Brandpoint HUB

Fraudsters camouflage themselves as military members online: Be prepared to spot this romance scam



(BPT) - The online dating trend continues to heat up as <u>research shows</u> that almost 20 percent of brides say they met their spouse on the internet. Unfortunately, not everyone joining these online dating sites has the intention of finding true love. The increase in online romance — particularly around the holidays — has caught the attention of scammers who aim to play on people's hopes and desires for love.

Be cautious when striking up an online romance. One well-intentioned mistake could leave you with a broken heart and an empty bank account.

Today's romance scams have a military flair

One of the common romance scams operating today involves fraudsters posing as members of the armed forces to lure their victims into a romance with what they believe to be a soldier. Pretending to be a member of the military allows fraudsters to quickly win an individual's trust and admiration, while also providing a cover story as to why they cannot communicate via phone or video.

This scam often begins on social media, but it can also start through matching on an online dating website. Once the impostor has built up a relationship with their target, they will ask for money. The scammer will often claim the money will be used to cover transportation costs to go on leave, medical fees, food or supplies needed, even pending marriage plans. In the end, this is all a scam, designed to rob the victim of as much money as possible.

Ways to identify if you are being targeted for a military scam

Falling for a military romance scam can leave you feeling victimized in more ways than one. These tips from <u>Western Union</u> and the <u>Army's Criminal Investigation Command</u> will help you protect yourself from being deceived by a scammer.

- * Look for requests for money. A request for money is the most alarming warning sign of a potential scam. One of the most common cases involves the individual asking the victim to send them money for transportation fees to return home or temporary leave. Keep in mind, all transportation of deployed military members will be funded by the government. Scammers will often start small with a request for a more manageable amount of money to see if you are receptive to their plea, then work their way up to asking for much larger sums. You should also avoid situations where you are asked to send money to a third party or business for any reason.
- * **Do your homework.** You shouldn't take anyone at face value. Laborious as it may be, conduct extensive research on the person you are communicating with. Find out where they're from, where they claim to be stationed, and any other "personal" details mentioned. If you find something seems odd, it could indicate a scam. Don't be afraid to search online for photos they send you especially if a picture of them looks too good to be true. It may be an image they pirated from another website, or stole from someone's social media profile.
- * Watch how they communicate. Have you spoken to this person via phone or has all communication taken place via messaging? This one-sided affair could be a red flag. If you met the person on a dating website, be cautious if they are quick to request moving away from the site to communicate via email, as they may be trying to erase their trail.
- * **Take your time.** Any relationship you are in should progress at a pace that is comfortable to you. Be extremely cautious if the person you are communicating with professes their love much too quickly. Their goal could be to move you along as soon as possible so they can take your money and begin targeting their next victim.

Protecting yourself from the online romance scam

If you have been or feel you are being targeted by a military romance scam, you should contact the FBI Internet Crime Complaint Center and the Federal Trade Commission.

If you've sent money to someone via Western Union and suspect you've been scammed, call the company's fraud hotline at 1-800-448-1492. If the funds haven't been paid out to the receiver, you may be able to stop the transaction. If the money has already been paid out, file a formal fraud complaint and report the instance with your local law enforcement agency. Scammers take advantage of good, intelligent people all the time. Visit www.wu.com/fraudawareness to learn more about what types of scams to watch for so you can protect yourself and your hard-earned money.