

BBB: Warns this romance scam tricks victims into laundering money

Posted on Thursday, Feb 10, 2022

>> **WisPolitics is now on the State Affairs network. Get custom keyword notifications, bill tracking and all WisPolitics content. [Get the app or access via desktop.](#)**

Milwaukee, Wis. – With Valentine’s Day looming, romance is in the air. If you decide to seek love via a dating app, be careful and watch for the scammers who only love your money. Scammers are using people to funnel stolen money out of the country. This con may look like a classic romance scam, but victims are tricked into illegal activity and can be prosecuted. **How the scam works:**

You join a dating app and start messaging with someone who looks amazing. They are the complete package: good-looking, successful, kind... and, most importantly, really into you, too! After chatting for a little while, your new love interest suggests that you chat on text or email, rather than through the app. If you do that, you may notice that they also delete their dating profile.

Everything seems great, but soon your new beau has some unusual – but seemingly harmless – requests. They want you to receive money for them and wire it overseas. They may claim to be helping a loved one battling COVID-19, doing a business deal, or representing a charitable organization. If you refuse, your amorous new beau may suddenly get hostile, threaten you or grow distant.

It turns out that the money they want you to receive is actually stolen. After stealing it, scammers send the money through someone in the United States or Canada to make it harder for authorities to trace. Money laundering and wire fraud are illegal! Although the “money mule” is a victim, too, they may still face prosecution.

Protect yourself from this scam:

- **Do your research.** Many scammers steal photos from the internet to use in their dating profiles. You can do a reverse image lookup using a website,

like Google Images, to see if the photos on a profile are stolen from somewhere else. You can also search online for a profile name, email, or phone number to see what adds up and what doesn't. Scammers most often pose as men and target women in their 50s and 60s.

- **Ask specific questions about details given in a profile.** A scammer may stumble over remembering details or making a story fit.
- **Never send money or sensitive personal information to someone you've never met in person.** Cut off contact if someone starts asking you for financial or personally identifiable information (PII), like your credit card number or government ID numbers.
- **Be very suspicious of requests to wire money or use a pre-paid debit card.** These are scammers' favorite ways to send payments because, like cash, once the money is gone, it can't be recovered.

For more information

Find more information in this romance scams study from BBB and these romance scam tips.

Learn more about money mule scams on the Federal Bureau of Investigations website and the Canadian Anti-Fraud Centre.

If you've been the victim of scam, please report it on the [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). Your report can help others to stay alert and avoid similar scams.

Learn more about BBB's Standards for Trust.

For more information or further inquiries, contact the Wisconsin BBB at www.bbb.org/wisconsin, 414-847-6000 or 1-800-273-1002. Consumers also can find more information about how to protect themselves from scams by following the Wisconsin BBB on Facebook, Twitter, Instagram and YouTube.