Warning: Romance Scammers Are Targeting US Citizens For Money Laundering

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Threat actors are using romance scams to trick U.S. citizens into acting as money mules, the Wall Street Journal reports. The Journal cites the example of Garrick Stafford, a 50-year-old Texas man who lost $65,000 and unwittingly laundered $50,000 for an international crime ring after falling for an online scammer posing as an attractive woman.

Notably, Stafford was texting with the scammer all summer before the individual first asked for money, claiming that she needed $150 to pay her cellphone bill. Stafford immediately recognized this as a red flag and blocked the individual. Months later, however, he unblocked her, and they began texting again.

“Stafford still isn’t sure why he didn’t cut her off for good after that first request for money, but by Christmas that year, he realized he missed her,” the Journal says. “Once they reconnected, though, the asks only grew. Several thousand dollars for a seminar in digital design. Seed money for an antiques business. Medical costs for her sick mother.” In addition to asking Stafford for his own money, the threat actor’s primary objective was to use Stafford’s bank account to launder money stolen in separate scams.

accounts, but banks, suspecting illegal activity, would soon freeze them. Still, Sarah always had a reason why she couldn't open her own accounts or make the transfers herself—citing bad credit or a move to London from Miami. In all, Stafford said, about $50,000 moved through his account or others she had him set up, while another $100,000 in bad checks she sent him bounced."

A police detective in South Carolina eventually notified Stafford that he was being scammed, and "Sarah" turned out to be a married couple in Nigeria who used AI to respond to his texts.

John Breyault, vice president of the National Consumers League, told the WSJ, "Romantic interest is a very strong emotion. Scammers recognize this and devote a lot of time to develop the trust needed to exploit the victim."

The Wall Street Journal has the story: https://www.wsj.com/us-news/romance-scammers-turned-a-texas-man-into-an-unwitting-money-mule-b440be36

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