



## Plastic love: How to protect your credit while online dating

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Online dating services can be a terrific and efficient way to find love. However, due to the anonymous nature of the process, hazards abound. Your credit and other financial interests may be at risk if you don't guard yourself from those falsely fishing for companionship.

Here's how to protect more than just your heart when seeking a mate via the Internet.

### A prevalent problem

Connecting with prospective matches electronically is a thrill, but hope and excitement can supersede sound judgment and fact checking. A study about online dating and credit habits by ProtectMyID.com, Experian's [identity theft](#) protection program, found that nearly half of the respondents never verify the authenticity of their chat mates, and nearly 10 percent actually sent them their [Social Security numbers](#) or bank account information.

While most people using online dating websites are genuine, charlatans comprise an uncomfortable proportion. According to ConsumerFraudReporting.org, as much as 30 percent of online personalities are bogus.

Why are online daters susceptible to deception? Because, says Donna Andersen, of Egg Harbor Township, N.J., the Internet is good at disguising true intent. "That you can't see someone is key. Sixty to 90 percent of human communication is nonverbal, so you're missing so much. You're at a severe disadvantage." Andersen met her now ex-husband via an online dating service and says he lied about everything, took all her money and left her deep in debt. In response, she founded Lovefraud.com, a resource to help others detect and recover from romance con artists.

More, sharing personal details is intrinsic to forming a relationship, but it also can expose you to fraud, says **Paul Falzone** CEO of Norwell, Mass.-based eLove, one of the world's largest brick-and-mortar dating services. "Some questions seem innocent, like asking what your mother's name is or what your parents do for a living. They may ask for your home or work address to send you a gift." Such tidbits are invaluable currency for identity thieves.

### Scams vary

**Falzone** contends that convincing people to charge up their credit cards is surprisingly easy. The thief will befriend

an online dater, then "using stolen [credit cards](#), he'll send jewelry, roses and claim he's traveling. Within a week, some tragic event happens, and he has no funds to return to the U.S." Because he has "proven" his wealth with the luxurious presents, he persuades his mark to send cash or credit card numbers so he can buy a plane ticket back home. Repayment never happens, of course, but unsolicited purchases do.

A popular scam of Russian origin preys on older American males. "They meet young, beautiful women on dating sites who are supposedly looking for love from older wealthy individuals," says Falzone. When the gentlemen take the bait, "again, something dreadful happens that requires the man to send money." Without enough cash, victims often charge the amount to rescue their dear one.

Most need funds fast and press you to commit before thinking, Anderson says. "It gets very confusing. They'll proclaim their love for you while they are taking your money."

Schemes mutate with the times, and a recent one targets online daters looking for employment or better income. A "match" claiming to be able to help directs the person to a fictitious company Web site. The applicant then enters his Social Security number and other personal and financial data, which the thief uses to open new credit and loan accounts.

Other scammers postpone their crimes until the real life meet-up. Robert Siciliano, an identity theft expert and consultant for the security company Intelius, has posted fictitious profiles on dating Web sites for his job and says it's never long before a potential thief is in contact and professing love. "Inevitably, they start with the marriage thing. They tell me how much they miss me and think about me." Then, says Siciliano, "they are in your home, rifling through your drawers, getting your account information."

### **Dating services efforts**

Of course, online dating companies strive for customer protection. For instance, Pasadena, Calif.-based dating site eHarmony's publishes safety tips on their home page, in "5 Dating Rules You Should Never Break," including "if a potential date's actions or words set off an internal alarm system, you owe it to yourself to pay attention and act accordingly."

Encounter a con? Speak up, says Amy Canaday, public relations manager for Match.com, the Dallas company that pioneered online dating. "We encourage our members to never share their credit card information with another member on the site and report suspicious activity immediately."

Falzone, though, recognizes that it can take more than caution to stay safe when conversing over the Internet. Their members all go through criminal background checks, but filtering fraud is not guaranteed. eLove is making an extra effort, however, with a new product called eLove Select. Before getting the company's seal of approval, participating daters must physically go to one of their more than 50 locations and get checked, screened and cleared.

Still, says Falzone, "It's an ongoing fight that doesn't end."

### **What's a dater to do?**

Use the computer advantageously, says Jennifer Leuer, general manager for ProtectMyID. "Google their names, check them out on [social networking Web site] LinkedIn or use the Net's white pages." As you're investigating, make your own profile mysterious. Don't publish your phone number or birth date, as that information can be used to perpetuate ID theft.

Siciliano believes [credit monitoring services](#) can help make sure accounts aren't tampered with while dating online. For example, ProtectMyID scans the Internet daily, searching for fraudulent use of Social Security numbers and credit and debit accounts. If they spot illicit activity, they'll alert the member. To discover a person's living situation, marriage status, criminal conviction, bankruptcies and job history, Siciliano suggests Intelius' Date Check product. These layers of protection can give peace of mind when fraternizing with strangers on the Internet.

Dale Koppel, a Boston-based author of "The Intelligent Woman's Guide to Online Dating," urges online love seekers to be cautious without being afraid. "Don't approach it as if everyone will commit credit card fraud." She does, however, encourage daters to answer only appropriate questions and be OK about hurting someone's feelings. Koppel recounts an incident where the man was unusually enthusiastic about his real estate deals: "I had the feeling he was going to ask about investing, so I ended it immediately." That willingness to terminate communication is key.

Koppel's best tips on protecting credit and identity while dating online:

- **Avoid too-soon money discussions.** Never be afraid to say you don't want to share those details.
- **Leave income fields blank.** Some online dating sites ask you to reveal your annual salary; however, doing so can expose you to someone looking for high earners.
- **Remember: It could happen to you.** Many thieves are professionals and can pull information out of you before you know it. Don't let your guard down.
- **Don't rely too heavily on background checks.** They aren't foolproof. Trust your instinct and be prepared to run -- not walk -- from anyone displaying suspicious behavior.

Though fraudsters can be slick, it usually doesn't take long before inconsistencies or red flags emerge. If they "need" money or inquire about anything related to your credit or finances, say goodbye, block them from your profile and report their activity to the service. For bad guys trawling the online dating waters, it's a numbers game. When you don't bite, they move on to the next fish in the sea of love.