

Romance Scam Prevention Act

BACKGROUND

Over 60 million Americans reported using an online dating service in 2023. As Americans continue to go online to find meaningful relationships, scammers are following suit. **The Federal Trade Commission reported that romance scams resulted in victims losing \$1.1 billion in 2023 alone.**

Criminals have become exceptionally adept at finding and exploiting individuals online. **They use false names and stories to lure individuals into conversation before manipulating them to give up sensitive information.** When an online dating service provider becomes aware of a user committing fraudulent activity, such as illegally obtaining money, the online dating service provider immediately deactivates the fraudulent user's account.

However, individuals who meet online often take their conversations to other communication platforms, so even when a fraudulent account is removed, an individual might not know they are still communicating with someone who has been removed from the dating platforms.

SOLUTION

The *Romance Scam Prevention Act* would require all online dating services to provide a “fraud ban notification” to users who have been in contact with another user who has been removed by the online dating service for fraudulent activity. This notification would ensure online dating users have the information they need to make informed dating decisions and help protect users from criminals and fraudsters.

The legislation was written to ensure no part could interfere with an active law enforcement investigation. **The fraud ban notification is already active in Vermont, Utah, Colorado, Arizona, and New York.**

While no piece of legislation can stop criminals who use online dating services, we hope that this legislation can be a starting point to bring some much-needed attention to online dating safety.

