

Invisible Victims Invisible Crimes

Assisting Victims of Online Romance Imposter Fraud

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What Is Romance Imposter Fraud

- A romance imposter fraud occurs when a criminal adopts a fake online identity using stolen images to gain a victims' affection and trust for financial gain.
 - Technology facilitated version of 'sweetheart swindlers' in-person crimes.
- The criminal/s use the illusion of the romantic or close relationship to manipulate, groom and steal from the victim, use their financial information, and may eventually enlist them as a money mule, over several weeks/months/years.
- Victims may be 'recruited' on dating websites, social media platforms like Facebook, LinkedIn and Instagram, or online games such as 'Words With Friends, or believe a celebrity has friended them.



These Are Transnational Technology Facilitated Frauds

- Transnational cyber crimes are crimes that have actual or potential effect across national borders
 - Why invisible victims and invisible crimes?
 - Both victims/perpetrators usually missing from 'local criminal justice systems'
 - no advocacy group for 'scam victims' to push for programs, better access to 'justice'
 - Exception- money movers/mules or couriers & federal criminals
- Victim rights laws and services (& victim compensation) often don't 'begin' until there is arrest of an alleged perpetrator and are often only for victims of violent crimes.
 - Yet VOCA is funded mostly by financial/cyber crime perpetrators- so historically these victims and their impact remain invisible to most state grant funders and service providers --
- Definition 'technology facilitated fraud' vs. 'scams' allows for changes in technology as vehicle for committing fraud
 - Scam is a trick or a con used to get you to part with something of value- a theft with a lie
 - Words matter: These frauds are so much more than a scam-
 - Avoid victim blaming "you were scammed" vs defrauded, fraud crime victim
 - Labels can harm, victims reluctant to report the crime, seek help or advice.
- These aren't 'stranger' crimes to victims– don't label as such. Consider using 'remote'
- In many cases this is transnational organized crime

US Dept. Justice Annual Sweeps: Indicted Elder Fraud Cases

Since 2018, DOJ has targeted federal fraud related crimes & civil actions in which global criminals have targeted victims ages 60 or older or where 50% of the victims in a cases were 60 or older.

- 1st Sweep 2018 Over 150 charged defendants, causing over ½ billion dollars in losses to over 1 million victims
 - <https://www.justice.gov/opa/pr/justice-department-coordinates-nationwide-elder-fraud-sweep-more-250-defendants>
- 2nd Sweep 2019 Over 260 charged defendants, causing over ¾ billion dollars in losses to over two million victims
 - <https://www.justice.gov/opa/pr/justice-department-coordinates-largest-ever-nationwide-elder-fraud-sweep-0>
- 3rd sweep 2020 Focus on Money Mules <https://www.justice.gov/opa/pr/justice-department-announces-landmark-money-mule-initiative>
 - Over 400 defendants globally – and in excess of \$1 billion in loss
 - Actions were taken to halt the conduct of over 600 domestic money mules by issuing warning letters of possible prosecution if continue in money mule activities
 - US DOJ also tripled the number of criminal prosecutions brought against money mules as compared to the prior year's initiative.
<https://www.justice.gov/civil/elder-fraud-sweeps-2020>
- **How many of these victims did your APS receive a report on? Include federal partners on MDT's?**
 - **US Dept. Justice employees are required to file reports re abuse/exploitation of older/vulnerable adults- (Guideline vs statute)**
- **Are these kinds of numbers reflected in current research on elder fraud & exploitation, including 'loss' amounts?**
- **How were these victims 'identified' for law enforcement investigations?**

How Are These Victims Found? Why Report To Federal Databases

- National/international databases- are a library of complaints
 - FBI's Internet Crime Complaint Center www.ic3.gov or
 - Federal Trade Commission www.reportfraud.ftc.gov
 - 'Think like a detective' when completing, can be filed by 3rd parties
- Critical that LEO's, APS and other agencies refer victims to these databases or file for them (law enforcement can have volunteers file these)
 - Camera ready logos with contact info so can add link to your website
 - **File quickly for IC3 complaints where money is wired involving a bank**
 - FBI RECOVERY ASSET TEAM- (RAT) works to block certain fraudulent wire transfers by contacting financial institutions quickly to freeze suspicious pending wire transfers before completed and return funds to victims. (financial fraud kill chain process)
 - https://www.ic3.gov/Content/PDF/Elder_Fraud_Tri-fold.pdf Elder Fraud brochure
 - <https://www.ic3.gov/media/IC3-Brochure.pdf>
- Sworn law enforcement can register for free access to both investigative databases to aid investigations:
 - IC3-Access through FBI's Law Enforcement Enterprise Portal LEEP
 - FTC- <https://www.ftc.gov/enforcement/consumer-sentinel-network>



If you or someone you know
60+ has been a victim of
financial fraud, call the

NATIONAL ELDER FRAUD HOTLINE

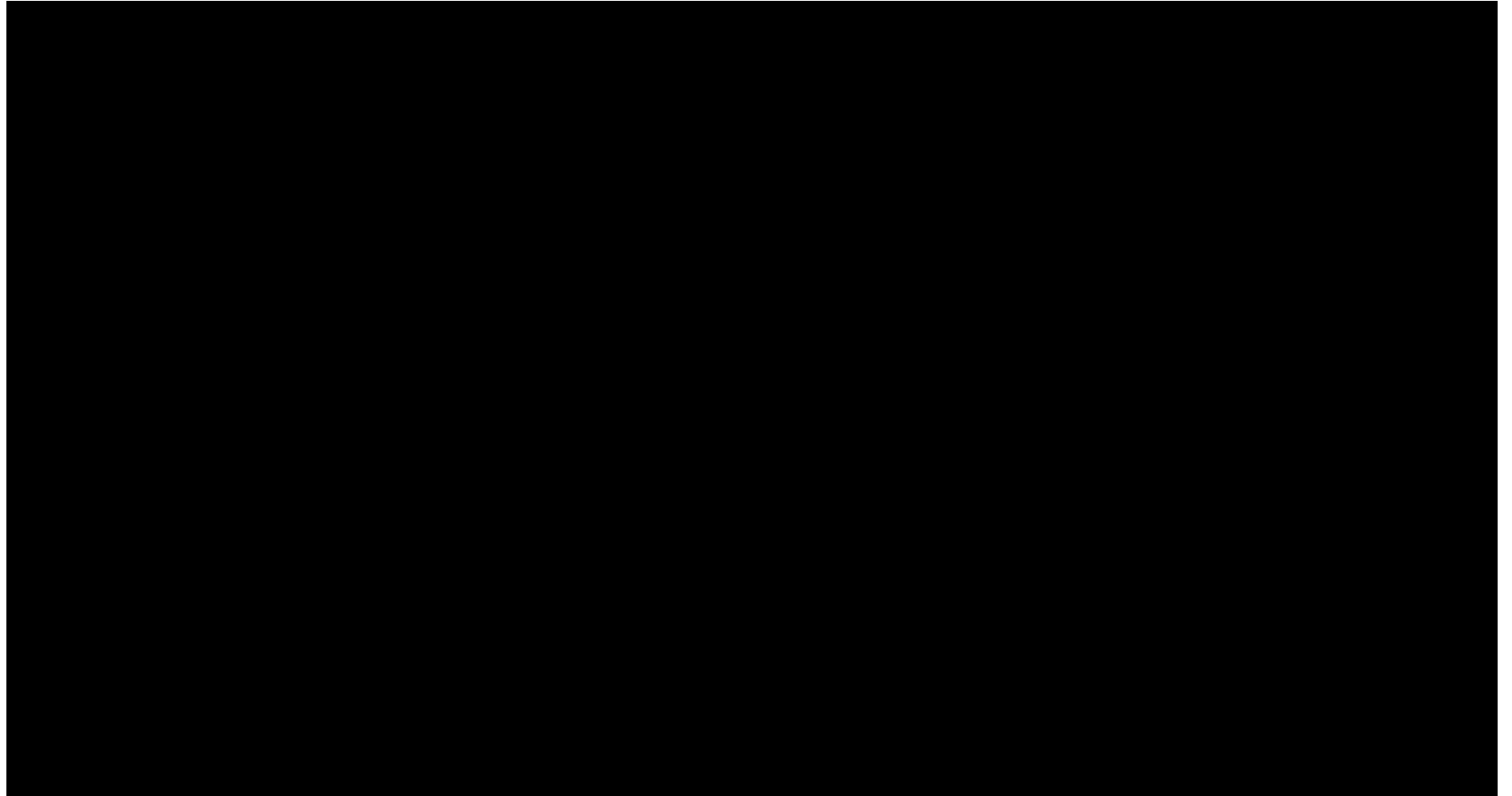
1-833-FRAUD-11

1-833-372-8311



FBI Interview With A Romance Scam Victim

<https://www.youtube.com/watch?v=108UWM1jsF8>



In Assisting Chronic Older Adult
Victims of Romance Imposter
Frauds

ONE TIME
INTERVENTION
WILL NOT WORK



Key Guidelines in helping 'Victims Deciding to End' These Frauds With Our Support and Guidance

Assume one time 'interventions' will not work with chronic victims

- One involved in a fraud with significant money stolen despite other education efforts to stop
- One involved in many different or similar frauds over time

Begin where the victim is and build trust

What are you helping them (and family) find to identify and replace this relationship/behaviors

What supports are available to them long term to meet their needs. Don't give up on them.

Begin Where The Victim Is....

- *Assessing is a continual process- where possible build rapport/trust first and continually:*
- Victims are vulnerable at early intervention stages and may not identify as victim (despite evidence)
 - May be prior victimizations/poly-victimizations
 - Hope that it will 'all turn out' ok if continue to go along- 'prove' to others its real
 - Shame and guilt- may prevent them from reporting, seeking help or telling support systems especially if warned before
- Victims may shut down/refuse to cooperate if approached too strongly, judgmentally
 - They are told by fraudsters not to tell as part of their 'love bombing', grooming and isolation manipulations.
 - Assess for these!
 - Suicidal? Threats? Money Mule? Sextortion involved? Extent of money stolen and how was money sent? Finances left?
 - Sextortion- Romance impersonator urges, manipulates victim into sending explicit images or performing sexual acts while on camera. The resulting images and videos are then used to threaten money, silence, demand not cooperating in reporting, investigations.
 - "By the time I get done with you, you will want to kill yourself". Olayinka Sunmola- 27 year sentence
 - <https://www.justice.gov/usao-sdil/pr/nigerian-scammer-convicted-line-romance-fraud>
 - <https://www.justice.gov/usao-sdil/pr/prince-charming-behind-bars-nigerian-romance-scammer-nets-27-year-prison-sentence>
- Cultural/religious, medical/cognitive functioning/trauma informed considerations
 - Considerations/approaches/protections different when more serious cognitive decline or intellectual disabilities
- Does victim have and use natural support systems? Identify and support them as well

Focus On Victim's Strengths: Establishing Connections/Trust

- Establish and build a relationship- initiate the contacts and calls with them especially in the beginning
 - Sometimes only able to initially work for 'promise' not to send further money
 - Request that victim not tell 'boyfriend/girlfriend' that you are in contact with them (may do in terms of online safety for the 'intervener', or for the investigation)
- Focus on victim strengths and interests, ways to help them 'rebuild self esteem'
 - 'Catch' victims doing something 'healthy' and recognize/support or encourage, no matter how insignificant
 - Learn what could be motivators, past and future dreams, interests, hobbies
 - Victims who enjoy singing, music or musicals we 'sing together as coach Debbie'
 - These Boots, I Will Survive, I Am Woman, Hit the Road Jack, Lean on Me
 - (Use of music- In fraud presentations- Name that Tune- idea)
- Relapse is 'normal' part of the process (Stages of Change Models of Behavior Change)
- If 'lecture' them in beginning, how likely will they want to take your calls or share information and concerns?
- "No wrong door" approach- MDT's value- vs silo approach to the issue/challenges

Intervention Is A Process....Not a One Time Visit or Call

- Dr. Whitty research “one true love”, ‘nothing this intimate could be unreal’ ‘willing to sacrifice financially so we can be together’ beliefs may be very central to their experiences fueled by criminal’s words and manipulations, promises
- Help them with research and tools to ‘question truth of perpetrator’ so they begin the process of questioning relationship- help provide tools in being own ‘detective’ without perpetrator knowing? (How to do ‘reverse image search’)
 - Find online resources, YouTube with other victim experiences, language and culturally relevant
 - Google reverse image searches, www.tineye.com Yandex (show them how or websites how to do it)
 - <https://support.google.com/websearch/answer/1325808?co=GENIE.Platform%3DAndroid&hl=en>
 - <https://fightcybercrime.org/romance-imposter-scams/>
 - Online (Facebook) has facilitated phone/zoom support groups for victims, family members
 - Explain role of US State Dept., in helping citizens overseas if insist on sending money to anyone
 - Promises made/promises kept chart (lies) Are they willing to agree that trust has to be earned before you act’
 - Work with family members- be available to them, ‘nonjudgmental’- also in need of support and guidance
- ‘Manage expectations’ in what can happen-holding predator accountable, reporting crime, and getting money their back
- Be available- Initiate check ins with them by phone, text, visits
- Does your local 211 include resources for financial/cyber victims?
- Police dispatchers trained, etc. (especially on the National Elder Fraud Hotline and where to report)

Finding Financial Assistance and Security Protections

- If no family around or available- who can help?
 - APS is usually a short-term intervention if available at all. Often gap in long term needs and support.
 - Victim Services, Area Agencies on Aging, Senior Centers, MDT's, Forensic Center, Volunteers? referrals helpful
 - Real need for legal aid groups to step up if haven't, regardless of income. (creditor intervention clinics at law schools?)
- Creditor/legal intervention for money borrowed
 - Creditor intervention letters/Judgment proof
 - IRS issues and banking issues (ChexSystems, Hold Harmless letters)
 - Encourage/help notifying doctor/banks/investments/family (and educate all on victim centered response)
 - Bankruptcy Options? Attorney's and referral list to nonprofit credit counselors/vs what hear radio/tv/online ads
 - Preservation/protection of remaining assets? Financial protection and support to the surviving spouse/family?
- Encourage them/family to identify and close accounts – banking, credit card, investments that may be compromised
 - Safety plans 'if fraudster contacts them again or victim wants to resume contact?'
 - Computer safety practices? Assume criminals installed malware- may still have access to cell and computer
 - Do victims understand how to pick up messages/cut-paste- block calls, send info to spam folder ?
 - Who available in community to help 'clean' computer/phone of viruses if no money to have it done.
 - Power of Attorney and other financial protections if relevant
 - Take Identity Theft step precautions – request credit reports Freeze credit

Addressing Trauma Responses/Emotional Concerns

- Counseling (mental health and financial counseling may be needed)
- Shame and guilt issues, self esteem issues, prior victimizations, prior relationship issues, poly-victimizations
 - Are counselors trained to be empathetic, trauma informed, understand these crime dynamics? Some aren't.
 - Why it's a good opportunity to get domestic violence programs and sexual assault programs involved
 - This is a form of cyber-facilitated intimate partner exploitation
- Few free financial counseling resources available- need for initiatives, changes in law to allow under state VOCA programs
 - [National Foundation for Credit Counseling https://www.nfcc.org/about-us/](https://www.nfcc.org/about-us/)
- **Online Social Media support groups**, often survivor based –very helpful and available 24/7
 - Facebook groups- criteria and warning
- Grief work, co-dependency groups, grief support groups/resolving prior traumas, past experiences, past relationships
- Men- many will not be responsive to idea of support groups- whether online or via social media- find what their needs are to heal/deal with the financial burdens, shame, especially if sextortion possible. (Senior center dancing nights)
- Need for additional Phone/Video free survivor-based peer support groups held weekly
 - Moderated by professionals (and include past victims) /trauma informed- has saved lives

Video/Phone Facilitated Peer Support Groups

- Cybercrime Support Network (for romance imposter crimes)

www.fightcybercrime/peer-support
(10 week sessions/FB aftergroup)

- AARP ReST support groups
(for victims and family members)

www.aarp.org/fraudsupport (daily)



SCAM ALERT
Brought to You from the Elder Abuse Prevention Program at WISE & Healthy Aging



*Have you been affected by
a Romance Scam?
You are not alone!*

**Join our free phone-in group, for confidential
support in the comfort of your own home.**

Signs of a romance scam:

<ul style="list-style-type: none">• Flattery, flattery, flattery• Wants to move off of dating site/ social media quickly• Professes love quickly• Out of the country for work• Can never meet in person• Uses affectionate names like "Darling," "Sweetheart"• Bad grammar• Professional looking photos	<ul style="list-style-type: none">• Isolation from family and friends• Military personnel asking for money while overseas• Threats• Requests for money with promises to pay you back
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Holistic Elder Abuse
Response Team



A Program of WISE & Healthy Aging

For more information call:
Mahima Mohan, MFT (310) 394-9871 ext. 282

WISE & Healthy Aging is a nonprofit organization dedicated to serving seniors and caregivers.

Need To Identify Long Term Advocates/Support

- Need for long term advocate 'coaching' role- case management when ready (and until) ready to accept they were defrauded
- "Coach Debbie" role (available via cell 24/7? 2nd phone - program info about them)
- 'Wrap around services' should be considered in some cases
 - Money mule court- like drug courts where victims check in with Judge and services
- Advocacy that is victim-centered, culturally responsive and trauma informed
 - Help the victim understand its not their 'fault' – usually transnational organized crime involved
 - Help them understand the 'avatar/image' is not real
 - Help them understand dynamics of romance imposter and money mule fraud
 - Help with suggestions for financial recovery, safety planning, computer safety, counseling options- so many other issues will come up later- need advice, resources, support
 - Help if victim solicited again in a fraud with suggestions, encouragement, how to report
 - Encourage 'reconnecting' or 'connecting' with 'supportive real' world and appropriate cyber ones- activities and support to help them build self esteem- helping other victims
- Assistance and long-term support and guidance to family can be critical

Connections = Relationships= Hope

- If scammed, what are you replacing the old behavior/relationships with?
- “No matter how old we are we need a purpose.. A reason to get up in the morning” (www.cyberseniors.org)
- Victim motivation in getting involved is usually just to be important in a ‘special’ someone’s life- help them find these connections in other ways
 - “After 2 failed marriages, my mom finally heard the words she’s wanted to hear all her life”-
- Recognize risk of re-victimization (recovery and new scams) and poly-victimization
 - Treat contacts with them as way to share information on other types of scams (or entry to build trust for help with the ‘bigger’ fraud in their lives
 - Where can victim go if they are concerned targeted in a new crime, not sure what to do if contacted again or they are missing ‘fraudster’ contact/relapse?
 - Where can they go to assist in efforts to support other victims? SELF ESTEEM Building Activities
- Don’t give up on them- took weeks/months to get into it, may take time to ‘leave’ and grieve the perceived relationship (similar to domestic violence, human trafficking relationships).
 - “I just called to hear you sing that silly song again” with a laugh

Enlisting Communities in Partnerships and Collaborations

- Retired resources-
 - Law enforcement, victim assistance, APS, attorney's, bankers, accountants, counselors, prior victims/family members and others are often an untapped resource for long term intervention/support
 - Chronic or victims with large losses that need support more than short term
 - Help through journey of recovery
 - Including helping to file reports (For some victims this is asking them to return to their crime scene- completing reports very difficult for some)
- We have models of intervention programs- apply or include or adapt to these and with other technology facilitated fraud victims such as lottery/sweepstake, investment fraud crime victims.

Finally....Ask One More Question.....

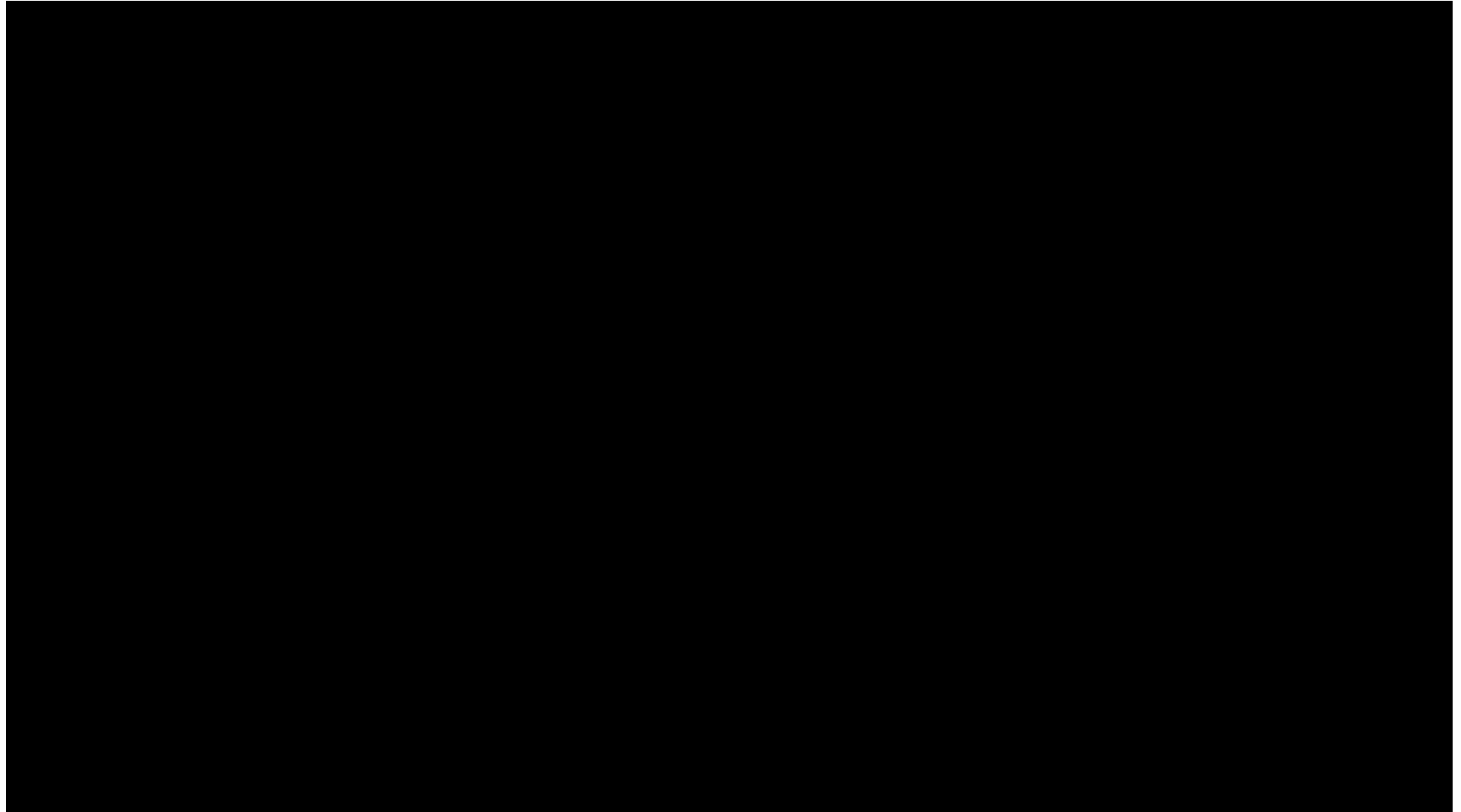
- “Do you have enough money to pay your rent or mortgage this month, or to buy food, or pay utilities”?



ANY
QUESTIONS
?

Glenda, 81, Romance Crime Victim and Money Mover/Mule

<https://www.youtube.com/watch?v=vthPmLORVrM>



“We All Need A Purpose To Get Up In The Morning” www.cyberseniors.org Connecting Generations

<https://www.youtube.com/watch?v=bemDf6wuHJ0>



Resources/Tools To Explore On Your Own as a Professional to Support Victims



Connecting With Others Online SAFELY

Online classes and meeting groups may help & 'friendship' lines or services that 'check in'

- EngAGED National Resource Center for Engaging Older Adults <https://www.engagingolderadults.org/>
- Cyberseniors: Connecting Generations <https://cyberseniors.org/>
 - Older adults can contact them by phone or online for 1 on 1 appointment to learn how to safely use 'technology', online communities, and bridge the digital divide-(and as way communicating with family)
- Get setup- <https://getsetup.io> (over 4 million older adults/3000 classes)
- Covia.org <https://covia.org/services/well-connected/>
- University Without Walls <https://www.dorotusa.org/our-programs/at-home/university-without-walls>
- Foundation For Art and Healing- the Unlonely Project <https://artandhealing.org/aging/>
- Osher Lifelong Learning Institute- through local universities <https://sps.northwestern.edu/oshernrc/>
- Local programs perhaps through senior centers, community colleges, libraries/local, state warmlines based on their interests
- Virtual Memory Cafes for those with dementia to connect with each other- <https://www.dementiamentors.org>
- Victims with intellectual disabilities? Friendship and dating
 - <https://specialbridge.com>
 - <https://myspecialmatch.com>

Informational Guides (Download or Bulk Order)

- Planning for Diminished Capacity and Illness Guide
 - https://files.consumerfinance.gov/f/documents/cfpb_planning-for-diminished-capacity-and-illness_consumer-advisory-bulletin.pdf
- Considering a Financial Caregiver: Know Your Options
 - https://files.consumerfinance.gov/f/documents/cfpb_considering-a-financial-caregiver-know-your-options_guide_2021-05.pdf
- Guide to Managing Someone Else's Money:
 - Power of Attorney
 - Govt. fiduciary
 - Trustee
 - Court appointed guardian
 - <https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/>

Professionals Toolkit on Romance Imposters: To Review

- Report to FBI's Internet Crime Complaint Center <https://www.ic3.gov>
- National Elder Fraud Hotline: <https://stopelderfraud.ovc.ojp.gov/>
- Better Business Bureau Studies <https://www.bbb.org/scamstudies> Romance scams and Money Mule Studies
- FTC <https://www.consumer.ftc.gov/articles/what-you-need-know-about-romance-scams> File a complaint <https://www.ftc.gov/>
- **US Army CID** <https://www.cid.army.mil/romancescam.html>
- US Bankruptcy/nonprofit consumer credit counseling <https://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>
- AARP <https://www.aarp.org/money/scams-fraud/info-2019/romance.html>
- <https://fraudsupport.org/> Practical tips on doing reverse image search, blocking emails, social media tips
<https://fraudsupport.org/incidents/romance-imposter-scams/>
- <https://stopthinkconnect.org/> Computer safety tips
- www.idtheftcenter.org- Identity theft resources
- <https://www.techsafety.org/> Intersectionality of technology and abuse resources, computer safety resources, safety plans, etc.
- <https://www.cybercivilrights.org/> For victims of sextortion and other non-consensual pornography
- US State Dept. International Scams <https://travel.state.gov/content/travel/en/international-travel/emergencies/international-financial-scams.html>
- IRS Taxpayer Advocate <https://www.irs.gov/taxpayer-advocate> IRS Identity Theft Issues <https://www.irs.gov/identity-theft-central>
- National Suicide Prevention Lifeline <https://suicidepreventionlifeline.org/> or call 988 Crisis Text Line www.crisistextline.org (text to 741741)
- 211 resources <https://www.211.org/>

Don't Forget Basic Cyber Fraud Safety Planning

- **Help in mastery/proficiency in tech equipment**
 - Assess- victims may not know how to block calls, access voice mail, identify spam email, cut/paste, do a reverse image search, freeze credit, recognize phishing or how to update computer?
 - Most education/outreach assume they know how to do these in messaging.
- Multi Factor Authentication MFA
 - Protecting account with something you 'know' (password/secret questions) and something you 'have' - (cell phone one-time password) or 'are' (fingerprint)
- Mindful re: online profile (don't include birthday year, widowed, divorced, age).
- Don't the same password for email and other websites- use strong passwords
- Keep the systems and all applications updated
- Use privacy settings on social media- don't 'friend' strangers- keep personal information off (marital status)
- "Shop Local" Keep dating local- if can't meet soon, move on. Don't go off dating platforms too quickly
- **Who can victims contact if concern about possible cyber crime or computer issue, or can't afford 'cleaning' for malware?**
 - Why not enlist local universities/high schools/community colleges/trade schools in helping to 'clean' computer/cell?
 - Libraries and senior centers offering 'tech' support classes (Getsetup and cyberseniors.org)
 - <https://stopthinkconnect.org/>
 - www.fightcybercrime.org



Crypto Currency Fraud Reporting

What to include when reporting a cyber currency fraud?

- All transaction IDs
- Where you sent your crypto from (private wallet, account at exchange X, etc.)
- Where you believed you were sending your funds
(perpetrator's private wallet, arbitrage account at XYZ, etc.)
- Any details regarding the crime and perpetrators
- Additionally, law enforcement will usually require proof of ownership of the original source of funds

Cryptocurrency Related Frauds

Where to report the crimes?

- **Local law enforcement**
- FBI's Internet Crime Complaint Center at www.ic3.gov
- Commodity Futures Trading Commission (CFTC) at CFTC.gov/complaint
- U.S. Securities and Exchange Commission (SEC) at sec.gov/tcr
- The cryptocurrency exchange company you used to send the money

Additional help

- National Elder Fraud Hotline at 1-833-372-8311
- FINRA's Senior Investment Helpline 1-844-574-35
- Identity Theft Resource Center- lock down your identity www.idtheftcenter.org
- www.fightcybercrime.org (lock down your technology)
- The FTC has good basic information to share with victims - <https://www.consumer.ftc.gov/articles/what-know-about-cryptocurrency-and-scams>

Romance Imposter Fraud: Additional Support

- Local police and local APS
- <https://connect.usa.gov/dating-or-defrauding>
- Consumer Financial Protection Bureau <https://www.consumerfinance.gov/>
- www.fightcybercrime.org Online help for cybercrime victims. Including free facilitated support group, how to do reverse image search
- Identity Theft Resources
 - Identity Theft Resource Center www.idtheftcenter.org 1-888-400-5530
 - Information on credit freezes also available at <https://www.consumer.ftc.gov/articles/what-know-about-credit-freezes-and-fraud-alerts>
 - Also www.identitytheft.gov
 - www.annualcreditreport.com (request free credit reports)
 - FTC Identity theft info- www.identitytheft.gov
- Report spam text messages information <https://www.consumer.ftc.gov/articles/how-recognize-and-report-spam-text-messages>
 - Copy the message and forward it to 7726 (SPAM).
 - Spam emails information <https://www.consumer.ftc.gov/articles/0210-how-get-less-spam-your-email> and <https://www.ftc.gov/news-events/press-releases/2004/07/ftc-unveils-new-e-mail-address-deceptive-spam-spamucegov>
- Cyber safety tips <https://staysafeonline.org/stay-safe-online/>
- AARP Fraudwatch Network and Hotline- 877-908-3360 <https://www.aarp.org/money/scams-fraud/about-fraud-watch-network/>
- National Suicide Prevention Helpline '988' or -800-273-8255 (TALK)
- Crisistextline.org Text **HOME** to 741741 from anywhere in the United States, anytime.

Don't Be A Money Mule/Money Mover

- US Postal Inspection Service Money Mules
 - <https://www.uspis.gov/news/scam-article/money-mule>
- US Govt romance imposter fraud/money mule information: <https://connect.usa.gov/dating-or-defrauding>
- Federal Trade Commission Resources
 - Money Mule Infographic <https://www.consumer.ftc.gov/articles/money-mule-scams-infographic>
 - What's A Money Mule Scam? <https://www.consumer.ftc.gov/blog/2020/03/whats-money-mule-scam>
- The new FBI warning on money mules? "Don't Be A Mule" campaign.
<https://www.fbi.gov/news/stories/fbi-joins-international-campaign-to-stop-money-mules-121718>
 - Download FBI Money Mule Awareness Booklet <https://www.fbi.gov/file-repository/money-mule-awareness-booklet.pdf/view>
- The DOJ Money Mule Article and Press release- warning letters(copy) and possible arrest
<https://www.justice.gov/opa/speech/file/1110871/download>
<https://www.justice.gov/usao/page/file/1121446/download>
- Better Business Bureau Report on Money Mules
<https://www.bbb.org/globalassets/local-bbbs/council-113/media/scam-studies/bbb-money-mules-study02-09-2019.pdf>

Additional Information

- <https://bakerfraudreport.com/>
 - Free weekly email reports on transnational fraud crimes, trends, arrests, convictions
- <https://www.bbb.org/scamstudies>
 - Reports on various scams – in detail, very helpful for professionals, family members and some victims
 - Includes reports on romance fraud, money mules, gift cards etc.
- “Blame and Shame in the Context of Financial Fraud” (FINRA and AARP 2022 study) “This paper focuses specifically on the “victim-blaming” culture aimed at financial fraud victims, exploring how this exacerbates victims’ deep sense of shame and low self-esteem and how it shifts the focus away from perpetrators, allowing these horrific crimes to flourish. “
 - <https://www.finra.org/sites/default/files/2022-07/Blame-and-Shame-in-the-Context-of-Financial-Fraud.pdf>
- ‘Transnational Scam Predators and Older Adult Victims: Contributing Characteristics of Chronic Victims and Developing an Effective Response’
 - Dr. Erik Lande and Debbie Deem
 - Federal Journal of Federal Law and Practice Elder Abuse issue (Dec. 2018)
 - <https://www.justice.gov/usao/page/file/1121446/download> page 177

U.S. State Department- A Useful Resource

- US State Dept. provides warnings and assistance tips on financial scams
 - <https://travel.state.gov/content/passports/en/emergencies/scams.html>
 - They can help offer tips to verify if the 'story' is a scam by contacting their Overseas Citizens Services at 888-407-4747
- Consider wiring money to a person claiming to be a US citizen through the US State Dept. OCS Trust program that requires a recipient show a photo ID to collect the money at an Embassy
- Any citizen of the US overseas, can get assistance including financial assistance with the embassy providing a loan to get a ticket home through their closest US Embassy.
 - Even if they say they don't have a passport or lost their ID

Helpful 'Surfing'

- National Elder Fraud Hotline 1-833-372-8311
- Report FBI's Internet Crime Complaint Center (FBI) www.ic3.gov
 - FBI <https://www.fbi.gov/contact-us/>
- Report Federal Trade Commission (FTC) www.ftc.gov/complaint
 - <https://www.consumer.ftc.gov/features/scam-alerts>
 - Identity theft victim? <https://www.identitytheft.gov/>
- Victim Connect Hotline (National Center For Victims of Crime) Referral to services nationwide 1-855-484-2846 www.victimconnect.org
- <https://www.211.org/> '211' Call or text and online local resources throughout U.S.
- AARP Fraud Watchers Network 1-877-908-3360 <https://www.aarp.org/money/scams-fraud/helpline.html>
- Aging & Disability Resource Centers (National Association of Area Agencies on Aging) <https://www.n4a.org/adrcs>
- Alzheimer's Association (including dementia resources) 1-800-272-3900 www.alz.org
- Annualcreditreport.com or 1-877-322-8228 free credit reports yearly
- Better Business Bureau www.bbb.org Scam tracker reporting tool and reports on various transnational fraud scams <https://www.bbb.org/scamstudies>
- Crisis Text Line text to 741741 <https://www.crisistextline.org/>
- Cyber Civil Rights Initiative 1-844-878-2274 www.cybercivilrights.org
- Consumer Financial Protection Bureau www.consumerfinance.gov 1-877-322-8228 <https://eldercare.acl.gov/Public/index.aspx>
- Eldercare Locator 1-800-677-1116 <https://eldercare.acl.gov/Public/index.aspx>
- FINRA Senior Fraud Investment Helpline 844-574-3577 <https://www.finra.org/investors/have-problem/helpline-seniors> and
 - Saveandinvest.org Investment safety, check on licensed brokers
- Fraud.org (National Consumers League) <https://www.fraud.org/>
- Fraudsupport.org (Cybercrime Support Network) <https://fraudsupport.org/>
- Identity Theft Resource Center 1-888-400-5530 <https://www.idtheftcenter.org/>
- IRS fraud and identity theft issues <https://www.irs.gov/identity-theft-central>
 - IRS Ombudsman <https://www.irs.gov/advocate/local-taxpayer-advocate>
- Office of Comptroller of the Currency Assists with customer issues in dealing with national banks and federal credit unions www.HelpWithMyBank.gov 1-800-613-6743
- Healthcare/Health Insurance fraud
 - US Dept Health and Human Services (HHS) Office Inspector General 1-800-447-8477 <https://oig.hhs.gov/>
 - State Health Insurance Assistance Programs (SHIP) Free counseling on Medicare/reporting healthcare scams <https://www.shiptacenter.org/>
- Legal Aid and Bar Associations for referrals
- National Academy Elder Law Attorneys <https://www.naela.org/>
- National Center For Disaster Fraud Hotline Report Covid-19 scams 866-720-5721 <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>
- National Center For Elder Abuse and Neglect <https://ncea.acl.gov/>
 - Elder Abuse Guide For Law Enforcement <http://eagle.usc.edu/>
 - STEAP Initiative Support and Tools For Elder Abuse Prevention (with N4A) <https://ncea.acl.gov/Resources/STEAP.aspx>
- National Center for Law and Elder Rights <https://nclear.acl.gov>
- National Elder Fraud Hotline (US. Dept. Justice) 1-855-372-8311 <https://stopelderfraud.ovc.ojp.gov/>
- National Suicide Prevention Lifeline 1-800-273-8255 <https://suicidepreventionlifeline.org/>
- Romance Imposter Crime Resources: <https://connect.usa.gov/dating-or-defrauding>
- Securities and Exchange Commission 1-800-732-0330 www.sec.gov and <https://www.investor.gov/>
- Social Security Fraud Hotline: 1-800-269-0271 <https://oig.ssa.gov/report>
- Staysafeonline (National Cyber Security Alliance) <https://staysafeonline.org/>
- <https://www.Techsafety.org> (National Network to End Domestic Violence)
- US Bankruptcy Court Information on filing and includes online list of nonprofit consumer credit counseling centers in dealing with creditors <https://www.uscourts.gov/services-forms/bankruptcy>
- Nonprofit Credit counseling agencies- <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>
- US Dept. Justice- Elder Justice Website for resources and referrals <https://www.justice.gov/elderjustice>
- U.S. State Dept. Tips on Scams 1-888-407-4747 <https://travel.state.gov/content/travel/en/international-travel/emergencies/international-financial-scams.html>

Report These Crimes To These Federal Agencies (in addition to APS and Police)

- Why important to report? (and download a copy)
- Think of this as a library of complaints
 - Managing expectations of victims who report
 - I filed complaint- nothing happened
- Many are not aware of these government agencies for additional reporting.
- Keep all documentation, correspondence and receipts
- Victims may need help in filing the reports
 - Asking them to complete alone is like visiting 'crime scene'/technological challenges as well

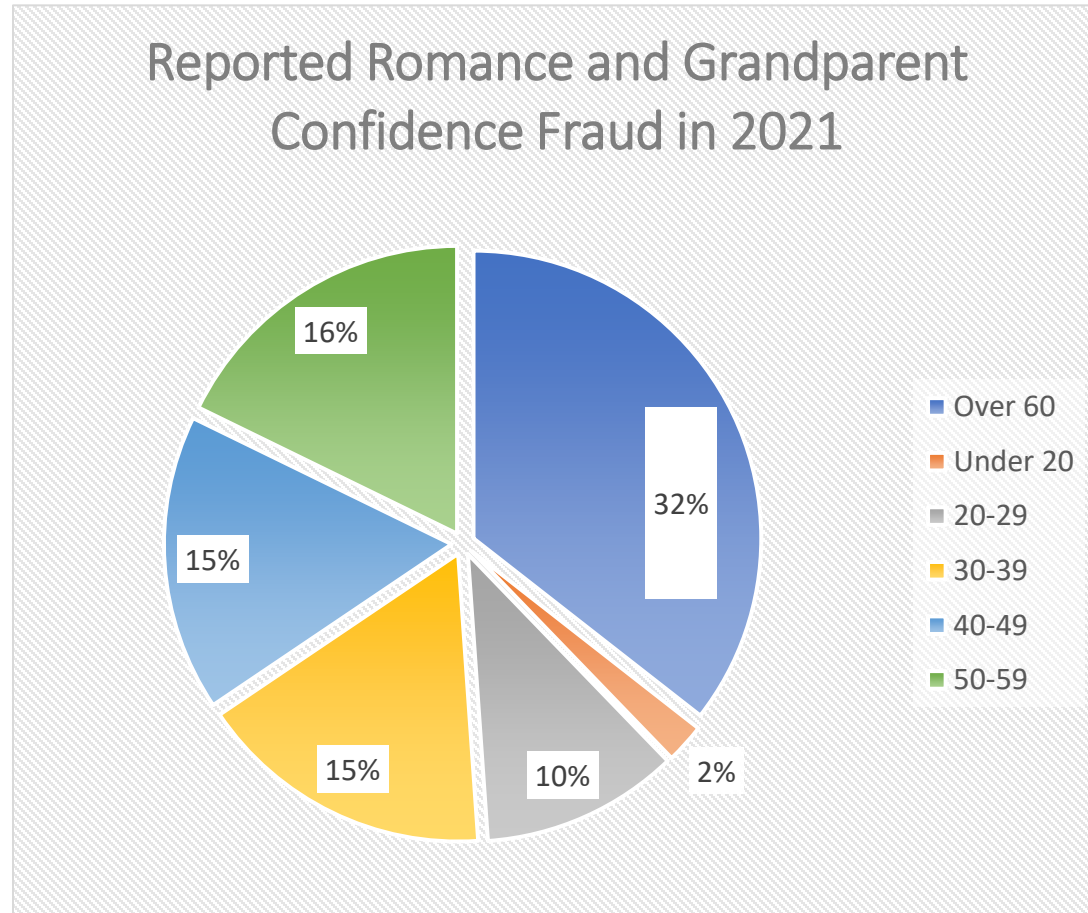


www.ic3.gov
**Internet Crime
Complaint Center**

[www.Report
Fraud.ftc.gov](http://www.ReportFraud.ftc.gov)
**Federal Trade
Commission**



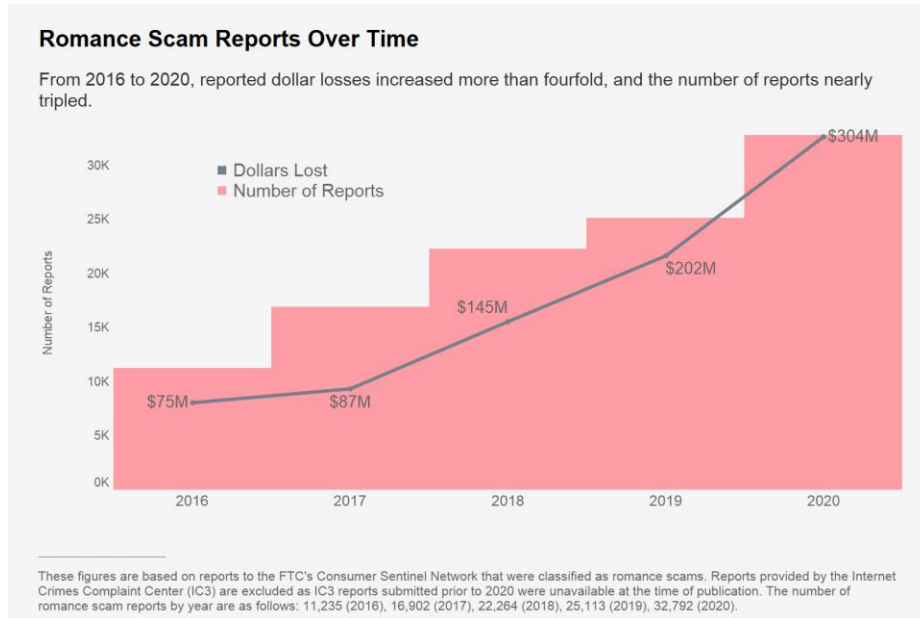
IC3 Reports on Complaints Received in 2021



- US Victims reported \$6.9 billion stolen in online fraud in 2021, with 847,376 complaints filed
- Romance and grandparent fraud- \$956 million reported stolen in 2021 with 24,299 complaints filed.
- Seeing an increase in sextortion and crypto-investment with these crimes.
- https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3Report.pdf

2020 Reported Losses in US

Romance Imposter Scams Reported the Highest Loss Amounts of Any Fraud to Individual Victims vs Business



- FTC in 2020 reported \$304 million in losses
- Involved over 32,000 complaints
- Up from \$201 million in 2019
- Report to www.ReportFraud.ftc.gov
- IC3.gov in 2020 reported \$605 million (over ½ billion dollars)
- Involved over 23,000 complaints
- Up from \$475 million stolen in 2019
- \$25,272 was stolen per victim on average
- Report to www.ic3.gov

Researchers Say Basically Anyone Can Be ‘Scammed’

Criminals design the “pitch” to targeted victims’ individual vulnerabilities. These are their ‘weapons of fraud’, according to those who study the science of social influence and how to deceive people.

- Research dispels the myth that only the vulnerable, elderly or naïve are taken in by scammers. Anyone can be taken in because scams are customized to fit the profile of the people being targeted. There really is a scam for everyone. (Madoff/charity fraud examples)
- Avoid victim blaming/shaming. It is the criminal that is at fault. It is also a major reason so many victims do not report these crimes to families and police. Victim blaming is harmful to victims and hinders law enforcement's ability to obtain accurate and timely information about the crime. <https://www.apa.org/science/about/psa/2005/10/pratkanis>
- “Blame and Shame in the Context of Financial Fraud” (FINRA and AARP 2022 study) “This paper focuses specifically on the “victim-blaming” culture aimed at financial fraud victims, exploring how this exacerbates victims’ deep sense of shame and low self-esteem and how it shifts the focus away from perpetrators, allowing these horrific crimes to flourish. “
 - <https://www.finra.org/sites/default/files/2022-07/Blame-and-Shame-in-the-Context-of-Financial-Fraud.pdf>
- Language matters- scam, ‘fell for it’, ‘duped’, ‘hoodwinked’, ‘money lost’, con-men, scammers vs suggest use terms criminals, fraud predators
 - Technology facilitated fraud vs scam, remote vs stranger criminals

Ways Money and Items May Be Sent to Fraud Predators

- Wiring Money through banks (Western Union/Money Gram)
 - Law regarding phone solicitors and forms of payment limitations
 - <https://www.consumer.ftc.gov/blog/2016/06/new-limits-telemarketers>
- Reloadable debit cards, gift cards – Apple iTune cards
 - Reloadable debit cards are also illegal form of payment for telemarketers to ask for under law
 - <https://www.bbb.org/all/scamstudies/gift-card-scams>
 - bbb.org/scamstudies on gift cards
- Sending/receiving/forwarding cash
- Couriers pick up money from victim's home
- Receiving counterfeit checks that they cash and forward
- Peer to Peer/social payment apps (digital wallet)
 - Venmo, Zelle, Paypal, Cash App
- Victims used as money mules/couriers
 - Purchasing/sending items such as laptops, cell phones
 - Forwarding money from other victims (business and individual), opening bank accounts for scam predators
 - Traveling overseas- used for drugs, money transfers
- Bitcoin and other crypto-currencies?
 - Seeing with ransomware/tech support/romance/investment frauds
 - Reloading into investment frauds/fake exchanges
 - Crypto- ATM's are here
 - <https://coinatmradar.com/>
 - GAO study on Crypto use in drug and human trafficking- <https://www.gao.gov/assets/gao-22-105462.pdf>

Recent Federal Laws



- Senior Safe Act (May 2018)
 - Allows banks, credit unions, investment advisors, insurance companies and brokers to report suspected financial exploitation of those age 65 and older to a specified regulatory agency, APS or law enforcement without threat of being sued, if properly trained
 - <https://www.investor.gov/senior-safe-act-fact-sheet>
- Elder Abuse Prevention and Protection Act (EAPPA) 2017
 - Adults who are Vulnerable/Disabilities not included in this legislation
 - Are resulting in more cases being referred to federal investigative agencies for investigation, prosecutions.
 - Requires collaboration with local criminal justice agencies, APS, MDT's and victim services for older adults
 - <https://www.congress.gov/bill/115th-congress/senate-bill/178/text>
 - All information on statute posted at US DOJ Elder Justice Initiative <https://www.justice.gov/elderjusticeUs>
 - Why important to include federal investigative agencies and USAO in MDT groups/trainings
- There is a Federal AG Guideline for DOJ employees to report older and vulnerable adult exploitation
 - Unlike child abuse, it is not mandated by federal statute but requires referral to appropriate agencies
 - https://www.justice.gov/sites/default/files/olp/docs/ag_guidelines2012.pdf