

# ROMANCE SCAM FACT SHEET

## The "Red Flag" Checklist: Is it Love or a Lie?

If you can check off two or more of these boxes, there is a high probability the person is a scammer.

### Profile & Behavior

- ☐ The "Model" Look: Their profile photos look professional, overly polished, or like they belong in a travel magazine.
- ☐ The Fast-Track Romance: They declare their love or "soulmate" status within days or weeks, long before you've met.
- ☐ The Crisis Pivot: They suddenly have a major life emergency (medical, legal, or travel-related) that requires immediate cash.
- ☐ The Migration: They try to move you off the dating app (Tinder, Hinge) to a private messaging app like WhatsApp or Telegram as quickly as possible.

### Technology & Communication

- ☐ The Camera Glitch: They always have an excuse for why the camera isn't working, or the video quality is extremely laggy/blurry (common with low-end deepfake software).
- ☐ The Scripted Feel: Their messages feel slightly "off," perhaps using overly formal language or repetitive phrases (often a sign of AI or a translation script).
- ☐ Refusal to Meet: They cancel plans to meet in person at the very last minute with a dramatic excuse.

### The "Ask"

- ☐ Investments: They claim to have an "inside tip" on crypto, precious metals, or other investments and want to "help you make money for our future."
- ☐ Non-Traditional Payment: They ask for money via Wire Transfer, Crypto, or Gift Cards (these are untraceable and non-refundable).
- ☐ The "Small" Test: They ask for a small amount first (like \$50 for a phone card) to see if you are willing to pay.



Need help? Contact Marcelle at 410-353-9133 or  
[mylee@fractalsecuritygroup.com](mailto:mylee@fractalsecuritygroup.com).

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## What to Do if You or Someone You Know is Scammed?

- Stop all contact immediately. Do not "confront" the scammer or tell them you know the truth.
- Block them on every platform (WhatsApp, Facebook, Email).
- Contact your Bank/Credit Card company: Tell them you are a victim of "Cyber-Enabled Fraud." They may be able to freeze transactions or secure your account.
- Report Gift Cards: If you sent gift cards (Amazon, Google Play, etc.), contact the company that issued the card immediately.
- Wire Transfers/Crypto: Contact the wire service or the Crypto exchange immediately. While harder to recover, reporting it creates a "paper trail" for law enforcement.
- Report to the Authorities
- Do not delete the chat history. Take screenshots of the profile, the messages, and any bank transfer details.
- Keep receipts. These are vital for police reports and potential (though rare) insurance or tax loss claims.
- Change Passwords: If you shared any passwords or used the same password for the dating app as your bank, change them immediately.
- Enable MFA: Turn on Multi-Factor Authentication (MFA) on all financial and social accounts.
- Identity Theft Alert: If you shared your ID, Passport, or Social Security number, contact a credit bureau (like Experian or TransUnion) to put a Fraud Alert on your credit report.



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