



## *Embassy of the United States of America*

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### **INTERNET FINANCIAL SCAMS**

We receive inquiries every day from people who have been defrauded for hundreds and sometimes thousands of dollars by Internet contacts they thought were their friends or loved ones. Internet scams are attempts by con artists to convince you to send them money. These fraudulent schemes can include lotteries, on-line dating services, inheritance notices, work permits/job offers, bank overpayments, or even make it appear that you are helping a friend in trouble.

**Do NOT** believe that you have won a lottery you never entered or inherited money from someone you've never met or heard of. **Do NOT** believe any offers (lottery, inheritance, etc.) that require a fee to be paid up front. **Do NOT** provide personal or financial information to businesses you don't know or haven't verified.

In many cases, scammers troll the Internet for victims, and spend weeks or months building a relationship. Once they have gained their victim's trust, the scammers create a false situation and ask for money. Scammers can be very clever and deceptive, creating sad and believable stories that will make you want to send them money.

Before you send funds, check to see if you recognize any of the following signs, and realize that you may be a potential victim of a scam:

- You only know your friend or fiancé online and may never have met in person. In some cases, the victim has even believed he or she has married the scammer by proxy.
- Photographs of the scammer show a very attractive person, and appear to have been taken at a professional modeling agency or photo studio. If they provide you with a copy of their passport or visa, you can always contact the U.S. embassy in the country where the passport or visa was issued to verify the validity of the document.
- The scammer's luck is incredibly bad – he/she is in a car crash, or arrested, or mugged, or beaten, or hospitalized. Close family members are dead or unable to assist. Sometimes, the scammer claims to have a young child overseas who is ill or hospitalized.

- You have sent money for visas or plane tickets but they can't seem to make it to their destinations, citing detention by immigration officials, or other reasons that prevent them from traveling.
- Beware of anyone who requests funds for a BTA, or Basic Travel Allowance, as a requirement to depart another country for the United States. There is no such thing as a BTA. In other cases, your Internet friend will claim to need a travel allowance, or travel money, to be able to travel to the United States. Again, there is no such requirement under U.S. law.
- The scammer claims to have been born and raised in the United States, but uses poor grammar and spelling indicative of a non-native English speaker.
- Although the scammer may claim to be in the United Kingdom, he or she may ask that the money be sent to an account in another country. Alternatively, the scammer may state he or she is in a third country but request that funds be sent to the United Kingdom.
- The scammer may even claim to be contacting you from a U.S. Embassy, where your partner, business associate, or friend is being detained pending payment of some type of fee. U.S. embassies do NOT detain people.

Internet scammers are using **social networking sites** to find victims. The scammers obtain a person's login information, change his/her profile to make it appear as if the person is in trouble, then contact the person's friends via those websites asking them to send money to help. To avoid falling victim to such a scam, always be suspicious of anyone asking for money through the Internet, including via social networking sites, and always verify a supposed friend's circumstances by speaking to him or her directly. ALWAYS protect your online identity by securing your logins and passwords.

**Adoption scams** are becoming increasingly common. The perpetrators of child adoption fraud often claim to be indigent parents unable to care for a child or members of the clergy working at an orphanage seeking a good home for a child. Americans should be very cautious about sending money or traveling abroad to adopt a child from an orphanage they have only heard about through e-mails. A new twist in the conventional email adoption scam has appeared recently, and this one occurs after the victim discovers that he or she has been fooled by a scam. Once the victim suspects fraud and breaks off communications with the scammers, a new email message will arrive claiming to be from a police agency. These fictitious policemen will offer to recover the victim's lost money. The scammers will then ask for a "refundable" fee to open the investigation or court files.

All of these scams have one thing in common – they contain requests for money. Sometimes you are asked to pay money to obtain something of value for yourself (e.g. a prize, a romantic relationship, more money); or you are asked to pay money to help a

friend in trouble. In every case, however, the ultimate indicator of a scam is that you are always asked to give money.

**Con artists can be very creative and very determined. Be skeptical.** Do not send anyone money unless you are certain that it is a legitimate request – even if you think you know the person well based on your Internet correspondence. You are unlikely to be able to recover money lost in such scams. For more information, please see the Department of State’s brochure at [http://travel.state.gov/pdf/international\\_financial\\_scams\\_brochure.pdf](http://travel.state.gov/pdf/international_financial_scams_brochure.pdf).

**If you believe you are the victim of an Internet scam:**

- Do not send money. Unfortunately, any money that you might already have sent will probably not be recoverable.
- End all communication with the scammer immediately, rather than attempt resolution directly. If you feel threatened, contact your local police at once. Do NOT attempt to personally recover the funds lost. Contact the appropriate authorities to resolve the matter
- Report the matter immediately to:
  - The Internet Crime Complaint Center, a partnership among the Federal Bureau of Investigation (FBI), the National White Collar Crime Center (NW3C), and the Bureau of Justice Assistance (BIA), at [www.ic3.gov](http://www.ic3.gov);
  - And, if you in the United Kingdom, to the Metropolitan Police, at [www.met.police.uk](http://www.met.police.uk).
  - If the scam originated through a particular website, notify the administrators of that website.