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Ladies and gentlemen,

Have you ever visited a dating website looking for a new partner?

If you have, I hope it ended well. Because this wasn't the case for many tens of thousands of men and women in Europe, North America and Australia. They were looking for love and attention online but ended up being duped by heartless criminals.

In the old days - when there was no internet and life was much more simple - most people would read a printed newspaper. In the personal ads section, somewhere near the back of the paper, they would find adverts like this one:

"Woman, 52, divorced, no debts, good background, secondary education, seeks charming, professional male. My family says I'm a good cook. I'm a brunette with green eyes and normal posture. Photo upon request."

How things have changed, ladies and gentlemen!

"Personal ads" like this one first emerged online some 15 years ago. And the number of dating websites has mushroomed ever since. In a relatively small country like the Netherlands, there are now 300 active dating sites, targeting people from all walks of life: the young, the old, farmers, heterosexuals, gays and lesbians. And even married people looking for a fling - on a site called Second Love.

What I would like to focus on this afternoon are the dating websites that mainly attract middle-aged and older men and women. Most of them are divorced or widowed. These are people who want to fall in love again in the autumn of their lives. Or who seek to combat loneliness by finding a partner with whom they can take a stroll or have a chat, go to the theater, or go on holiday. Someone to have lunch and dinner with.

Or breakfast of course.

So far, so good.

But we wouldn't be here if individual scammers and organised crime rings had not discovered the Internet as a vehicle for theft and fraud. In my assessment, dating scams - along with certain forms of identity fraud - have the deepest - negative-impact on victims. After all, people duped by cyber criminals not only lose their money, they also lose their faith in other people. They become emotionally damaged. We therefore speak of 'emotional intrusion'.

So, how does dating fraud (or romance scam) work?

It boils down to organized gang sprawling dating sites as well as Facebook and LinkedIn in search of willing victims. The scammers operate globally, seven days a week, and seem to have a keen eye for men and women over 50 with well-stocked bank accounts and a high loneliness factor.

These fraudsters are genuine professionals. They are very sophisticated and will go to great lengths

to build up a relationship with their victims. They spend a lot of time communicating with them, by e-mail, text messaging, online chat rooms and also by mobile phone. They never live in their victim's country, which makes a quick first date impossible.

After several weeks of emailing back-and-forth, the unsuspecting victim becomes so impressed by the compassionate empathy shown by their potential lover that some of them will start to show signs of infatuation. And as you know, falling in love is wonderful, but love is also blind.

That is when the scammers strike. They come up with an excuse to explain why they need money, urgently. Initially, they won't ask much, perhaps 5-hundred or 1-thousand euros.

Figures for the Netherlands show that in 2014, dating scam victims lost an average 20-thousand euros to their fraudulent lovers. In some cases involving very wealthy victims, even more than a million euros was 'lent' to these virtual lovers. Because supposedly, these were all advance payments that would be paid back at a later stage.

Some of you might think: 'How stupid can you be?'. Well let me tell you that all this has nothing to do with levels of intelligence or education. On the contrary: what we are seeing is that a relatively large number of victims are highly educated professionals in their fifties and sixties, with a university degree. They include a veterinarian, an accountant, a medical specialist in a hospital, even a psychologist – they all fell for the advances of online romance scammers.

The key point is that the online grooming process brings these people into a state of mind that makes it hard - if not impossible - for them to think clearly.

Research conducted last year by the Netherlands anti-fraud hotline - the Fraud Help Desk - showed that 95 percent of romance scammers are from West African origin. Most of them are educated men operating from Ghana, Nigeria, Spain, the United Kingdom, the United States and Malaysia. Five percent of these conmen are based in Eastern Europe.

Sixty percent of dating fraud victims are women, 40 percent are men. Remarkably, quite a large number of female victims have a religious background. These women are apparently more inclined to believe people at face value than non-religious women.

To give you an example of how just serious this form of crime is, let me tell you Mary's story. Mary comes from Rotterdam and owned a financial consultancy agency for individuals and businesses. She is divorced. About two years ago, Mary got in touch with Percy Holmes, a US general temporarily based in Ghana. The email contact between Mary and her general soon developed into an online love affair.

One day, while doing maintenance work on Mary's office computer, an IT specialist discovered some suspicious-looking emails. "Rubbish", Mary thought. She refused to believe that she was the target of a scammer. The computer expert went on to inform her family, who in turn contacted the Fraud Help Desk, where experts discovered that one of the images of General Holmes had been tampered with. The picture showed a uniform belonging to a U.S. general - not by the name of Holmes - with another person's face photoshopped on top of it. The face was stolen from a German Facebook account.

Then we got word from Mary's family that she was heading to Ghana for her first meeting with her lover. The flight from Amsterdam to Accra had a stopover at London Heathrow. British police tried to stop Mary from travelling on, but they failed. Upon arrival at Accra airport, Mary was picked up by two Ghanaians, who were immediately arrested following the intervention of the Dutch embassy. However, the two men were released the next day because Mary refused to report them to the police.

Why these fraudsters invited Mary over to Ghana has never become fully clear. But there are known cases of abduction in some dating scams. From her Accra hotel, Mary tried to contact General Holmes by telephone for several days, but to no avail.

After Mary returned to the Netherlands, the scammers twisted the story, saying that the general hadn't shown up because of the arrest of his two helpers. Then the whole circus started again from scratch. Mary eventually paid a total of 130-thousand euros to the fraudsters, her company went bankrupt, a children's court took her son into care and Mary herself ended up in a psychiatric home. For an indefinite period.

This is an extreme example of what dating fraud can do.

So, how do we put a stop to these vicious practices?

Of course, it won't be easy, but there are certainly a couple of things we can do. First of all, we must warn all singletons, including the younger generation, about the dangers they face on dating sites and social media. In the Netherlands, the Fraud Help Desk is seizing every opportunity to raise awareness about the issue, using all available media such as television, radio, websites, billboards, newspapers and magazines.

In addition, dating site owners should put warnings about romance scammers on their homepages. Some bona fide companies in the Netherlands are already doing this. We are now trying to persuade others to follow their example, together with the department of Security and Justice. The message should include urging people to meet up with their online dating partner as soon as possible. And if that doesn't happen, then call the whole thing off. And of course, never ever pay money to someone you don't know.

Police must record all reports of fraud. Unfortunately until now, Dutch police all too often believe that the responsibility lies with the victims. After all, they paid the money voluntarily. But let's not forget that we are talking about serious cases of fraud. Last month, the Dutch Minister of Security and Justice urged all fraud victims to report cases and called on the police to adopt a more cooperative attitude.

Improved collaboration is also needed between the police forces of the countries where dating fraudsters are based. More exchanging of information will enable the authorities to track down and prosecute these fraudsters. Here lies a task for both Interpol and Europol.

When it comes to mental health, a lot remains to be done. In serious cases, the Dutch authorities will notify the victim's General Practitioner. Sometimes, this will lead to a referral to a psychotherapist or psychiatrist. Or as in Mary's case, to compulsory admission.

We know that in Australia, the number of suicides caused by Internet scams exceeds the number of road fatalities. We are dealing with a new type of victim who needs a new type of psychiatric assistance. The Fraud Help Desk has asked the Netherlands Ministry of Security and Justice to allocate funds for this, because existing health organisations are not equipped for this line of work. We hope to receive an answer from the ministry this summer.

Ladies and gentlemen, you may have nodded off at this point. Let me try to keep you awake by finishing on a positive note.

It's a short story from Luxembourg, where another woman was duped by a romance scammer. He had sweet-talked her out of 23-thousand euros. When she woke up from her nightmare, she had nowhere to go with her story. Until a Dutch friend told her about the Fraud Help Desk.

It turned out that her money had been paid into a bank account in Spain, from where it was transferred into a trust company's account. Our staff contacted Spanish police, who conducted some detective work and ordered the bank to recover the money from the trust company. The investigation is still ongoing, apparently because there are connections with the international weapons trade. More importantly, there is a happy ending: last month, the Luxembourg woman received all her money back.

So, it is possible.

Finally, let me summarise what I've said in a single sentence: every country in Europe and beyond will benefit from a Fraud Help Desk.

Thank you very much for your attention.

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