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1st Session

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REPORT
119–58

ROMANCE SCAM PREVENTION ACT

R E P O R T

OF THE

COMMITTEE ON COMMERCE, SCIENCE, AND TRANSPORTATION

ON

S. 841

SEPTEMBER 2, 2025.—Ordered to be printed

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SENATE COMMITTEE ON COMMERCE, SCIENCE, AND TRANSPORTATION

ONE HUNDRED NINETEENTH CONGRESS

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ROMANCE SCAM PREVENTION ACT

SEPTEMBER 2, 2025.—Ordered to be printed

Mr. CRUZ, from the Committee on Commerce, Science, and Transportation, submitted the following

R E P O R T

[To accompany S. 841]

[Including cost estimate of the Congressional Budget Office]

The Committee on Commerce, Science, and Transportation, to which was referred the bill (S. 841) to require online dating service providers to provide fraud ban notifications to online dating service members, and for other purposes, having considered the same, reports favorably thereon with an amendment, in the nature of a substitute, and recommends that the bill, as amended, do pass.

PURPOSE OF THE BILL

The purpose of S. 841 is to require online dating service providers to provide fraud ban notifications to online dating service customers, and for other purposes.

BACKGROUND AND NEEDS

In 2024, over 59,000 consumers lost nearly $1.2 billion to romance scams, with a median loss of $2,000, according to consumer fraud reports filed with the Federal Trade Commission (FTC).[1] The losses continue a 4-year trend, as romance scams continue to be one of the most popular forms of scams among fraudsters online.[2]

[1] "FTC Consumer Sentinel Network: Romance Scams," Federal Trade Commission, accessed March 7, 2025, *https://public.tableau.com/app/profile/federal.trade.commission/viz/shared/4WS8HTYQ6*.

[2] Ibid. Selecting all four quarters for 2024, and sorting by the number of reports, and separately the total dollars lost; see also Federal Trade Commission, *Consumer Sentinel Network Data Book 2024*, p. 4 (last visited March 12, 2025, *https://www.ftc.gov/system/files/ftc_gov/pdf/csn-annual-data-book-2024.pdf*; see also Emma Fletcher, "Romance Scams Take Record Dol-

Continued

In 2023, more than 64,000 Americans lost over $1 billion in romance scams—double the $500 million lost to such scams just 4 years earlier.[3] Romance scams are a subcategory of what the FTC calls imposter scams, where a fraudster gains a consumer's trust in order to get a consumer to send money or personal information. Over the last 4 years, imposter scams have been the most prevalent form of online scam reported to the FTC, outpacing all others, in part driven by the rise in romance scams.[4]

The victims of romance scams are not limited to young people dating online. In fact, such scams often target the elderly and veterans. According to the FBI's most recent Elder Fraud Report,[5] more than 6,700 people over age 60 lost nearly $367 million to romance scams in 2023.[6] Separately, the Department of Justice recently warned veterans that nearly 40 percent of the military community's fraud losses were the result of imposter and romance scams.[7] Over the last year, romance scams have grown increasingly sophisticated with the rise of AI tools [8] and criminal organizations realizing the potential for these scams to generate large profits. As a result, there has been a rise in a particularly pernicious and sophisticated romance scam known as pig butchering.[9]

This kind of romance scam is both a romance and investment scam, where the scammer forms a relationship with the victim, gradually lures the victim into making contributions into an investment (usually in the form of cryptocurrency) and then, once the victim has invested a significant sum, disappears with the money.[10] The FBI and Interpol have released warnings that pig butchering scams are being run by transnational organized crime groups.[11] Moreover, there are reports that cybercriminals are selling pig butchering kits to other criminals online, adding to their proliferation.[12]

Romance scams are often executed by scammers who (1) use dating apps to find and target their victims; and (2) get their victims to communicate off the application (e.g. text or email) to prevent the platform from detecting the fraudulent behavior.

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lars in 2020," Federal Trade Commission, February 10, 2021, *https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2021/02/romance-scams-take-record-dollars-2020*; see also Lesley Fair, "'Love Stinks'—When a Scammer Is Involved," Federal Trade Commission, February 13, 2024, *https://www.ftc.gov/business-guidance/blog/2024/02/love-stinks-when-scammer-involved*.

[3] Jim Axelrod, "Online Dating Scammers Bilk More Money Each Year. A Bipartisan Bill in Congress Aims to Stop Them," *CBS News*, December 31, 2024, *https://www.cbsnews.com/news/online-dating-scams-bipartisan-bill-congress/*.

[4] See supra note 1.

[5] Federal Bureau of Investigation, 2023 IC3 Elder Fraud Report accessed March 7, 2025, *https://www.ic3.gov/AnnualReport/Reports/2023_IC3ElderFraudReport.pdf*.

[6] Ibid. at p. 7; see also National Council on Aging, "Sweetheart Scams: How to Avoid Being a Victim," February 21, 2025, *https://www.ncoa.org/article/sweetheart-scams-how-to-avoid-being-a-victim/*.

[7] "Fraud," U.S. Department of Justice, *https://www.justice.gov/servicemembers/fraud*.

[8] Brian New, "I–Team: How AI Is Revolutionizing Internet Fraud," *CBS News*, May 15, 2024, *https://www.cbsnews.com/texas/news/i-team-how-ai-is-revolutionizing-internet-fraud/*.

[9] Robert McMillan, "'Pig Butchering' Scams Go High-Tech," *Wired*, March 6, 2024, *https://www.wired.com/story/pig-butchering-scams-go-high-tech/*.

[10] Lily Hay Newman, "What Is a 'Pig Butchering' Scam?," *Wired*, March 6, 2024, *https://www.wired.com/story/what-is-pig-butchering-scam/*.

[11] See, e.g., Federal Bureau of Investigation, "Justice Dept. Seizes Over $112M in Funds Linked to Cryptocurrency Investment Schemes, With Over Half Seized in Los Angeles Case," press release, April 3, 2023, *https://www.justice.gov/usao-cdca/pr/justice-dept-seizes-over-112m-funds-linked-cryptocurrency-investment-schemes-over-half*.

[12] Sana Pashankar, "Pig-Butchering Scam Kits for Sale on Underground Markets," *Bloomberg News*, February 2, 2024, *https://www.bloomberg.com/news/articles/2024-02-02/online-romance-scam-kits-for-sale-in-underground-markets*.

To combat the rise of romance scams, an online dating service provider may deactivate the accounts of fraudsters when the provider becomes aware of the fraud. Even if a scammer is removed from the platform, the scammer may still try to engage with and defraud the victims off of the platform. These victims may never be notified that the person they are interacting with has been identified as a possible fraudster, or may be defrauding someone else.

This bill would require online dating service providers to notify a customer if that customer has received a message through the online dating service from a banned member. A banned member is a member of an online dating service whose account or profile has been terminated or suspended because there is a significant risk that the member has defrauded or will attempt to defraud another member.

This bill includes a safe harbor provision that would incentivize an online dating service provider to ban members for fraud and provide required fraud ban notifications by ensuring a company would not be held liable for complying with the fraud ban notification requirements of this Act. This bill also would create a national standard for fraud ban notification requirements.

SUMMARY OF PROVISIONS

S. 841 would do the following:

- Require all online dating service providers to provide fraud ban notifications to members who have received messages from users whose accounts have been banned for fraudulent activity. Fraud ban notifications would be required to include specific details about the banned member and about how to avoid fraud when using online dating services.
- Require online dating service providers to ensure timely notification within 24 hours of the fraud ban, with exceptions allowing a delay of up to 3 days when circumstances justify a delay or upon the request of law enforcement.
- Create a safe harbor for online dating service providers such that the online dating service provider is not liable to a member, a banned member, or a former member for a claim based on the online dating service provider's action to comply with the requirements for providing the fraud ban under section 2, subsection (a) of the Act.
- Authorize enforcement by the Federal Trade Commission and State attorneys general; treat violations as unfair or deceptive practices under the Federal Trade Commission Act.[13]
- Preempt any provision of State law, rule, regulation, requirement, or standard that requires an online dating service provider to notify, prohibits an online dating service from notifying, or otherwise affects the manner in which an online dating service provider is required or permitted to notify, a member of the online dating service that the customer has exchanged messages with a banned member.

LEGISLATIVE HISTORY

S. 841 was introduced on March 4, 2025, by Senator Blackburn (for herself and Senator Hickenlooper) and was referred to the

[13] 15 U.S.C. 41–58, as amended.

Committee on Commerce, Science, and Transportation of the Senate. On March 12, 2025, the Committee met in open Executive Session and, by voice vote, ordered S. 841 reported favorably with an amendment (in the nature of a substitute).

H.R. 2481, a House companion bill to S. 841, was introduced on March 31, 2025, by Representative Valadao (for himself and Representatives Pettersen, Goldman, and Suozzi) and was referred to the Committee on Energy and Commerce of the House of Representatives. On April 8, 2025, that Committee met in open Executive Session and, by voice vote, ordered H.R. 2481 reported favorably.

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Similar legislation, H.R. 6125, the Online Dating Safety Act of 2023, was introduced on October 30, 2023, by Representative Valadao (for himself and Representative Pettersen) and was referred to the Committee on Energy and Commerce in the House of Representatives. On December 6, 2023, H.R. 6125, as amended, was ordered to be reported by a vote of 44–0. On September 23, 2024, the House passed H.R. 6125 by voice vote, as amended, under suspension of the rules.

ESTIMATED COSTS

In accordance with paragraph 11(a) of rule XXVI of the Standing Rules of the Senate and section 403 of the Congressional Budget Act of 1974, the Committee provides the following cost estimate, prepared by the Congressional Budget Office:

S. 841, Romance Scam Prevention Act

As ordered reported by the Senate Committee on Commerce, Science, and Transportation on March 12, 2025

By Fiscal Year, Millions of Dollars	2025	2025-2030	2025-2035
Direct Spending (Outlays)	0	0	0
Revenues	0	*	*
Increase or Decrease (-) in the Deficit	0	*	*
Spending Subject to Appropriation (Outlays)	0	4	not estimated

Increases *net direct spending* in any of the four consecutive 10-year periods beginning in 2036?	No	Statutory pay-as-you-go procedures apply?	Yes
		Mandate Effects	
Increases *on-budget deficits* in any of the four consecutive 10-year periods beginning in 2036?	No	Contains intergovernmental mandate?	Yes, Under Threshold
		Contains private-sector mandate?	Yes, Under Threshold

* = between zero and $500,000.

S. 841 would require providers of online dating services to notify a user if they are contacted by a member whose account was suspended or terminated because of fraudulent activity. Failure to comply would be considered an unfair or deceptive practice under the Federal Trade Commission Act and the Federal Trade Commission (FTC) would be responsible for enforcement. Providers would need to include, in a notification to an affected user, information such as the username or profile identifier of the banned member, a statement that the banned member may have been using a false identity, as well as a statement that members should not send money or personal financial information to another member.

Using information from the FTC and based on the cost of similar requirements, CBO estimates that implementing S. 841 would cost the FTC $4 million over the 2025–2030 period to issue guidance and monitor and enforce those requirements. Any related spending would be subject to the availability of appropriated funds.

Companies that fail to meet the new requirements could face civil penalties, which are generally remitted to the Treasury and recorded as revenues. Whether the FTC would pursue civil penalties or some other remedy for violations is unclear. In any event, CBO expects that companies would generally comply with the new requirements and that any additional revenues collected over the 2025–2030 period would be insignificant.

S. 841 would impose mandates as defined in the Unfunded Mandates Reform Act (UMRA). CBO estimates that the costs to comply with the intergovernmental and private-sector mandates would not exceed the thresholds established in UMRA ($103 million and $206 million in 2025, respectively, adjusted annually for inflation).

The bill would preempt state laws governing fraud notifications issued by online dating services. Although the preemptions would limit the application of state and local laws, they would impose no duty on state or local governments that would result in significant spending or loss of revenues.

S. 841 would require providers of online dating services to send fraud notifications to consumers who receive a message from a member who has been banned by the service. Because some states already require those fraud notifications, most dating services have implemented the notification policy regardless of the consumer's location. Therefore, CBO expects the cost to comply with the mandate would be small.

On June 27, 2025, CBO transmitted a cost estimate for H.R. 2481, the Romance Scam Prevention Act, as passed by the House of Representatives on June 23, 2025. The two pieces of legislation are similar, and CBO's estimates of their budgetary effects are the same.

The CBO staff contacts for this estimate are Margot Berman (for federal costs) and Rachel Austin (for mandates). The estimate was reviewed by Christina Hawley Anthony, Deputy Director of Budget Analysis.

PHILLIP L. SWAGEL,
Director, Congressional Budget Office.

REGULATORY IMPACT STATEMENT

In accordance with paragraph 11(b) of rule XXVI of the Standing Rules of the Senate, the Committee provides the following evaluation of the regulatory impact of the legislation, as reported:

Number of Persons Covered

S. 841, as amended, would cover the following entities and any employees retained by them:
- Online dating service providers;
- The attorney general of a State;
- A consumer protection officer of a State; and
- The Federal Trade Commission.

Economic Impact

Compliance costs associated with S. 841's requirements are expected to be minimal. Fraud ban notifications will serve to combat and reduce financial losses that result from romance scams, which have cost consumers hundreds of millions of dollars each year. Therefore, the bill, as amended, is expected to save fraud victim money.

Privacy

S. 841, as amended, is not anticipated to impact the personal privacy of individuals, other than individuals who have been the subject of a fraud ban.

Paperwork

S. 841, as amended, is not anticipated to generate any substantial amount of additional paperwork for the entities regulated under this Act.

CONGRESSIONALLY DIRECTED SPENDING

In compliance with paragraph 4(b) of rule XLIV of the Standing Rules of the Senate, the Committee provides that no provisions contained in the bill, as reported, meet the definition of congressionally directed spending items under the rule.

SECTION-BY-SECTION ANALYSIS

Section 1. Short title

This section would provide that the bill may be cited as the "Romance Scam Prevention Act".

Section 2. Romance scam prevention

This section would require online dating service providers to provide a customer of the online dating service a fraud ban notification if the customer has received a message through the online dating service from a banned member of the dating service.

This section would require the fraud ban notifications to include required content and stipulate the manner and timing by which the fraud ban was issued. The content of the fraud ban notification would include the username of the banned member, the most recent interaction the user had with the banned member, a statement that the banned member may have been attempting to defraud members, a statement that the user should not send any form of currency or financial information to another member, information regarding best practices to avoid online fraud, and contact information for the customer service department of the online dating service. The manner of the notification shall be clear and conspicuous, provided by email, text message, or other appropriate means of communication. The timing must be not later than 24 hours after the member is banned for fraud, with exceptions based on the judgment of the provider or upon request of law enforcement.

Further, this section would create a safe harbor for online dating service providers such that the online dating service provider is not liable to a member, a banned member, or a former member for a claim based on the online dating service provider's action to comply with the requirements for providing the fraud ban under section 2, subsection (a) of the Act.

This section would provide that a violation of this Act shall be treated an unfair or deceptive act or practice under section 18(a)(1)(B) of the Federal Trade Commission Act.[14] It would further authorize enforcement by the Federal Trade Commission, State attorneys general, and other consumer protection officers of a State.

This section would preempt a provision of any law, rule, regulation, or standard having the force and effect of State law, that would require an online dating service provider to notify, prohibits an online dating service provider from notifying, or otherwise affects the manner in which an online dating service provider is required or permitted to notify, a member of the online dating service that a member has received a message from or sent a message to a member whose account or profile on the online dating service is the subject of a fraud ban through the online dating service.

This section would define the terms "banned member", "Commission", "fraud ban", "member", "online dating service", "online dating service provider", and "State".

Lastly, this section would take effect 1 year after the date of enactment.

CHANGES IN EXISTING LAW

In compliance with paragraph 12 of rule XXVI of the Standing Rules of the Senate, the Committee states that the bill as reported would make no change to existing law.

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[14] 15 U.S.C. 41–58, as amended.