PSYCHOLOGY OF SCAMS

Lessons from the Tinder Swindler

Swiped, Scammed, Survived



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THE TINDER SWINDLER



“I did not fall for a lie. I fell in love with a man who did not exist.”



PART ONE · MY STORY

How it started

Nothing about the beginning looked like fraud. That is the whole point.

Good morning beautiful. How did you sleep?

Flying to Munich tonight. I will call you the second I land.

My family cannot know about us yet. This is just ours for now.

1 **The match**

2 **The world**

3 **The trust**

Three ordinary messages. One of them is already a red flag.

PART ONE · MY STORY

And then he needed my help

By the time the first request arrived, saying no did not feel like protecting myself. It felt like abandoning someone I loved.

1.5 years

of a real relationship, built on things that were not real

A few weeks

was all it took for my life to come apart

€200,000

in debt, borrowed and owed, in my name

PART TWO · THE AFTERMATH

Everything, all at once

Fraud is not one loss. I lost all of this, at the same time.

The money

€200,000 in debt

The person

Grieving a man who didn't exist

The future

The life I was building

My body

No sleep, extreme anxiety

My home

Fighting to keep a roof over my head

My work

I couldn't function and lost my job

My people

Friendships gone

My privacy

The police report

PTSD, and a year and a half of recovery before I felt like myself again.

Almost all of this is true for every victim, whatever the fraud type.

PART TWO · THE AFTERMATH

And then it does not stop

A victim is grieving four things at once: the money, the person, the future, and the self that trusted.

Denial

This cannot be happening.

Anger

How could this happen to me, and why did nobody stop it.

Bargaining

If I find the right expert, I can fix this. Recovery scammers strike here.

Depression

Months later, stage that needs the most care.

Acceptance

Not over it, but through it.

Three weeks after the fraud looks nothing like two years after. Support that stops at the report stops far too early.

PART TWO · THE AFTERMATH

This is not only my story

Change the amount, change the country, change the type of fraud. The aftermath looks almost the same every time.

So the question is not only how we stop fraud. It is how we respond to the person in front of us when it has already happened.

49%

of fraud victims become a victim of fraud again within two years. Not because they are careless, but because nobody ever helped them understand what made them vulnerable.

Javelin and BioCatch

LET US DO SOMETHING TOGETHER

Type your scam star name in the chat

The name of your first pet + the street you grew up on

Mine is Snoopy Kerkstraat. Go on, the chat is waiting. Thirty seconds.

30 seconds

THE REVEAL

You just gave away two security answers

Nobody threatened you. Nobody hacked anything. You were having fun, and you were among people you trust.

What you gave

First pet and childhood street are two of the most common password recovery questions in the world.

Why it worked

It was playful, everyone else was doing it, and it came from someone you already liked.

How long it took

About ten seconds. Now imagine someone who has had your attention for ten months.

PART THREE · THE PSYCHOLOGY

250+

Biases: shortcuts your brain uses

The shortcuts they push

A fraudster does not need to know the science. They know which buttons work, and they press them in the same order every time.

The shortcuts that keep you there

Once you are in it, your own head starts defending the story. Almost nobody talks about this part.

PART THREE · THE PSYCHOLOGY

The biases a fraudster uses on you

No tricks and no magic. Just very old human wiring, pressed in the right order.

Authority bias
"They are in charge, so I do what they say." A uniform, a job title, a bank on the phone, an officer at the door.

Trust bias
"Why would anyone lie to me?" We start from trust, not suspicion.

Social proof
"Everyone else is doing it, so it must be fine." Other investors, other customers, other happy couples.

Urgency, or scarcity bias
"Quick, or I will lose it." Act today, before the offer ends or the account is blocked.

Nobody is above these. They are simply how a human brain works.

PART THREE · THE PSYCHOLOGY

And then your own head joins in

Once you are involved, your brain starts protecting the story it has already believed.

Optimism bias

"It would never happen to me." Bad things happen to other people. Everyone listening right now believes this.

Confirmation bias

"I only see what fits." Anything that matches the story gets noticed.

Sunk cost

"I have come too far to stop now." The more you have already given, the harder stopping becomes.

Normalcy bias

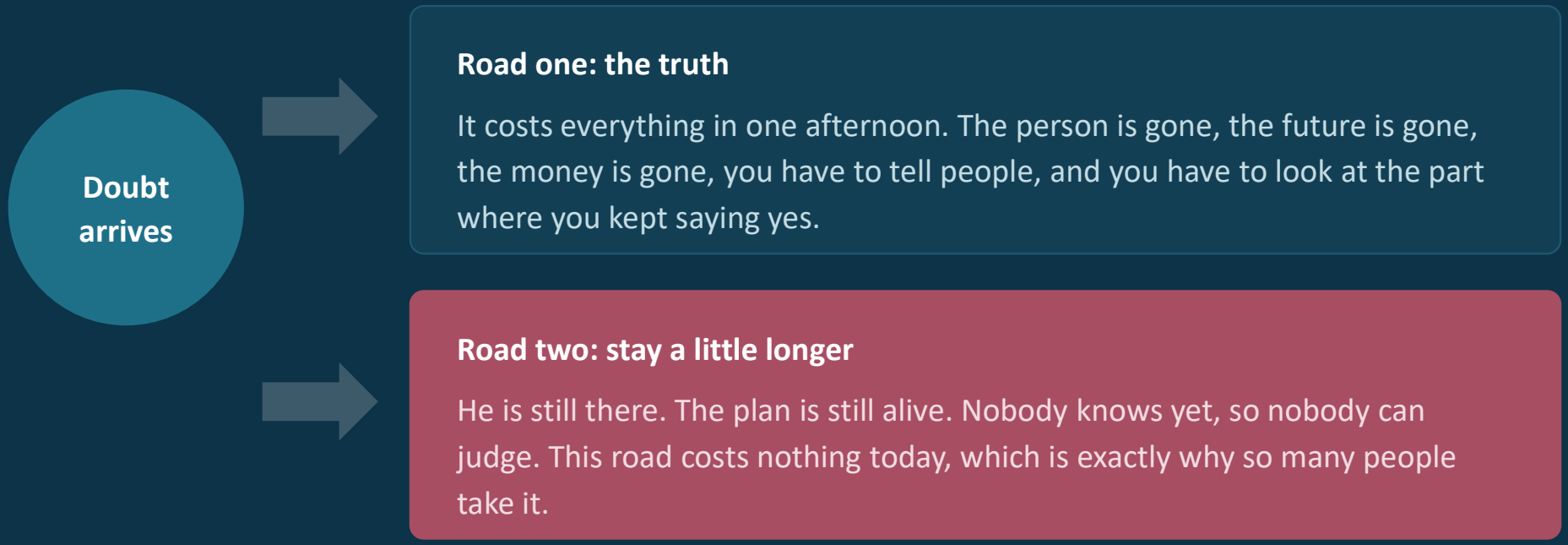
"This step is only a little stranger." Every new step is just slightly odder than the last one.

This is why a victim defends the fraudster, and why hearing the truth once is never enough.

PART THREE · THE PSYCHOLOGY

Two roads, and only one of them hurts today

The moment doubt arrives, a victim stands at a fork. Both roads are open, and one of them is far easier to walk.



This is why evidence alone rarely works. You are not arguing with a belief, you are asking someone to pay the whole bill in one afternoon.

PART THREE · THE PSYCHOLOGY

They also trick your hormones

A long fraud is not only a conversation. It is a chemistry experiment on a person who does not know they are in one.

Dopamine	The message that never quite comes on time. Waiting, then reward, then waiting again. The same loop a slot machine uses.
Oxytocin	Built through daily contact, secrets shared, plans made together. This is the chemistry of bonding, and it is very hard to argue with.
Cortisol and adrenaline	Crisis after crisis, always urgent, always solvable if you help right now. A stressed brain makes fast decisions, not careful ones.

We use this as a practical lens for understanding behaviour, not as settled neuroscience.

PART THREE · THE PSYCHOLOGY

And then they take your sleep

Calls at two in the morning. A different time zone, always. An emergency that cannot wait until tomorrow. Being needed, day and night, feels like love. It is also a method.

A tired brain checks less, argues less, and agrees faster.

Judgement
Weighing risk gets harder when you are exhausted.

Memory
Details blur, so inconsistencies stop standing out.

Emotion
Everything feels bigger, and relief feels like proof.

PART FOUR · BLIND SPOTS AND THE CRASH

Three blind spots

A blind spot is not a lack of intelligence. It is the place where you are certain, so you stop looking.

1

Yours

"It would never happen to me." Everyone believes this, which is exactly why fraud keeps working. Confidence is not protection.

2

The people around you

Friends and family see the change and say nothing, or say it in a way that pushes the person closer to the fraudster.

3

The institutions

A transaction that's allowed to happen. A social media company that doesn't take down a malicious profile.

PART FOUR · BLIND SPOTS AND THE CRASH

The crash

The spell does not fade. It breaks. And everything you were protected from believing arrives in the same moment.

- The person you loved never existed.
- The money is gone and the debt is yours.
- You have to explain it, again and again.
- And you start asking how you could have missed it.

This is the moment support decides everything.

Believed, and there is a road back. Doubted, and the silence starts. The second one is where the real damage is done, and it is the one we can change.

PART FIVE · WHAT YOU CAN DO

Four steps to stay one step ahead

Simple enough to remember at the kitchen table, and at the counter of a bank.



S

Stop

Stop what you are doing and give yourself time.

- Stop the transaction, the call, the typing. Nothing has to be finished in this minute.
- Ask for time. If it has to happen right now, that pressure is the warning sign itself.
- Wait at least four hours before you decide anything. Sleep on it if you can.
- Then use those hours for the next three steps.

“I am not doing anything today. I will come back to this tomorrow.”

A

Ask

Verify it yourself, outside the conversation you are already in.

- Check the link, the web address, the QR code, the email address and the phone number, character by character.
- Check the person as well. A bank employee, a police officer, a colleague: call back on the number from the official website, never the one they gave you.
- If a simple question keeps getting a different answer, you already have your answer.

> *“I will call you back on the number I find on your official website.”*

F

Feel

Your body notices the pressure before your mind admits it.

- Rushed, flattered, afraid, secretive: those four feelings do the selling.
- If you are being asked to keep it from the people who love you, stop there.
- Feeling foolish for asking is not a reason to stay quiet. It is a reason to ask.

“Why do I feel like I am not allowed to check this?”

E

Engage

Bring someone in. Do not decide this on your own.

- Get a second pair of eyes. A partner, a family member, a friend or a colleague can look at the message with you.
- Call an organisation and ask: your bank, the police, a fraud helpline. Asking costs nothing and takes five minutes.
- Afterwards, keep talking. Reporting it and telling people is what protects the next person.

“Can you look at this with me before I do anything?”

THANK YOU

Now you are the red flag they did not plan for.

Every conversation you have after today is one scam that does not work. Tell your team. Tell your parents. Tell the person who would never ask for help. You cannot un-know what you know now, so use it.

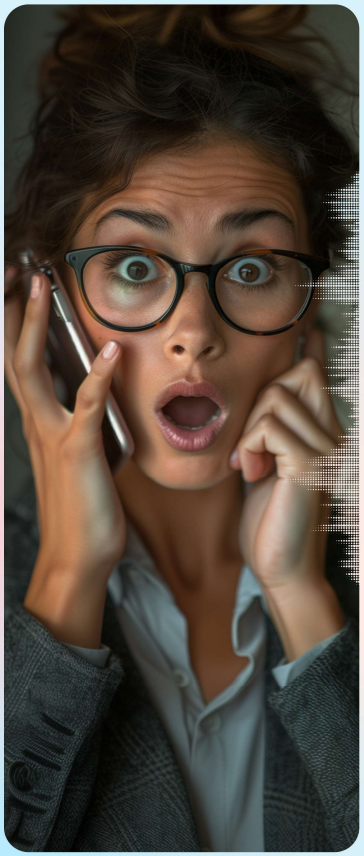
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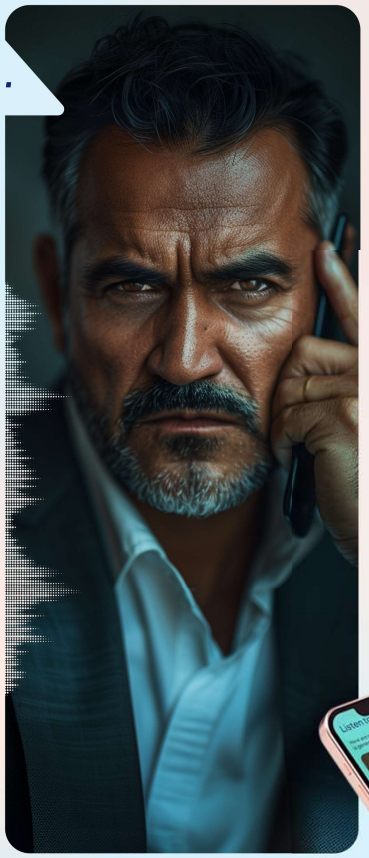
Questions

Put them in the chat. Nothing is too small, and nothing is too personal. If you would rather ask privately, that is welcome too.

AI Fools

The AI Voice Challenge!

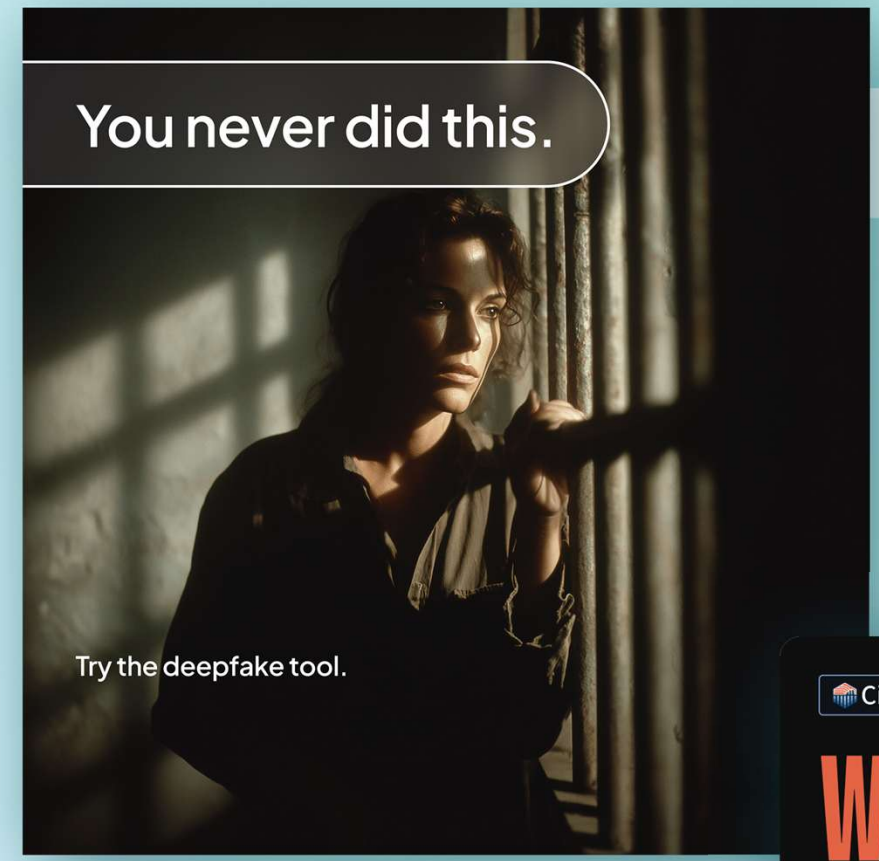




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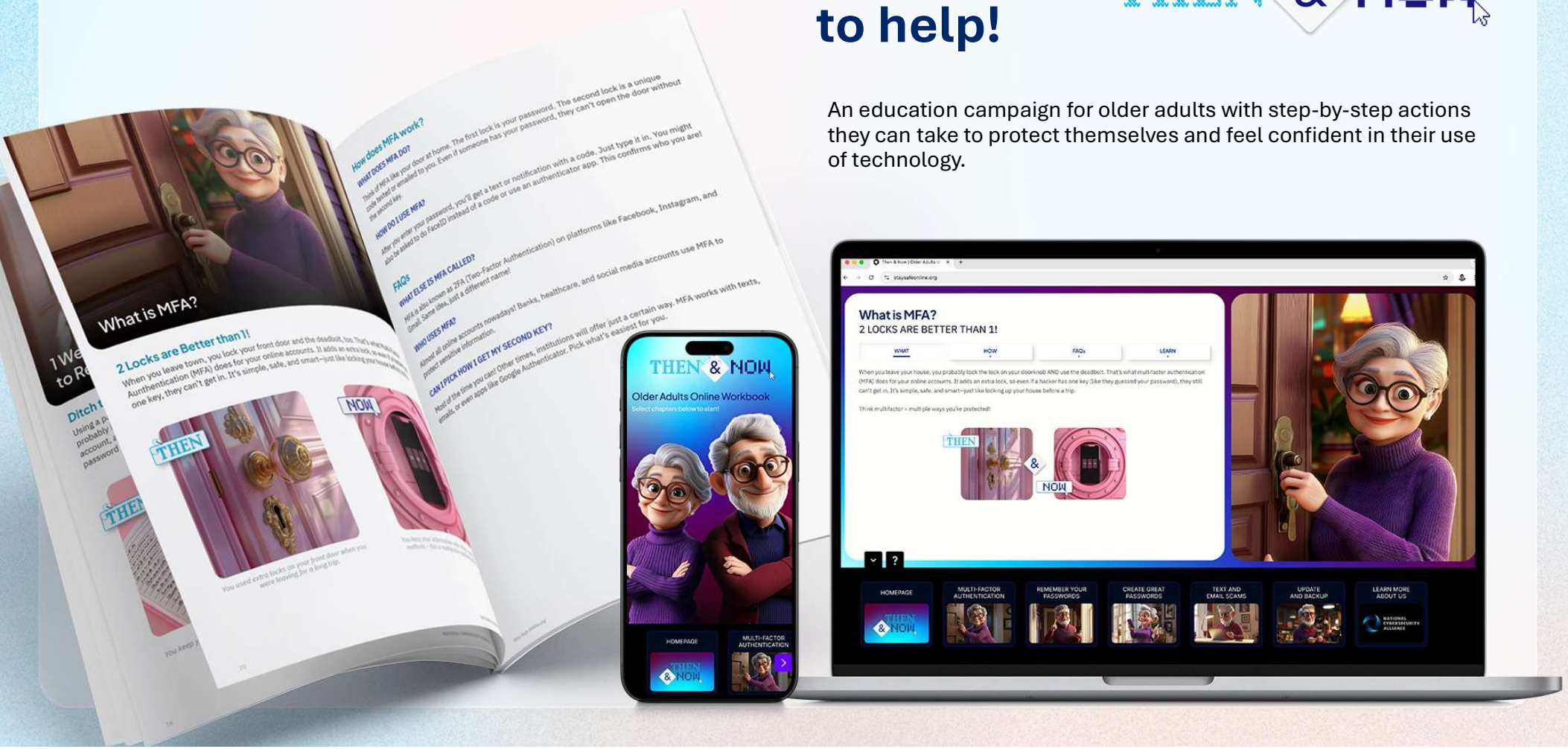
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