

From Romance Scams to Digital Resilience: BlackCloaks' Role in Preventing Senior Cyber Exploitation

Client Profile

Name: Maeve

Age: 81

High-net-worth individual



The Challenge

Maeve, an 81 year old woman, had lost her husband to cancer several years ago and given her extroverted personality, was finding herself quite lonely. While she was surrounded by her family, Maeve craved companionship. Her granddaughter wanted to help so set up profiles for Maeve on several matchmaking applications, including Tinder and Match.com.

While Maeve was certainly social and looked forward to meeting people on the apps, she was naive in thinking that everyone using the technology had good intentions. In her first few days on the apps, she quickly matched with several men, all looking for companionship and getting to know her. She engaged in conversations with several of them, but disqualified most because she sensed they were not who they appeared to be.

However, the third gentleman, Ronnie, appealed to Maeve. They spoke nearly every day, and he shared much about his life and his work with her over a period of time. They even had Zoom calls to virtually meet face-to-face. He sent her copies of his driver's license and passport so that she would feel comfortable that he was a reputable person. Ronnie told Maeve that he owned his own construction company and was living in Canada temporarily as he ran a big project.

Over time, Ronnie shared with Maeve that he was running into financial issues due to local government laws and his assets had been frozen. He did not have the funds to pay his employees, so he asked Maeve to lend him the money to meet payroll. While hesitant, Maeve wanted to help her friend, so she sent him a check for \$205,000. Quickly, things spun out of control.

Not only did Ronnie abscond with the money that Maeve sent him in good faith to pay his debt, he also accessed her home equity line of credit. In total, Ronnie swindled her out of nearly \$500,000.

Maeve's son, Derrick, found out about the romance scams and knew he had to intervene to get back the money that had already been lost and protect what remained of his mother's hard-earned assets. He researched potential options but knew that the solution had to be holistic, proactive, and with a customer service team that would provide his mother with handheld care as she was not technologically savvy.

Derrick purchased BlackCloak because it checked all the boxes of what he needed in a solution.

Stopping the Scams

BlackCloak's customer success managers, Max and Mike, conducted onboarding for Maeve. They treated the situation with the utmost empathy as Maeve was still reeling from what had happened to her.

Despite the documented proof that she had been scammed, Maeve had a hard time accepting that the individuals she had spoken to and developed a relationship with would do something so awful to her. It wasn't until Mike did a reverse image lookup of the scammer's passport picture and found him on a known romance scammer alert website that Maeve came to the realization of how deceptive this person had been.

The initial onboarding focused on locking down Maeve's home network and ensuring all her devices were protected. They then transitioned into protecting the rest of her digital footprint. Onboarding included:



Security Reviews and Account Hardening:

- Conducted multiple security reviews of Maeve's critical email and financial accounts.
- Implemented stringent security measures to harden these accounts.
- Enabled two-factor authentication (2FA) on all accounts.



Credit Protection:

- Assisted Maeve in creating an account to continuously monitor her credit accounts.
- Initiated credit freezes and fraud alerts to protect Maeve's accounts from being accessed by the scammers.
- Froze home equity borrowing to prevent unauthorized access.

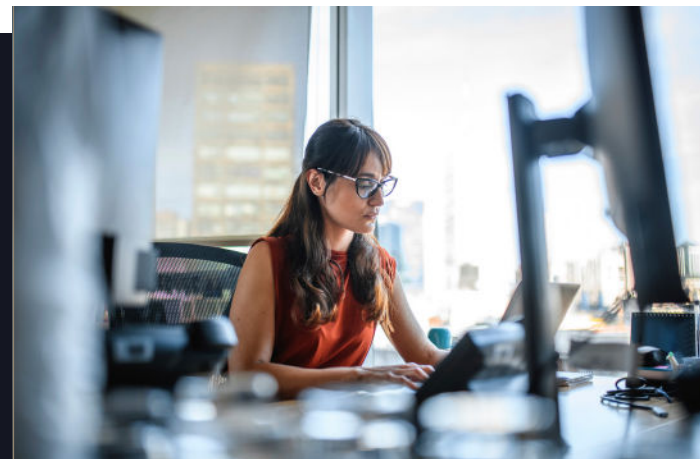
Results

Through BlackCloak's intervention, Maeve's financial assets were safeguarded from further financial exploitation by romance scammers. Her accounts were hardened and equipped with stronger security measures. The BlackCloak team also set up real-time alerts and monitoring to provide continued protection for her digital footprint.

Recognizing that not everyone has the technology and cybersecurity expertise to understand the numerous ways that bad actors can take advantage of innocent people, the BlackCloak team provided education on digital hygiene to Maeve and her family. Now, they are all equipped to identify potential threats to their digital security as they occur and take proper action.

Maeve's story highlights the critical need for robust digital protection, especially for vulnerable individuals. BlackCloak's personalized and comprehensive approach ensured Maeve's digital safety, restoring her (and her family's) peace of mind. This wasn't just a moment of "fixing" Maeve's accounts, but taking the time and having the empathy to help a scared and vulnerable elderly woman who loved to help others and had the good in her exploited by bad people.

This case study underscores the importance of proactive cybersecurity measures and the effectiveness of BlackCloak's services in protecting high-net-worth individuals from sophisticated cyber threats.



Comprehensive Action

- Ensured Maeve's information was private and limited access to her accounts.
- Locked Maeve's bank accounts.
- Reviewed Maeve's emails and social media for suspicious data.
- Set up processes to protect Maeve's from retaliation by the scammer.
- Regular check-ins with Maeve and her family to ensure their digital safety.
- Proactively monitor Maeve's digital accounts for continued proactive protection.