan on visiting you however seem unable to do this without your aid in covering the cost of their airline ticket or other travel expenses. Occasionally, the fraudster will deliver critical things to you, such as computer, cell phones etc. and will request that you re-deliver them to a new place. Alternatively, they may need you to purchase and send the goods yourself. Additionally, you may be asked to receive payments into personal bank account and then pass them to another people. Sometimes, the fraudster will inform you that they are transferring a large sum of money or gold out of their country and will pay you a percentage. They'll explain that your funds are supposed to cover administrative expenses or taxes.

Scammers of dating and romance can also constitute a risk to your personal security, as they are typically connected to international criminal networks. Scammers may attempt to attract victims overseas, putting them in potentially dangerous circumstances that could have tragic consequences. Whichever method is used to scam you, you risk losing a sizable sum of money. Each year, internet dating and romance scams defraud billions of individuals worldwide. Money sent to scammers is almost never refunded, and you may also suffer hard psychological heartbreak at the hands of someone you felt loved you.

V. EFFECT OF ROMANCE SCAM

Online dating romance scams are a relatively new and underreported international crime that targets users of online dating sites. It has severe financial and emotional ramifications for thousands of individuals⁶. Victims endured severe emotional distress in addition to financial losses. Even respondents who admitted to being duped by scammers but did not report any financial loss experienced significant distress. Among victims who did not lose money,

⁴ Hickey, S. (2015). —Scammers target lonely hearts on dating sites. Retrieved from <https://www.theguardian.com/money/2015/aug/14/scammers-target-middle-age-women>

⁵ Brenhoff, A. (2017), 'How a Billion-Dollar Internet Scam Is Breaking Hearts and Bank Accounts', Huffington Post, available online at http://www.huffingtonpost.com/entry/romance-scams-online-fbi-facebook_us_59414c67e4b0d318548666f9

⁶ Buchanan, T. and Whitty, M. (2014), 'the Online Dating Romance Scam: Causes and Consequences of Victimhood'.

depression was associated with a high level of Neuroticism, as well as with a high level of Loneliness and a low level of Openness to Experience.

The sufferers of such a fraud are not only defrauded of their money, but also witness the end of a sentimental connection. This loss is frequently compared to that of a loved one's disappearance or to underlying psychological cruelty. Depending on the individual, feelings may manifest as intense wrath, betrayal, distrust, or embarrassment. In certain cases, the engagement or procedure of having a relationship is so profound that the betray of trust and desertion by the con guy are seen as genuine grief. The victim frequently feels terrible for not recognizing the fraud and for falling for it in the first instance. As a result, folks who fall for this form of deception lose confidence in oneself, are uncertain about their decisions, are unable to objectively analyze people and situations they encounter, and, predictably, lose faith in others, withdrawing within themselves and their isolation.

VI. LEGAL RECOURSE

In the online dating world, the deviant criminal mentality and online imposter may be summarized in two words: 'Romance Scammer.' Romance Scammers tend to utilize professional model photographs on their fraudulent dating site accounts, which are not a real reflection of themselves⁷. By posing as attractive persons online, these scammers attempt to entice their victims into offering financial support. This can be accomplished through the use of medical costs, airline tickets, educational fees, or any other method of money - laundering fraud. It is considered to be a form of organized crime. Only with the use of educational technology or public awareness can the crime be truly combated. Numerous anti-scam organizations and people offer online educational assistance in confronting these deviant criminals.

Under cyber law, Section 66-D⁸ of the Information Technology Act, 2000 establishes a penalty for impersonating another person while utilizing a computer resource. This law rule states: "Whoever cheats by personating through the use of any communication system or computer resource would be punishable with imprisonment for a duration not to exceed three years and a fine not to exceed one lakh rupees." This section provides that if a person adopts a character or look that is not his true self or passes himself off as someone he is not, particularly with fraudulent purpose, the victim may file a complaint with the Adjudicating Officer. The

⁷ <http://criminalnationnews.blogspot.in/2013/03/fake-dating-sites-profiles.html>

⁸ Section 66D in The Information Technology Act, 2000- Punishment for cheating by personation by using computer resource

fraudster may be fined up to one lakh rupees.

The Information Technology Act's Rules require the Adjudicating Officer to examine and decide an application within four months, and the entire matter must be resolved within six months. Online dating and matrimony portals may also be held accountable under the Information Technology Act, as the Information Technology Act imposes specific duties on "Intermediaries."

Under Section 79 (3) (a) of the Information Technology Act, 2000⁹, Online Service Providers can be held accountable if they "conspired or assisted or helped or enticed, whether by threats or promise or otherwise, in the commission of the unlawful act."

Additionally, it is prudent to file a FIR under Sections 415, 416, 417, 419, and 420 of the Indian Penal Code. All of these sections deals with cheating and personation-based cheating.

A victim may bring legal proceedings against such con artists. The first step would be to register a complaint with the Cyber Crime Cell to identify the offenders, and then with the Adjudicating Officer under the Information Technology Act to commence legal procedures against the offenders. Often, the perpetrators are Indian citizens who send emails posing as foreign nationals.

Involvement in an internet romance fraud may end in you facing criminal charges in court. This is particularly true when the deception occurs across international borders. Federal law prohibits a variety of crimes, including cybercrime, identity fraud, and bank fraud. A conviction of wire fraud or mail fraud for utilizing the wire service or postal service in connection with a wire transfer scam or any other forms of online romantic scam can result in a significant prison sentence. The United States government has limited extradition options, however defendants may be apprehended while going to the U. S. or to some other countries that help in detaining those wanted for crimes committed in the United States. If you are captured and charged with a crime in the United States, you may face imprisonment in the United States if convicted.

VII. REAL LIFE CASES

1. Ann, a California woman who lost \$22,000 in a romance scam, is now completely bankrupt, owing money on her credit cards, and residing with her daughter.
2. Josie, a Pennsylvania woman, was approached via Facebook by a man identifying himself as "Mark Richardson." She lost loads of money due to this scam.

⁹ Section 79(3) in The Information Technology Act, 2000 the intermediary has conspired or abetted or aided or induced, whether by threats or promise or otherwise in the commission of the unlawful act;

VIII. COMPARITIVE ANALYSIS

Romance scams have been widely spread across many countries including India, USA, Malaysia etc. According to UK Finance, bank transfer fraud related to romance scams increased by 20% percent compared to 2019. And £68 million was wasted to such frauds in 2020, according to the UK's Action Fraud, a year-on-year increase. As per Action Fraud, the primary reporting organization in the UK, the sum of money stolen by romance fraud exceeded that lost by online retail fraud in both 2019 and 2020. The epidemic of Covid-19 has exacerbated the problem. "National lockdowns as well as other constraints on our social lives imposed in response to the coronavirus outbreak have resulted in an increase in people seeking companionship online, which has probably increased the amount of reports we have received," stated Pauline Smith, Action Fraud's head. In 2019, romantic scams have been the second most frequently reported offence to the FBI. The number of instances regarding this crime is growing very quickly in Malaysia. The Malaysia Police Department claimed a damage of RM32.09 million in 2012 alone as a result of the Internet Romance Scam.

IX. CONCLUSIONS

Through this research paper, one can understand the concept of romance fraud, how romance fraud works, what are its consequences, what are the legal recourse available for this scam etc. Victims' responsibility for romantic fraud costs is a question of degree. Romance scam victims bear a greater share of responsibility for their loss the more they disregard accessible counter-evidence regarding the authenticity of the online identity to whom they acquire connected. This research paper examined the issue of internet dating frauds. It studied a sample of genuine fraud profiles on a popular online dating service. It shown that various sorts of scammers target distinct groups and have a wildly disparate success rate in acquiring victims. Advanced fraudsters, in particular, are more effective than regular users at attracting the attention of certain other dating websites users, who may become scam victims. This is the very first large-scale study of online dating frauds, and it gives new insight on such operations and the difficulties academics face in combating them. Romance scams are arguably the most destructive sort of fraud. They impose enormous economic, legal, and psychological repercussions. People believe they are too intelligent to fall for romantic scams, yet we are all susceptible. The wisest course of action is to educate yourself on how these fraudsters operate and then educate others on how to safeguard themselves.

X. SUGGESTIONS

Once one understand how to recognize when someone is online scamming you, one should be

able to prevent internet dating frauds and maintain a higher level of general online safety. Follow the appropriate precautions when utilizing networking services and social networking to meet new people:

1. Everything should be double-checked. Execute an internet search to confirm the individual's identification, particularly their identity, picture, address, email account, and other identifying information.
2. Slow down and ask for assistance from a trusted source. Inform a family member or friend of your situation and discuss your next steps with them. A romance scammer may attempt to alienate you from your family and friends, or to coerce you into making hasty choices on your own. Do not allow a fraudster to pressure you into making a decision.
3. Kindly refrain from making any financial transfers. Never send money via bank deposit, gift voucher, or cash reload card. You will not receive it back.
4. If you feel you've transferred cash to a scammer, immediately inform your bank.
5. Never share your personal information with anyone. Avoid giving contact information such as phone numbers, addresses, bank account passwords, and many other identifying information. Avoiding identity theft and other scams by being cautious with your personal information.
6. If you detect a romantic fraud, notify the Federal Trade Commission, the Federal Bureau of Investigation, or the social networking site where you contacted the individual online.
7. Consider your actions before clicking on any links.
8. Contact the police and provide them with as much data as possible.
9. Be cautious of those who claim to be wealthy and/or frequently travel abroad. These characteristics are frequently used to entice you and to justify the perpetrator's incapacity to meet in person.
10. Be suspicious of anyone who claim to have fallen on bad times, either economically or personal. After gaining your sympathies, they may want financial assistance from you.

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