Solve your problem with a wink

Mom Asks for a Transfer. So Does Her Voice

How to Check a Suspicious Money Request When a Scammer Pretends to Be Someone Close to You



Max Paradox

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PROBLEM? RELAX. YOU'VE GOT THIS!

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INTRO

Your phone rings at precisely the moment when you cannot answer calmly. There is some background noise, someone is speaking quickly, and on the other end you hear a voice you have known for years. Your mother. She sounds just like your mother, uses a familiar expression, perhaps even mentions something that recently happened in the family. She is upset. She needs money. Preferably immediately. There is no time for lengthy explanations because something is about to happen: her phone is running out of battery, someone is waiting, the situation is urgent, and she cannot call you back right now. She is asking for just one thing: a bank transfer. Surely you would not refuse your own mother, would you?

That is precisely where the trap lies. It does not begin with a suspicious link, a spelling mistake, or a message from a mysterious prince. It begins with a relationship in which we naturally want to help. A scammer does not have to convince you that they are someone completely unfamiliar. They only need a few minutes to make you believe they are someone whose voice you recognize and whom you would never want to leave without help. Add time pressure to the situation, and common sense can be pushed aside faster than you can even open your banking app.

For years, we have grown accustomed to thinking of someone's voice as something deeply personal. We recognize the people closest to us by the rhythm of their sentences, the way they breathe, their laughter, and the characteristic "listen..." they use before getting to the point. It seemed like something that could not easily be imitated.

Today, however, artificial intelligence tools can imitate the sound of someone's voice using recordings that are already available. The quality of these imitations varies. Not every attempt is convincing, and technology does not give scammers some magical ability to recreate every conversation perfectly. Nevertheless, the mere fact that a voice can be faked changes the rules of caution. Hearing a familiar voice is no longer sufficient proof of who is actually speaking to you.

What's more, a scammer does not always need to imitate a voice at all. Sometimes they can use a compromised account, impersonate someone through a messaging app, or use a phone number that looks familiar on your screen. The contact name or number displayed on your phone should therefore never replace proper identity verification. In the digital world, a familiar-looking message and a familiar-sounding voice are clues, but they are not unquestionable evidence. It is a little like someone turning up wearing your brother's borrowed jacket. The jacket might be exactly right. The person inside it might not be.

The most dangerous element in these situations is the combination of three things: trust, emotion, and urgency. Each one is perfectly normal on its own. We trust our families, respond when someone is frightened, and want to solve problems quickly. A scammer deliberately arranges these elements so that they begin working against us. They might tell you about an accident, an arrest, a lost phone, an urgent bill, or a problem that cannot be discussed while other people are around. Sometimes they ask you to keep everything secret. Sometimes they insist that you must not hang up. Sometimes they give you a bank account number or tell you to use a new messaging app. Every detail serves

the same purpose: keeping you in the conversation and getting you to transfer the money before you have a chance to check what is really happening.

This does not mean that you should start suspecting every conversation with the people closest to you. Nor does it mean that whenever someone mentions money, you should immediately declare an emergency and demand your great-grandmother's maiden name. The point is much simpler: whenever money is involved, identity must be confirmed independently, regardless of how familiar the voice sounds. You can love your mother, trust your brother, and still check whether the request really came from them. That is not a lack of affection. It is a responsible precaution that protects both your money and the person someone is trying to impersonate.

The most important response is worth practising in advance: end the conversation and contact your loved one through another channel you already know and trust. Call the number you previously saved in your contacts, not a number dictated during the suspicious conversation. If they do not answer, try an ordinary messaging app or contact another family member whose number you already have. Do not use a link or a new communication channel provided by the caller. If the situation is genuine, the brief time needed to verify it should not make helping impossible. If someone is doing everything they can to prevent you from taking that moment, that alone should make you more cautious.

Verification does not have to feel like an interrogation. You can simply say: "I'll hang up and call you back on your usual number, because that's how we handle bank transfers." You can also ask about a detail that would be difficult to find in publicly available information. However, do

not treat one correct answer as absolute proof. Scammers may know family details from social media, compromised accounts, previous conversations, or information shared by other people. A family password agreed upon in advance can help, but it should not be your only safeguard either. The most reliable approach combines three things: stopping the pressure, making independent contact, and confirming the request outside the channel through which it arrived.

This book exists so that you do not have to invent these rules at the worst possible moment. When someone is crying on the phone, talking about danger, or repeatedly saying that there is "no time", calmly analysing warning signs can be extremely difficult. That is why you need a straightforward way of responding, one you can use even when your heart is racing, your hands are busy, and there is only one thought in your head: I have to help. You will learn to recognize common manipulation techniques, distinguish worrying signals from ordinary confusion, and verify a request without getting drawn into a lengthy argument with a potential scammer.

We will also look at what is worth agreeing with your family before anything suspicious happens. A short conversation about rules for confirming bank transfers might feel awkward, but it is usually less awkward than later explaining why the money ended up in an account belonging to a stranger. We will consider what information we publish about ourselves and the people close to us, how to protect our accounts, and what to do when someone attempts to take over a conversation, a phone number, or access to a messaging account. Not every situation will look exactly the same, so instead of offering one magical test, this book will

give you a collection of sensible steps that can be adapted to the circumstances.

It will also be important to know what to do if the transfer has already gone through. At that point, there is no benefit in wasting time blaming yourself or pretending that the situation can be reversed with a single click. You need to act quickly: contact your bank through an official channel, provide information about the transaction, preserve messages and other evidence, and report the incident to the appropriate authorities. There is no guarantee that the money can be recovered, but responding quickly may make a difference. Responsibility for the fraud belongs to the scammer, not to the person who trusted a familiar voice during a stressful moment. You can learn from what happened without adding shame to the experience, because shame only makes the next step harder.

We will not pretend that every risk can be eliminated or that there is some question no scammer could ever answer. Digital security is not about living in a state of constant suspicion. It is about knowing when trust needs to be accompanied by verification. You do not have to become an expert in artificial intelligence, cybercrime, or banking procedures. You simply need to develop a few good habits and use them consistently whenever money or the safety of someone close to you is at stake.

So, the next time you hear your mother's voice on the phone asking you to make a bank transfer, you do not have to decide immediately whether it is really her. You do not have to choose between helping and being cautious, either. You can simply say: "Of course I'll help. Let me call you back and confirm first." That one sentence is not an accusation. It is a safety mechanism. And if the person on the other end

really is your mother, she will most likely be happier that you checked than that you transferred money without knowing for certain. Even if she has to wait for a moment. In a family, patience can sometimes be worth more than an express bank transfer.

Chapter 1 - Who Is Really Asking for the Money? The New Face of Impersonation Scams

Imagine receiving a message from your daughter. She says she has a new phone number because her previous phone stopped working. She asks you to save the new contact and not call the old number because she is dealing with a difficult situation. A few minutes later, another message arrives. She needs money. Not a huge amount, at least not initially. She is having trouble accessing her bank account, and the matter is urgent. She sends you an account number and assures you that she will explain everything later.

There is no voice recording, no artificial intelligence, and no spectacular technology involved. Just an ordinary message, an ordinary request, and a person who wants to help their child. That is precisely why situations like this can be so effective. A scammer does not have to construct an elaborate technological performance every time. Sometimes it is enough to exploit something we do every day: we respond to people close to us, trust familiar contacts, and try to solve their problems.

Many people imagine a scam as a message full of grammatical mistakes, strange characters, and suspicious website addresses. Such cases still occur, but modern impersonation scams can look considerably more convincing. A message may be perfectly written, the conversation may feel natural, and the story may contain details that fit the family's circumstances. The scammer

does not necessarily have to be an outstanding computer expert. Often, understanding how people react to stress and trust is enough.

The first important thing to understand is this: there is no single recognizable appearance of an impersonation scam. It is not one particular technique but an entire family of methods for exploiting someone else's identity. Sometimes someone takes over a messaging account. On other occasions, they create a new profile, use publicly available information, impersonate a phone number, or attempt to imitate someone's voice. Different methods can also be combined. A phone call might prepare the ground for a message, and that message might eventually lead to a bank transfer.

Understanding these mechanisms matters because it becomes easier to recognize that technology is not the only problem. The real problem is someone attempting to take control of your financial decision without having their identity properly confirmed.

A Scam Begins with a Convincing Story

Every successful attempt to obtain money fraudulently needs some kind of justification. A reasonable person should not transfer money to a random stranger simply because they have received a message containing a bank account number. That is why scammers create stories explaining why money is needed right now and why it should be sent specifically to them.

The story might involve a lost phone, a malfunctioning online banking service, an arrest, an accident, an unexpected bill, a payment problem, or something that must be paid before a deadline. Some versions are highly

dramatic, while others are surprisingly ordinary. The latter can be particularly difficult to recognize because they do not immediately trigger an alarm.

Imagine receiving a message from your brother:

"Listen, I've got a problem. My card isn't working, and I need to pay for my accommodation today. Could you lend me 600 PLN? I'll pay you back tomorrow."

There is no dramatic story, blackmail, or threat. The request falls comfortably within the boundaries of everyday family favours. If your brother regularly asks you for a little financial help, such a message might not raise any suspicions at all.

A scammer may also adapt the story to what they know about your family. If someone regularly publishes holiday photographs, a message about a problem abroad may not seem unusual. If a family member recently moved house, a request for money related to the move may sound perfectly plausible. This does not mean that every piece of publicly available information automatically becomes a criminal's tool. It does mean, however, that details matching real life do not necessarily confirm the identity of the person contacting you.

This is an important distinction. You can hear a story that sounds entirely believable and still have no idea who is telling it. The credibility of a story and the credibility of the person telling it are two separate things.

Impersonation Through Messages and Messaging Apps

One common variation involves taking over an existing conversation in a messaging app or creating a new contact that looks like the profile of someone close to you. The message may arrive from an account whose name and

photograph you recognize. Sometimes the sender explains that they have changed their phone number, while in other cases the scammer simply contacts you from a new profile.

The most dangerous version can occur when a criminal actually gains access to the account belonging to someone close to you. In that situation, they do not have to establish credibility from scratch. They can use existing conversations, contacts, profile pictures, and communication history. To the recipient, everything may look considerably more natural than a message from a complete stranger.

It is therefore worth distinguishing between three situations:

- Someone creates a new profile and pretends to be a family member.
- Someone contacts you from a new phone number, claiming that the previous one has stopped working.
- Someone uses the genuine account of a family member after gaining unauthorized access to it.

In the last situation, even correctly checking the profile name is not enough. You are communicating with an account that really does belong to someone close to you, but you are not necessarily communicating with that person.

What should you do when you receive a message announcing a new phone number? Do not automatically save it as a new trusted contact. Do not delete the old number either. Try contacting your family member through the communication method you previously used. If they do not answer, seek independent confirmation from another family member. You do not have to immediately assume malicious

intentions, but you should not transfer money solely because someone has informed you that their number has changed.

Be particularly careful when a new contact is immediately followed by a request for money. Changing a phone number can be completely genuine. However, the combination of new contact details and a demand for an urgent transfer should activate your verification procedure.

When a Scammer Uses Someone's Voice

The most unsettling variation involves technology capable of imitating human speech. Artificial intelligence tools can analyse available recordings and generate speech that resembles the voice of a particular person. Depending on the tool being used, the quality of the source material, and the conditions of the conversation, the result can be more or less convincing.

You do not need to imagine a perfect copy of a person capable of conducting any conversation without making the slightest mistake. A scammer may only need a short recording that triggers your initial reaction. A few sentences, a familiar-sounding voice, and a carefully selected story may be enough. The rest of the interaction can be continued through text messages or subsequent contacts.

For example, you might receive a phone call and hear:

"Dad, it's me. I'm in trouble. I need some money."

The statement is brief, the caller sounds familiar, and then comes the request for a bank transfer. If you start asking questions, the answers may be vague, or the caller may try to end the conversation quickly.

It is also important to remember that voice imitation does not necessarily happen in real time. You might hear a previously prepared recording or a voice message sent

through a messaging application. Therefore, you should never automatically assume that because a conversation sounds natural, the person on the other end must be genuine.

When you receive a suspicious call, do not try to determine everything by analysing sound quality. Do not waste time examining whether the caller breathed naturally enough, used the correct intonation, or had familiar background noises. Such observations may be interesting, but they cannot reliably establish someone's identity.

Ending the call and contacting your loved one through a previously known communication channel is considerably more useful. If you hear that you must not hang up because the situation is extremely serious, treat that as an additional reason to verify what is happening.

A Phone Number Is Not Proof Either

Another element that can be misleading is caller identification. We have become accustomed to seeing a contact name or a number we saved many months earlier displayed on our phones. Over time, we begin treating this information as confirmation of who is calling.

However, caller identification can be manipulated. There are techniques for impersonating phone numbers, commonly known as spoofing. Under certain conditions, a scammer can make a different number appear on your screen from the one actually used to initiate the call. The available possibilities depend on the technology and telecommunications infrastructure involved, but the basic conclusion is straightforward: the displayed number does not, by itself, confirm the caller's identity.

The same applies to contact names. Your phone displays the name you previously assigned to a number. It does not conduct an independent investigation every time someone calls to determine whether the person using the connection is actually the owner of that number.

So if you answer a call from your mother and she asks you for money, do not treat the displayed number as sufficient confirmation. Of course, you may genuinely be speaking to your mother. The point is that when a financial transaction is involved, you should not base your decision on a single signal that could be exploited in a scam.

What Does a Typical Impersonation Scam Look Like?

Different scams have different details, but many can be divided into several stages. Understanding the sequence makes it easier to recognize an attempt at manipulation before any money changes hands.

First comes the contact. The scammer chooses the person they want to impersonate and attempts to reach a potential victim. They may use a phone call, text message, messaging app, email, or social media profile.

Next, they establish credibility. They use a familiar photograph, name, voice, or details about the family. Sometimes they do not even need to do much because the recipient fills in the missing information themselves. If a message begins with "Mum, it's me", the recipient will often automatically associate it with a particular person.

The next stage is creating a problem. It may be dramatic or completely ordinary. What matters is that it provides a reason for requesting money. Then comes the pressure: action must be taken now, nobody else can be contacted, and there is no time for additional questions.

Finally, the scammer specifies the payment method. They may provide a bank account number, request a BLIK payment, give details for a quick transfer, or move the conversation to another communication channel. After receiving the money, they may disappear or attempt to obtain another payment.

It is worth remembering that not every scam includes all these stages. Some attempts are extremely short. Others take longer and involve more elaborate interactions. Sometimes a scammer asks for money immediately, while in other cases they first engage in conversation to see how you respond.

The most important point is that you do not need to know the criminal's exact method. You only need to recognize that the conversation is moving towards a transfer of money while the identity of the person requesting it has not been independently confirmed.

Not Every Unusual Request Is a Scam

It is important to maintain a sense of proportion. Family members do not always contact us under ideal circumstances. Someone might lose their phone, experience a banking application failure, need help while travelling, or ask for money in an unusual situation. Not every urgent message is an attempt at fraud.

The objective is therefore not to judge people simply because their behaviour differs from their usual routine. It is to separate two decisions: do I want to help, and am I certain who I am helping?

You can make the first decision very quickly. You can say, "Of course, I'll try to help you." The second requires

verification. You do not have to transfer money immediately to demonstrate that you take someone's problem seriously.

Pay particular attention to whether the person requesting money agrees to ordinary identity verification. Can you call them back? Can you contact another family member? Can you have a conversation without being rushed? Are they willing to wait while you check the payment details?

A single refusal does not prove that someone is a scammer. A person may genuinely be in a difficult situation and react nervously. However, repeatedly blocking every attempt at independent verification while simultaneously demanding an immediate transfer is a serious warning sign.

The First Rule for Recognizing a Threat

From now on, it is worth adopting one simple rule: every request for money requires identity verification, regardless of how the contact appears.

It makes no difference whether the message comes from a new number, an old messaging conversation, a familiar profile, or a phone call featuring your mother's voice. If you are expected to transfer money, first establish who is actually asking for it.

In practice, this means taking three separate actions. First, stop the payment. Second, contact your loved one through a previously known and independent communication channel. Third, confirm not only the request itself but also the amount and the recipient's payment details. This matters because even genuine contact with a family member does not automatically mean that every bank account number provided is correct. Someone may have taken over an account or changed the payment details during the conversation.

If confirmation is impossible, do not make the transfer under pressure. Wait until you receive reliable information. If the situation involves a genuine emergency, you can seek help from the appropriate authorities rather than relying exclusively on instructions from an unverified caller.

This is not about being suspicious of your family. It is a safety rule that works regardless of how much you love someone.

Chapter 2 - Why Do We Believe Before We Verify? The Psychology of Trust and Pressure

Imagine receiving a message from your son. He says he has been involved in a car accident. Nothing serious has happened to him, but he needs money to cover an urgent expense. He asks you not to call because he is in the middle of sorting things out. He provides an amount and a bank account number. Before you have time to read the message carefully for a second time, another one arrives:

"Dad, please, hurry."

What happens inside your head at that moment? You probably do not begin by analysing the account number, the wording of the request, and the possible manipulation techniques involved. Fear comes first. You start imagining your child's situation, wondering whether he is safe, and looking for a way to help him.

That is an entirely natural reaction. When a threat involves someone close to us, emotions can appear faster than calm analysis. It does not indicate a lack of intelligence or naivety. It means that family relationships matter to us and that we respond strongly to information that may concern the safety of people we love.

Scammers deliberately exploit this mechanism. They do not have to overcome your knowledge of banking or convince you of some complicated theory. They only need to create a situation in which you no longer feel like checking anything. You simply want to act.

Understanding your own reactions is extremely important because knowing about scammers' techniques is not always enough. You may be perfectly aware that fake messages, cloned voices, and compromised accounts exist, yet still give in to pressure in a particular situation. Knowledge works best when you can apply it at the exact moment when emotions are trying to take control.

Trust Is Convenient Until Someone Exploits It

Everyday life would be impossible if we had to verify the identity of every person we spoke to. We do not ask our partner for additional identification when they ask us to do the shopping. We do not check every time whether a message from our brother was genuinely written by our brother. We do not carry out a security procedure before every family conversation.

Trust is fundamental to normal human interaction. It saves time and energy. It means we do not have to constantly analyse whether every communication we receive is genuine.

The problem begins when someone deliberately exploits this automatic willingness to trust. A scammer does not necessarily have to earn your confidence from scratch. They can try to borrow it from someone you already know.

In social psychology, we can talk about the influence of familiarity and a sense of closeness on how we evaluate information. Something that feels familiar is often easier for us to accept than something completely unfamiliar. A recognizable name, photograph, speaking style, or family expression can reduce our tendency to question a message.

Imagine receiving two messages. The first comes from a stranger and reads:

"I need 1,000 PLN. Transfer it to the following account."

The second begins:

"Mum, it's me. I've got a problem. Can you help me?"

The financial request may be similar, but your emotional reaction will be completely different.

In the first situation, you will probably maintain some distance. In the second, you may immediately start thinking about how to solve your child's problem. A scammer exploits precisely this difference in our reactions.

There is one thing worth remembering: emotional closeness is not a method of authentication. Trusting someone does not mean that every person using their identity deserves the same level of trust.

Time Pressure Makes Us Ask Fewer Questions

One of the most effective manipulation techniques is urgency. A scammer insists that a decision must be made immediately. In five minutes, it will be too late. The bank will soon close the transaction. Someone is waiting for the money. The situation demands an immediate response.

Time pressure changes the way we make decisions. When we feel that we do not have enough time, we tend to focus on the most obvious solution. We do not examine every possibility. We look for an action that seems to be the quickest.

Under normal circumstances, you might ask ten questions. In a stressful situation, you might decide that just one is necessary: how much money needs to be transferred?

A scammer knows that additional questions increase the risk of their manipulation being exposed. That is why they try

to reduce the time available for reflection. They may repeatedly insist that there is no possibility of calling back, that nobody else must be informed, or that the situation requires immediate action.

Pay attention to the difference between genuine urgency and pressure imposed by the person speaking to you. A real problem may require a quick response, but that does not mean every action must be taken without verifying someone's identity. Even in a difficult situation, you can take a moment to make independent contact.

If someone says, "Don't ask questions, just transfer the money", do not treat that as an argument for acting faster. Treat it as information indicating that the person is trying to limit your ability to make an informed decision.

A useful habit is to establish a personal rule: no transfers made under sudden pressure without independent confirmation. This means you do not have to decide immediately whether the situation is genuine or fraudulent. You simply follow a procedure you established beforehand.

That distinction can be surprisingly powerful. Instead of trying to evaluate the entire situation while someone is rushing you, you rely on a rule that does not change according to the caller's emotions or the dramatic details of their story.

Fear Makes Us Look for an Immediate Solution

Imagine someone telling you that your daughter has been detained and needs money to resolve the situation quickly. You do not have complete information, you cannot speak calmly with your daughter, and the caller insists that every minute matters.

At that moment, you may experience intense fear. Your mind begins concentrating on the possible danger rather than the reliability of the information source. You want to eliminate uncertainty and regain a sense of control.

A bank transfer may seem like the simplest way to solve the problem. Not necessarily because you are convinced that every detail is true, but because taking action gives you a temporary feeling that you are doing something.

This is one of the traps of emotional fraud. The scammer presents payment as the only way to protect someone close to you. As a result, refusing to transfer money may begin to feel like putting that person's safety at risk.

At such a moment, it is worth changing the question. Instead of asking yourself, "What will happen if I don't transfer the money?", ask:

"Do I know who I am supposed to send this money to, and will this transfer actually solve the problem being described?"

This shift in attention is extremely important. Fear makes us focus on the consequences of doing nothing. Verification brings our attention back to facts and available options.

If someone tells you about an accident, you can independently contact your loved one or another family member. If they mention an arrest, do not automatically accept their payment instructions. Seek independent confirmation and use official channels to contact the relevant institutions. Do not hand over money simply because the caller describes the situation as dramatic.

In serious circumstances, staying calm does not mean that you do not care. It means trying to take the right action rather than a random one.

Guilt Is a Tool of Pressure

Not every scam relies on fear. Sometimes criminals appeal to a sense of duty, gratitude, or family responsibility.

You might hear:

"I've always been able to count on you."

"Come on, we're family."

"Can't you really help me?"

"I didn't think you'd leave me alone at a time like this."

These messages can be effective because they touch our relationships. We do not want to be the people who refuse to help those closest to us. Nor do we want to feel that we have disappointed someone who was counting on us during a difficult moment.

A scammer may try to turn an ordinary security question into a moral problem. If you ask them to confirm their identity, they might respond that you do not trust them. If you refuse to make an immediate transfer, they may suggest that money matters more to you than your family.

This is manipulation based on mixing up two completely different issues. You can love someone close to you and still require confirmation that you are actually speaking to them.

In reality, responsible behaviour means that you do not hand money to a random person simply because they know how to make you feel guilty.

It is worth preparing one sentence in advance that will help you maintain this boundary:

"I want to help you, but I always confirm who I'm speaking to before making a transfer."

You do not have to elaborate or justify yourself. You do not have to participate in a discussion about whether you are a good parent, sibling, or partner. A security procedure is not something that needs to be negotiated.

This is particularly important when the person on the other end is deliberately trying to make you feel selfish or disloyal. The more you defend your character, the more time you spend away from the actual question: has the request been verified?

Why Do Scammers Ask You to Keep Everything Secret?

Another manipulation technique involves isolating the victim from other people. The caller may say that you must not inform the family, that the matter is confidential, or that involving someone else could make the situation worse.

Some scenarios include direct instructions such as:

"Don't tell Mum."

"Don't call Dad."

"Don't discuss this with anyone."

Sometimes the scammer explains that secrecy is necessary to avoid causing panic. On other occasions, they present confidentiality as a condition for solving the problem.

Why does this work? Because consulting another person may reveal inconsistencies in the story. Someone in the family might know that the described situation never happened. Alternatively, they might simply call the person supposedly requesting money and quickly verify the request.

Isolation limits access to information. The victim is left with a single version of events and a single source of instructions.

Think about it this way: if you are supposed to send money to help someone close to you, why should checking the situation with another family member be dangerous? Of course, there are private matters that do not need to be shared with every relative. However, a request for secrecy must never take away your right to verify a transaction.

In practice, it is worth adopting a simple principle: nobody can forbid you from checking a request for money. You can respect someone's privacy without giving up independent contact and verification.

A genuine family emergency should not require you to disconnect yourself from every other person who might help establish what is happening.

Familiar Details Can Put Your Guard to Sleep

Sometimes a scammer knows your partner's name, the town where your family lives, or a detail about a recent event. They may even mention something you discussed quite recently.

At that point, a thought may appear in your mind: how would a complete stranger know that? If they know such details, perhaps they really are who they claim to be.

This is a mistake in evaluating evidence. The information may be accurate, but that does not mean it came from the person it concerns. Details about private life may be available through social media, comments, public photographs, previous messages, or compromised accounts. Some information may also come from conversations with other people.