

Outmatched:

Tinder, Scammers, and Match Group's Efforts to Catch Up



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Executive Summary

In June 2025, U.S. Congress Joint Economic Committee Ranking Member Maggie Hassan launched a comprehensive initiative to combat scams targeting Americans. The Ranking Member's work has included bipartisan investigations into the roles that private industries and federal agencies play in combating scams, as well as bipartisan legislation to strengthen scam prevention and response efforts.

As part of this effort, in September 2025, Ranking Member Hassan and Senator Marsha Blackburn, Chair of the Commerce Subcommittee on Consumer Protection, Technology, and Data Privacy, launched an investigation into Match Group regarding scams on its platforms. Match Group is the leading provider of online dating services and owns Tinder, Hinge, Match (formerly known as Match.com), and Plenty of Fish.¹ Tinder has approximately 50 million users per month in 190 countries and is the world's most popular dating app.² Millions of Americans use Match Group's platforms to meet potential partners,³ but scammers can exploit those services to draw users into fraudulent relationships. Romance scams have become a particularly costly form of fraud; the Federal Trade Commission (FTC) reported almost \$1.5 billion in reported losses last year – a nearly 650 percent increase since 2019.⁴ Given Match Group's position as the world's largest online dating company, the prevalence of scams on dating apps has raised questions about the company's efforts to identify and stop scammers before they can harm Americans.

The Joint Economic Committee – Minority's investigation focused on how the company detects and removes fraudulent accounts. Following the launch of the investigation, the company introduced and expanded important measures designed to combat scams. At the same time, the investigation also revealed significant concerns about Tinder's scam detection and moderation systems, especially amidst rapidly evolving scam threats.

Key Finding: Following Engagement with the Joint Economic Committee – Minority, Match Group Significantly Expanded Its Scam Prevention Efforts

- In October 2025, Match Group announced the U.S. rollout of Face Check on Tinder, and in early December deployed Face Check nationwide, requiring all new Tinder users to complete a video selfie verification process. Pilots in summer 2025 in select markets had

shown promising results, and Match Group told the Committee that within a month of deploying Face Check nationwide, it had reduced user interactions with bad actors (e.g., spam, bots, and scammers) on Tinder by more than 70 percent in the United States and that the reduction had been sustained at least over the next seven months.

- After continued follow-up from the Committee about the deficiencies discussed below, Match Group instituted new efforts designed to remove harmful accounts more effectively. Match Group reported to the Committee that in the second half of 2025, Tinder deployed a new model to identify bad actors who use contact information in their profiles (which scammers often do to communicate with victims off the platform). In addition, in the first half of 2026, the company introduced a new AI model that examines profiles and other information to detect scammers and other bad actors; began using another AI model in other automated detection efforts; and added 169 new bad actor detection triggers while improving 108 others.

Key Finding: Internal Documents Highlighted Glaring, Long-Standing Issues with Tinder's Efforts to Protect Users from Scams

- Similar to other online dating companies, Match Group uses a layered approach to scam prevention, including AI machine learning models to detect scammers and other bad actors. According to internal documents that Match Group provided to the Joint Economic Committee – Minority, as of the second half of 2025, Tinder had not updated most of its machine learning models in years. As a result, Tinder detected scammers and other bad actors less reliably and struggled to keep pace with emerging threats. In lieu of stronger AI approaches, Tinder relied heavily on other automated measures that internal documents described as ineffective in many cases. As noted above, it is encouraging that following Committee outreach, Match Group introduced new AI models, but those changes came after a prolonged period during which scams continued to proliferate on Tinder.
- Data that Match Group provided to the Committee show that globally, between May 2024 and December 2025, the number of profile views that a median scammer received increased by more than 700 percent. Specifically, the median scammer in May 2024 received fewer than 70 profile views before Tinder banned them. By December 2025, the median scammer received more than 500 profile views. Information that Match Group provided to the Committee also indicated that Tinder showed scammers and other bad actors to users at higher rates than it did legitimate accounts.
- Data that Match Group provided to the Committee also show that through Q3 of 2025 in the United States, almost 1.5 million scammers or other bad actors on Tinder and Hinge matched with at least one other user. Nearly 500,000 of these accounts exchanged contact information with another user.

These findings show that significant safety shortcomings persisted on Tinder as scammers reached increasing numbers of users on the platform. The Joint Economic Committee – Minority, however, welcomes the steps that Match Group has recently taken to strengthen its scam prevention capabilities and encourages further actions to track and prevent scams. As online fraud becomes more sophisticated through the use of AI and other tools and services, dating apps and other online platforms must ensure that detection and moderation systems quickly and proactively evolve with this threat – and that their services do not give scammers greater opportunities to victimize Americans.

Fake Accounts, Real Losses: Experiences of Scams on Match Group Platforms

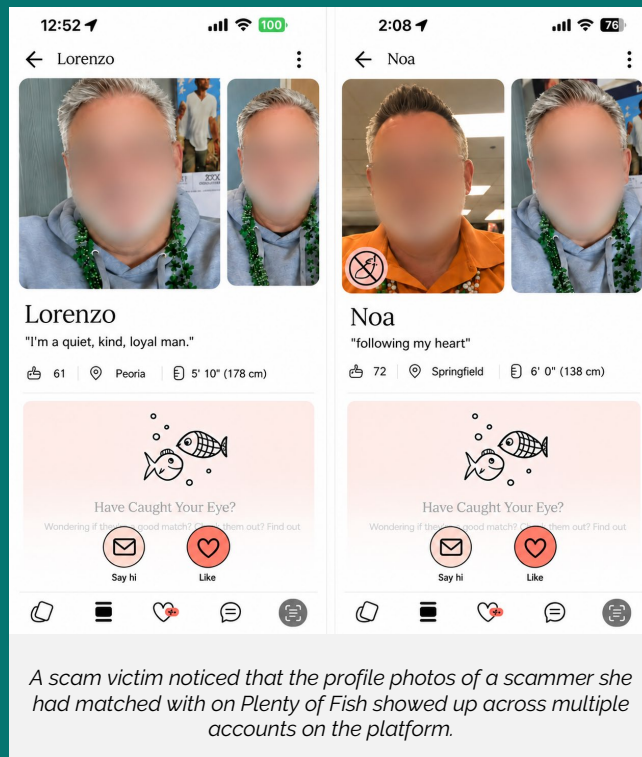
As part of the investigation, the Joint Economic Committee – Minority spoke with individuals who had been scammed on Match Group platforms. Three of their experiences, anonymized, are below.



A scammer sent a fabricated image to a victim claiming that they were in the hospital following a heart attack.

After losing her husband, one woman went on Tinder in 2025 hoping to find companionship and met a man who seemed kind and claimed to be from New Jersey. Over time, he won her trust, then drew her into a series of urgent but fabricated crises — problems on an oil rig, an arrest in Mexico, legal fees, and even a heart attack — that kept her sending money. After that scam collapsed, another group approached her claiming that they could recover what she had lost, only to steal even more through a fake cryptocurrency scheme. The woman believes that the romance scam and the fraudulent recovery effort were connected. In all, she lost more than \$700,000. She emphasized that the harm went far beyond the financial toll. She described mental anguish, PTSD, shame, and a profound loss of trust in others and in her own judgment. Explaining why she decided to share her experience, the woman said: “A romance scam takes more than money, there are wounds nobody sees. You question every conversation, every promise you believed. Some lose savings, homes, and futures. Some lose faith in love somehow. ... And that’s why I started speaking, why I couldn’t just stay still.”

Another woman joined Match.com because of its popularity. Through the platform, a man reached out to her in 2024 who claimed to live nearby. He quickly gained her trust through romantic attention but repeatedly avoided talking over the phone or meeting her in person. The relationship soon turned into escalating requests for money, including a demand for \$90,000 tied to an alleged business emergency overseas. As inconsistencies mounted, she reverse-searched the man’s photographs and phone number and found that he was a fake. After questioning him with what she found, he became angry and aggressive, continued calling from different numbers, and kept pressuring her for money. Because he knew her home address, she became increasingly afraid that he might be dangerous or could come to her house. She ultimately paid for a one-way airline ticket and gift cards, but the demands continued. She struggled to report the account to Match.com and later encountered another apparent scammer on the platform. Soon after, she stopped using Match.com, and she believes that stronger identity verification, stolen-photo detection, and reporting measures are needed.



After joining Plenty of Fish in 2024, a separate woman met a man on the platform who claimed he was as an engineer working in the same state. She knew to be vigilant against scammers; she did a reverse image search of him, for instance, to check that he wasn't impersonating someone else. Yet as they continued to talk, the man began asking for money, raising a succession of purported work-related and medical emergencies. After she discovered he was a scammer, the man continued to contact her around the clock and switched phone numbers and email addresses whenever she blocked him. Over an intense two-month period, the woman sent the man nearly \$100,000 in cryptocurrency payments. She later found other Plenty of Fish profiles using the same profile images, which she reported to the platform but said she never received a response. Looking back, she has struggled to understand how it had all happened; she increasingly had doubts about the man but felt as if she was in a vortex that she couldn't get out of. She also described how people who fall prey to scammers are often left to figure out on their own where to turn for help.

Introduction

Online Dating Scams and Match Group

Scams on Dating Platforms

Scammers can use online dating platforms to find and contact potential victims, and most online daters believe that they have encountered a scammer when using a dating site.⁵ In a romance scam, the perpetrator feigns romantic interest in the victim, builds trust with them over time, and ultimately steals their money.⁶ These scams have become a leading form of financial fraud in the United States. The Federal Trade Commission (FTC) recorded nearly \$1.5 billion in reported losses last year– up from \$201 million in 2019, a nearly 650 percent increase.⁷ Romance scams begin across a range of online platforms, and nearly 60 percent of people who reported losses to the FTC last year said that the scam began on social media, according to data released in April 2026.⁸

These scams can be especially devastating for older Americans, whose entire savings or retirement accounts are at risk. More than a decade ago, a retired teacher from New Hampshire lost more than \$25,000 to a scammer she met on Match.com, leaving her, in her own words, “in debt for the rest of my life.”⁹ More than a decade later, similar harms continue on Match.com. In one example, one woman told the Joint Economic Committee – Minority that a scammer she met on the website initially demanded \$90,000 and continued pressing her for money, an airline ticket, and gift cards. She ultimately agreed to some of his financial demands, explaining that she had become “more and more scared” because the scammer had her home address and she feared for her physical safety.¹⁰

Romance scams have also impacted young people. In 2022, the FTC found that reports of these scams from 18- to 29-year-olds increased tenfold over just five years.¹¹ This age group is particularly vulnerable to “sextortion” – a romance scam variant in which scammers obtain explicit photos from victims and demand payment to keep them private.¹² Beyond the direct financial losses, this scam can cause profound psychological distress that, in some cases, has driven young victims to suicide.¹³ According to survey results published in the *Journal of Economic Criminology*, multiple Match Group platforms recently ranked among the top five online platforms used by scammers to meet sextortion victims.¹⁴

Romance scams are not the only schemes that fraudsters seek to initiate on dating apps. Dating app scams also include the “pig butchering” scam, in which the perpetrator convinces the victim to put increasing sums of money into a fraudulent cryptocurrency investment before disappearing with the funds.¹⁵ In June 2025, federal authorities in Massachusetts seized approximately \$200,000 linked to a “pig butchering” scam that began on Tinder.¹⁶ In that case, the scammer conned a single victim out of more than \$500,000 through a series of fraudulent crypto investments.¹⁷ Pig butchering scams originating on Match Group platforms have harmed individuals across the country.¹⁸ While it did not disaggregate by romantic and non-romantic

schemes, the Federal Bureau of Investigation reported more than \$7 billion in losses to pig butchering scams last year.¹⁹

Match Group

Match Group is widely considered the world's biggest online dating company.²⁰ Match Group's portfolio of online dating platforms includes, but is not limited to, Tinder, Hinge, and Match.com.²¹ In the United States, more than 11 million people use Tinder each month.²² Hinge, meanwhile, has nearly 6 million domestic monthly active users.²³ The United States is the largest market for Match Group by revenue, and nearly half of online daters have used a Match Group platform.²⁴

In general, Match Group platforms connect users seeking to form a romantic relationship. To facilitate a connection, a platform typically provides users with a curated feed of potential partners based on user input, proximity to potential matches, and other factors. Tinder, for example, displays these profiles in a "card stack" where users swipe right or left to indicate interest. When two users swipe right on each other, they "match" and can begin chatting.²⁵

Romance scams have been a long-standing challenge for Match Group. In 2019, the Federal Trade Commission (FTC) sued the company, alleging that it had knowingly exposed users to fraud.²⁶ Specifically, the FTC alleged that Match Group had advertised – and allowed Match.com users to access – messages from accounts that the company had previously identified as scammers.²⁷ The FTC further alleged that Match Group used these practices to induce Match.com members to purchase subscriptions.²⁸ Match Group disputed the FTC's characterization of its practices and emphasized its anti-fraud efforts. In a press release following these allegations, the company asserted that it had developed "industry leading tools and AI" to detect and ban fraudulent accounts.²⁹ In addition, Match Group contended that most of the accounts that the FTC called scammers were instead spammers and bots.³⁰ At the same time, Match Group has stated that it "permanently discontinued" the above practices.³¹ Since then, however, individuals who have worked at Match Group – as reported by CBS News and other outlets – have stated that "[rooting out scammers] wasn't a real priority backed up by resources" and alleged that company leadership resisted user safety improvements that could slow corporate growth.³²

At times, Match Group officials have publicly framed user safety concerns as, at least in part, a problem of perception. In an August 2025 earnings call, CEO Spencer Rascoff told investors that the company had made "substantial progress in trust and safety" by enhancing bot-detection systems and other efforts, which he stated were making Tinder "safer and more trustworthy at scale."³³ Later in the same call, when asked about bad actors, Mr. Rascoff stated that online dating "suffers from a perception issue with respect to trust and safety" and that meeting people through a dating app like Tinder is "the safest way to meet somebody" and "certainly safer than

meeting a stranger in real life.”³⁴ As discussed later in this report, Mr. Rascoff’s comments came amid serious internal concerns and more Tinder users encountering scammers.

The Joint Economic Committee – Minority’s Investigation

On September 24, 2025, Senator Maggie Hassan, Ranking Member of the Joint Economic Committee, and Senator Marsha Blackburn, Chair of the Commerce Subcommittee on Consumer Protection, Technology, and Data Privacy, issued requests to Match Group seeking information and documents about scams on its platforms and the company’s efforts to take action against them. These requests focused on Match Group’s policies and tools for detecting fraudulent accounts, metrics on the volume and activity of these accounts, and internal documents concerning their characteristics and behavior.³⁵ Following these requests, Match Group provided two written responses and a combined 642 pages of internal documents in October and November 2025.³⁶ In January 2026, Match Group provided a third written response and an additional 32 pages of documents in response to staff-level questions.³⁷

Although Match Group provided materials regarding both Tinder and Hinge, its production included more detailed documents and data concerning Tinder’s scam detection and moderation efforts. Given Tinder’s leading role in Match Group’s business and the dating-app market more broadly, Committee Minority staff focused much of their subsequent engagement with the company on Tinder’s anti-scam efforts.

Consistent with that focus, Committee Minority staff interviewed Match Group’s Head of Trust & Safety Yoel Roth on April 15, 2026, regarding Tinder’s scam-detection systems and related Trust & Safety practices. Following the interview, the company emailed written answers to staff-level questions in May 2026.³⁸ Amid continued engagement, Match Group submitted additional information to the Committee – Minority in June, July, and September 2026.³⁹

Because this investigation involved technical complexity, the Committee – Minority consulted several subject matter experts to assist in understanding the information that it received. Together, internal documents provided by Match Group, the company’s written responses, the interview with Dr. Roth, and outside expert feedback form the basis for the findings below, which focus primarily on Tinder while mentioning Hinge where relevant.

Following Engagement with the Joint Economic Committee – Minority, Match Group Significantly Expanded Its Scam Prevention Efforts

Match Group Rolled Out a User Verification Feature That Has Reduced Users’ Exposure to Bad Actors by More than 70% on Tinder

Following the launch of the Committee – Minority’s investigation, Tinder significantly expanded its use of Face Check, which works to reduce users’ exposure to scammers and other bad actors

by requiring new users to complete a video selfie verification process. According to Match Group, Face Check confirms the liveness of new users, matches their face to a profile photo, and enables detection of duplicate accounts across a platform.⁴⁰

In its October 2025 response to the Committee – Minority, Match Group stated that Tinder would expand its use of Face Check.⁴¹ The company then publicly announced this intention the following week and deployed this measure nationwide in December 2025.⁴² Prior to the nationwide deployment, Match Group publicly reported a more than 60 percent reduction in user interactions with bad actors – including spam, bots, and scammers – after testing Face Check in select markets, including seven countries and California, in summer 2025.⁴³ In July 2026, Match Group told Committee Minority staff that Face Check had reduced interactions with bad actors by more than 70 percent on Tinder within the first month of the nationwide deployment and that the reduction had been sustained since then.⁴⁴ Match Group has also introduced Face Check to Hinge, where it reported a 20-30 percent decrease in user interactions with scammers and other bad actors in key markets.⁴⁵ The company recently announced that it will deploy Face Check across additional platforms, including Match (formerly known as Match.com).⁴⁶ In addition, in June 2026, the company told Committee Minority staff that it is further “investing heavily in ... implementing mandatory biometric verification at sign-up to help prevent inauthentic users from signing up in the first place.”⁴⁷ One expert that the Committee – Minority spoke with stated that biometric identification can be particularly effective against scammers because they are often real people rather than bots and are less likely than spammers to reuse account assets.⁴⁸

While it is very encouraging that Face Check has significantly reduced encounters with bad actors, it is worth noting that this category of accounts encompasses spam, bots, and scammers. Scammers warrant particular attention because, as human actors, they can adapt their behavior and tailor their tactics in ways that bots and spam cannot.⁴⁹ When the Committee – Minority requested Face Check data specific to scams, Match Group instead provided data that combined scams with spam (even though in other instances, the company provided data that separated scammers from other bad actors).⁵⁰ According to one expert the Committee – Minority consulted, further information would be necessary to fully evaluate the effectiveness of Face Check against scammers specifically.⁵¹ In addition, news reports from earlier this spring raised concerns about methods scammers could use to obtain verified profiles despite the Face Check requirement.⁵² Notably, an internal Hinge moderator training document that Match Group provided to the Committee – Minority shows that the company knew of these fraudulent methods for obtaining verification on Tinder before they became the subject of public reporting.⁵³ Match Group told the Committee – Minority that “training Hinge moderators to recognize and address attempts to misuse verification is itself a risk-mitigation measure within Match Group’s layered defenses.”⁵⁴

Additional Match Group User Safety Efforts at the Company and Across Sectors

Similar to other online dating companies, Match Group uses AI machine learning models, other automated tools, and human moderation as part of its scam prevention systems on Tinder and Hinge.⁵⁵ Together with Face Check, those measures form the company's layered approach to Trust & Safety.⁵⁶ According to Match Group, these systems identify potential bad actors with varying levels of confidence.⁵⁷ Based on that confidence level, the systems can automatically take protective measures against suspected scammers, including restricting their visibility to other users.⁵⁸ When Match Group reaches "sufficient confidence" that an account is a scammer, the account may be either banned outright or suspended and escalated to moderator review.⁵⁹ When an account is deemed suspicious but confidence falls below the threshold of "sufficient confidence," accounts may receive a mandatory verification challenge (e.g., interactive puzzle test or selfie request).⁶⁰ Once suspended or put into a challenge state, an account is removed from the recommender (i.e., the system that determines which users to recommend as potential matches) and will not be visible to new users.⁶¹ Additional restrictions depend on the enforcement action applied to the account. Suspended users cannot match with new users but can continue to chat with existing matches.⁶² Accounts that receive a verification challenge cannot resume use of the platform until they have completed verification.⁶³

In addition to its technical guardrails, Match Group detailed to the Committee – Minority its work to lead cross-industry efforts to combat scams. In its October 2025 response, the company stated that "we take a leading role in forging partnerships with other companies and organizations" to stop online scams.⁶⁴ In May 2024, for example, Match Group co-founded the Tech Against Scams Coalition, which includes major companies like Meta and Coinbase that share information about scams on their platforms.⁶⁵ Match Group also shared that it sits on the steering committee for the Aspen Institute's National Task Force on Fraud and Scam Prevention and the advisory board for the Global Anti-Scam Alliance.⁶⁶ In addition, the company noted that it has collaborated with organizations such as Stop Scams UK, the Australian National Anti-Scam Centre, the United Nations Office on Drugs & Crime, and Spain's National Association Against Scams with Emotional Manipulation.⁶⁷ Finally, the company has worked with law enforcement to combat scams. It stated to the Committee – Minority that it introduced "the dating industry's first-ever law enforcement portal to streamline collaboration with authorities to combat criminal activity" in 2021.⁶⁸ Through a later partnership with the platform Kodex, Match Group reported that law enforcement typically receives responses to requests submitted to the company within 24 hours.⁶⁹

Internal Documents Highlighted Glaring, Long-Standing Issues with Tinder's Efforts to Protect Users from Scams

TERMS	DEFINITIONS
Machine learning models	AI models that are trained on past data – such as data on scam accounts – so that they can identify other accounts with similar behavior or attributes. ⁷⁰
Rules	Human-written instructions layered on top of machine learning models that automatically tell the detection system to flag accounts with specific behavior or attributes (e.g., accounts from a specific suspicious location). ⁷¹
Signals	Behaviors or attributes that detection systems – including machine learning models and rules – can use to identify scammers and other bad actors. ⁷²

While in recent months, Face Check has significantly improved Match Group’s efforts to block scammers and other bad actors, documents that the company produced to the Committee – Minority raise significant concerns regarding glaring, long-standing issues with the company’s scam prevention efforts as recently as late last year. These issues spanned core components of Match Group’s layered Trust & Safety approach, specifically the machine learning models and rules that Tinder uses to identify scammers and other bad actors.

On September 12, 2025, Match Group Trust & Safety staff met to discuss a “holistic” machine learning model that was in development at the time.⁷³ The meeting’s premise was straightforward: staff, including machine learning engineers, had identified serious shortcomings in Tinder’s approach to scaled abuse accounts (SAA) – accounts that perpetrate harm at volume, including scammers.⁷⁴ In the view of these employees, these “shortcomings must be rectified to effectively identify” scammers and other bad actors on Tinder.⁷⁵

The sections below describe the shortcomings that Trust & Safety staff identified in Documents 1, 2, and 3, which Match Group provided to the Committee – Minority in October and November 2025. These documents evaluated the condition of Tinder’s detection and moderation systems and identified notable limitations in the platform’s ability to identify, review, and remove scammers and other bad actors effectively. Specifically, the documents described:

- Most machine learning models not being updated in in years;
- Rules that were “outdated,” “inconsistent,” and “redundant”; and
- Concerns about “exposure,” a user risk metric central to internal Trust & Safety decision-making.⁷⁶

The deficiencies outlined in Documents 1, 2, and 3 are especially concerning in light of additional materials that Match Group provided to the Committee – Minority, detailed below, that show prolonged and increased user exposure to scammers on Tinder. According to those materials, Tinder had shown scammers to increasing numbers of users for nearly two years, and at higher rates than the platform had shown legitimate users.⁷⁷ In one expert’s assessment, Match Group “did not do due diligence in ways that it could have, by its own internal reporting but also by just common sense, given the heightened likelihood that its client base would be targets for fraud.”⁷⁸

Importantly, Documents 1, 2, and 3 also outlined remediations, including new detection and moderation AI models, that would address the limitations they identified.⁷⁹ In correspondence with Committee Minority staff, Match Group initially stated that it does not “keep a database of specific updates” when asked to identify which, if any, of the proposed models Tinder had implemented.⁸⁰ (According to one expert, Trust & Safety leadership would be aware of any updates and “all modern software engineering teams. ... could deliver this information if asked.”)⁸¹ The company also did not provide information on how the proposed models, if implemented, would improve Tinder’s ability to detect bad actors and distinguish them from legitimate users.⁸² Following additional questions from the Committee – Minority, the company conveyed to Committee Minority staff in late June 2026 that Tinder has “since acted on” the proposed remediations and cited some new AI models.⁸³ While many of these shortcomings should not have existed in the first place – and should have been addressed prior to Congressional scrutiny – the Committee – Minority welcomes Match Group’s remediation efforts, along with the success of Face Check, as evidence that the company is now working to remedy the scam prevention deficiencies discussed below.

Document	Description
Document 1	A technical planning document entitled “[2025 H2] Holistic SAA Detection Model,” last updated September 16, 2025. The document identifies shortcomings in Tinder’s scaled abuse detection systems and includes dated meeting notes regarding the development of the holistic SAA detection machine learning model. ⁸⁴
Document 2	A technical planning document entitled “One-Pager: Future State of Tinder Trust ML,” dated August 18, 2025. The document summarizes challenges in Tinder’s detection and moderation systems for all categories of bad actors and outlines a plan to consolidate existing machine learning models into a smaller set of models that can detect wider categories of bad actor behavior. ⁸⁵
Document 3	An untitled technical planning document that describes detection limitations on Tinder for all categories of bad actors, consequences for moderation as a result, and the proposed use of AI to replace most manual moderation. The document specifies milestones for this transition, with target dates beginning in October 2025. ⁸⁶

Tinder Used Outdated AI Models, Compromising the Platform's Ability to Identify Scammers; Following Committee – Minority Engagement, Match Group Made Some Improvements

In public statements and correspondence with the Committee – Minority, Match Group has emphasized the effectiveness of its scam detection systems and their use of AI. Although Match Group's October 2025 response recognized that "no defense is perfect," the company has consistently foregrounded the role of machine learning when describing those systems.⁸⁷ In one example, a January 2025 Tinder "Romance Scams Awareness Guide" available online represents that "advanced [machine learning] systems" can ban bad actors "before they interact with anyone," so users "never meet or match" with them."⁸⁸ In October 2025, Match Group similarly emphasized to the Committee – Minority that it employs "cutting-edge AI and machine learning" to identify scammers and respond appropriately.⁸⁹

Documents from the second half of 2025 that Match Group provided to the Committee – Minority, however, indicate that most Tinder machine learning models were less capable of identifying scammers and other bad actors than Match Group had suggested. The Committee – Minority's review found that Tinder's detection system infrequently updated machine learning models, did not account for common scammer signals, and relied heavily on rules that ineffectively identified these threats. Following engagement with the Committee – Minority, Match Group made some improvements to the deficiencies described in this section.

A. As of 2025, Match Group Had Not Updated Most Tinder Machine Learning Detection Models for Years

In its October 2025 response, Match Group described scammers as a "constantly evolving" threat, but internal documents that the company provided to the Committee – Minority raise the concern that the company failed to update Tinder's machine learning models accordingly.⁹⁰ Document 1 states, for example, that scaled abuse accounts "pose a significant challenge to the Tinder Trust & Safety ecosystem."⁹¹ The document further notes that scammers had specifically represented up to 40 percent of scaled abuse in the United States.⁹² Yet, Document 1 notes that "most of [Tinder's machine learning models] have not been updated for years."⁹³ As a result, Document 1 continues, these models did not detect signals such as device location, IP address changes over certain periods, and swiping behavior that can suggest an account is a scammer or other bad actor.⁹⁴ According to Document 2, moreover, "several models have not been refreshed with the latest data or techniques, leading to performance degradation," meaning that the models identified bad actors less reliably.⁹⁵ This meant that "[a]s new threats emerge ... the current system struggles to keep pace."⁹⁶

With respect to these issues, Match Group provided several responses to the Committee – Minority. In his interview with Committee Minority staff, Dr. Roth did not clarify whether those statements in Documents 1 and 2 were accurate or whether the company had taken any specific steps to address the deficiencies identified.⁹⁷ Dr. Roth explained that Tinder performs ongoing

maintenance on its machine learning models, including expert review to determine whether the models have become less reliable.⁹⁸ Dr. Roth also explained that Tinder uses findings from those reviews to inform model development and retraining – that is, providing models with data about how scammers behave so they can identify accounts that behave similarly.⁹⁹ According to Dr. Roth, Match Group retrains its models sometimes every year or every couple of years.¹⁰⁰ In his view, the company trains its models with enough data for these extended periods.¹⁰¹

Experts that the Committee – Minority consulted, however, doubted that retraining machine learning models annually or biennially would allow the models to detect scams effectively. For example, a former senior trust and safety official at multiple major social media companies with experience at another dating app (Expert 1) told Committee Minority staff that because scammers rapidly adapt their tactics, machine learning models typically require monthly – if not daily – retraining to keep pace.¹⁰² An expert on online platforms and former senior Department of Justice official (Expert 2) similarly explained that a one- to two-year model retraining cadence would cause accuracy to “degrade quite severely.”¹⁰³ According to a former senior researcher focused on AI safety and security at a large tech corporation (Expert 3), Tinder – as a steady target of scams – would need to retrain its machine learning models monthly at minimum, depending on other metrics and the systems in place to monitor flagged content.¹⁰⁴ Expert 3 also told Committee Minority staff that retraining models once or twice a year would mean that the company “did not take fraud detection seriously.”¹⁰⁵ The insufficiency of Match Group’s approach to Tinder’s machine learning models was underscored by a significant increase in users’ encounters with scammers, as detailed later in this report.

Following Dr. Roth’s interview, Match Group declined to specify when it had retrained Tinder’s machine learning models and whether the models detect common scammer signals.¹⁰⁶ After continued follow-up from the Committee – Minority, the company stated that it has “made continued material improvements to Tinder’s detection systems to address limitations raised in [Document 1].”¹⁰⁷ In the second half of 2025, for example, Tinder “deployed a new Private Information detection model” to detect scammers and other bad actors who place contact information like social media accounts in their profiles to move users off-platform quickly.¹⁰⁸ In the first half of 2026, the company also introduced a new model that examines signals like usernames, bios, and other information to detect multiple categories of bad actors, including scammers.¹⁰⁹ Finally, Match Group stated that in the first half of 2026, Tinder “began leveraging a scaled abuse model as an input to Tinder’s [detection] rules” and that the platform had created 169 automated rules and improved 108 others aimed at targeting and removing “inauthentic actors” during this same time period.¹¹⁰ While overreliance on rules can create its own challenges – as discussed in the next section – the Committee – Minority welcomes these actions as a step forward.

B. As of 2025, Match Group Relied on Patchwork Detection Rules that Ineffectively Identified Scammers and Other Bad Actors

Match Group told Committee Minority staff following Dr. Roth's interview that Tinder "detects and leverages ... signals" that the Committee – Minority raised (such as device location, IP address changes, and swiping behavior) through the use of rules and that a "layered rules-plus-[machine learning] pipeline is the industry-standard approach."¹¹¹ The company further stated that "rules are an additional safety layer that catches what [machine learning] misses, not a sign the system left users unprotected."¹¹²

However, the Committee – Minority's consultations with experts along with concerns from Match Group staff in Documents 1, 2, and 3 indicate that the ways in which Tinder used rules reflected constant gaps in machine learning capabilities. Tinder's overreliance on rules permitted scammers and other bad actors to bypass the detection system quickly, generated caseloads that limited human moderators' ability to stop scammers, and delayed enforcement against scammers and other dangerous accounts.¹¹³

As of 2025, Bad Actors "Quickly" Bypassed Detection Rules that Tinder Had Instituted to Compensate for Machine Learning Limitations

Document 1 explains that Tinder has "had to manually curate rules" to "patch the system" and "compensate for the misses of [machine learning] prediction."¹¹⁴ The document further notes that Tinder has "constantly [had] to add more rules" because "bad actors quickly find new ways to hack the detection system."¹¹⁵ The document continues: "[W]e need to prioritize [machine learning] modeling, building stronger [machine learning] signals and only use rules when the [machine learning] model misses some signals in small uses cases."¹¹⁶

These observations underscore a familiar limitation of rule-heavy systems in detecting scammers. Although rules are commonly used as rapid response tools in various fraud detection contexts, scammers may adapt around them with simple adjustments to their behavior (e.g., using a Virtual Private Network to change their location).¹¹⁷ Amazon Web Services, for example, noted in a 2023 post that "[t]raditional rule-based fraud detection systems are capped in their ability to quickly iterate as they rely on predefined rules and thresholds."¹¹⁸ In addition, IBM has stated that "[t]raditional rule-based controls that were once effective now struggle to keep pace with coordinated fraud networks."¹¹⁹ In an article discussing recent investments in anti-scam AI tools, Meta likewise stated that "scammers use subtle tricks and deceptive framing that are hard to catch with traditional detection systems."¹²⁰

When asked in his interview with Committee Minority staff whether Tinder increasingly added new rules over the past two years, Dr. Roth stated that he did not know and would not consider that a relevant metric.¹²¹ Experts that the Committee – Minority consulted offered additional context: According to Expert 1, online platforms should only use rules as a "band aid" in response to urgent situations, and rules are not a durable approach compared to AI such as machine

learning models.¹²² Expert 1 also told Committee Minority staff that the rate of new rules can likely be viewed as a measure of the resilience of existing defenses against bad actors.¹²³ In other words, the continual need to add new rules likely indicates that bad actors are repeatedly bypassing existing defenses.¹²⁴ Relatedly, when asked whether rules are only added when machine learning models cannot catch bad actors, Expert 1 answered that “at all the places I worked that would be true.”¹²⁵ According to Experts 1 and 3, while rules can be situationally useful, the ways in which Tinder was using and relying on rules was questionable.¹²⁶ Expert 3 likewise told Committee Minority staff that the rate at which Tinder needed to add rules suggests that the platform was only patching issues rather than addressing the problem more broadly.¹²⁷

As of 2025, Many of Tinder’s Detection Rules Were “Redundant, Outdated, or Inconsistent;” Led to Non-Scam Accounts at Times Being Labeled as Scams and Vice Versa; and Delayed Enforcement Against Scammers and Other Bad Actors

When rules are used to compensate for gaps in machine learning models, a diligent trust-and-safety process would involve monitoring those rules, using findings to improve the models, and retiring rules that have become obsolete.¹²⁸ In the case of Tinder, however, Documents 1, 2, and 3 together indicate that the platform did not do so, which in turn led to caseloads that overwhelmed human moderators and diverted their attention from accounts that presented clearer or more immediate risks. Document 2 notes that “rules were originally designed to quickly capture harmful patterns, but over time many have become redundant, outdated or inconsistent.”¹²⁹ Document 3 similarly observes that the “large set of hand-written rules” has contributed to “redundancy” and “inconsistent performance” in the detection system.¹³⁰ Importantly, both documents note that these conditions have driven “high” and “rising” numbers of false positives – accounts that moderators later reviewed and assessed as not being bad actors at the time – at the automated detection stage, creating “an excessive number of cases” that “overload human moderators.”¹³¹

Of even more concern, at times, accounts that moderators assessed as false positives later proved to be bad actors, but the moderators had failed to identify these accounts in their initial review. Document 1 explains that when scammers and other bad actors did reach human review, moderators often lacked sufficient evidence to identify and ban them.¹³² The document suggests that if Tinder were to “reduce reliance on manually crafted rules” and build “better [machine learning] signals,” fewer dangerous accounts would escape moderation and put users at risk.¹³³ In practice, these moderation lapses meant that bad actors that reached moderation were not immediately banned and instead may have continued to interact with and harm legitimate users until the platform gathered additional evidence.

Against this backdrop, Dr. Roth in his interview with Committee Minority staff stated that Tinder updates its rules “as needed.”¹³⁴ Citing company data retention practices, Match Group also told the Committee – Minority that it could not provide the historical rate at which Tinder’s human

moderators reviewed and incorrectly cleared accounts that the platform later identified as scammers.¹³⁵ With respect to bad actors in general, however, the company stated that “many such accounts are later removed once sufficient evidence of a policy violation is established.”¹³⁶ Dr. Roth also noted that Tinder is using AI to reduce the number of moderation decisions that humans would otherwise need to make.¹³⁷ Following Committee – Minority engagement, Match Group told Committee Minority staff in June 2026 that Tinder is “implementing AI moderation in partnership with vendors like Musubi.”¹³⁸

As of 2025, Match Group Lacked “Timely Estimates of True User Exposure and Residual Risk” to Scammers and Other Bad Actors on Tinder

In correspondence with the Committee – Minority, Match Group stated that along with user reports (interactions with bad actors that users submit directly to a platform), “exposure” – a measure for how often users encounter bad actors – is the “most important” metric for the effectiveness of Tinder’s user safety efforts.¹³⁹ In his interview with Committee – Minority staff, Dr. Roth also identified exposure as the metric that Tinder uses “writ large” to evaluate how effectively machine learning models identify scammers and other bad actors, as well as an indicator for whether those models need improvements.¹⁴⁰

The internal documents that Match Group provided to the Committee – Minority, however, show concerns from company staff about how the company determined exposure (also internally referred to as “exposure rate analysis”) and the insights into user risk that could be drawn from the metric as measured.

Document 3 states that rising false positives constrained moderation capacity and limited internal estimates of exposure:

*Detection relies on a large set of hand-written rules and many separate models. Over time, this has led to redundancy, inconsistent performance, and rising false positives, which in turn overload human moderators. The result is a large, ever-growing review queue for human moderators that is costly and operationally brittle; most items are routine or low-risk yet still consume moderator time. **High manual volume also constrains how much we can sample for exposure analysis, so we often lack timely estimates of true user exposure and residual risk.***¹⁴¹

If Tinder’s exposure measurements were not sufficient and timely, these limitations may have created a false sense of security for the platform and delayed improvements to scam-detection systems.¹⁴²

In his interview with Committee Minority staff, Dr. Roth argued that increased sampling would lead to diminishing returns, and that Tinder is measuring the appropriate amount of exposure.¹⁴³ At the same time, Dr. Roth acknowledged that Tinder has increased sample sizes in some international markets, but not the United States, where he considers sampling sufficient.¹⁴⁴ Following ongoing engagement with the Committee – Minority, Match Group told Committee

Minority staff that Tinder “plans to supplement” exposure sampling with “[AI]-assisted labeling to expand coverage.”¹⁴⁵ The Committee – Minority welcomes this step to strengthen efforts to assess the effectiveness of Tinder’s scam prevention systems.

Match Group’s Own Data Show that Tinder Increasingly Exposed Significantly More Users to Scammers from Early 2024 to Late 2025

Global data that Match Group provided to the Committee – Minority show rising scam risk to users on Tinder.¹⁴⁶ Specifically, the data show that scammers on Tinder received increasing numbers of “impressions” between April 2024 and December 2025 (the full period covered by the data provided).¹⁴⁷ The median scammer, for example, saw a more than 700 percent increase in their number of impressions during this period.¹⁴⁸

Throughout the Committee – Minority’s investigation, Match Group has offered varying definitions for the term “impression.”¹⁴⁹ These varying definitions mean that it is unclear whether every impression reflects an instance where Tinder *recommended* one user to another user as a potential match, but it is clear across the definitions that each impression represents an instance where Tinder at least *showed* a user’s profile to another user in some context. Overall, the definitions indicate that Tinder’s recommendation system is at least one source of a user’s impressions, and that rising impressions for scammers reflect rising user exposure to scams.

As previously discussed, the Committee – Minority welcomes the progress that Tinder has made through Face Check in reducing users’ exposure to bad actors, some of which are scammers. It also notes, however, that Match Group implemented these protections only after users experienced prolonged and increased exposure to those dangerous accounts.

A. Scammer Impressions Significantly Increased on Tinder for Nearly Two Years

Internal Match Group Trust & Safety data show that individual scammers on Tinder received growing numbers of impressions before Tinder detected and effectively banned them. To track scammers’ reach on the platform, Match Group looked each day at identified scam accounts, ranked each account based on how many impressions it had received in the 30 days prior to identification, and then categorized each account by percentile (specifically the 50th, 70th, 80th, and 90th percentiles).¹⁵⁰ For example, the 50th percentile threshold shows the number of impressions that the typical (or median) scammer received, while the 90th percentile threshold shows the number of impressions that more highly-visible scammers received.

Figure 1 shows the number of impressions at the 50th, 70th, 80th, and 90th percentile thresholds for each day between April 26, 2024, and December 31, 2025 (the full range of impressions data that Match Group provided), along with linear trend lines for each series.¹⁵¹ Looking just at the 90th percentile threshold, for example, its value rose from 2,447 impressions on April 26, 2024 (the first blue dot in Figure 1), to 4,039 impressions on December 31, 2025 (the last blue dot in Figure 1).¹⁵² This significant increase – along with the upward-sloping trend line – means that during this period, Tinder showed the most prolific scammers to more and

more users before eventually removing them from the platform. In fact, impressions for all categories of scammers trended upwards during the covered period. See also Figure 2 (showing the monthly average number of scammer impressions in May 2024 and December 2025).

Figure 1: Scammer Impressions on Tinder from April 2024 through December 2025

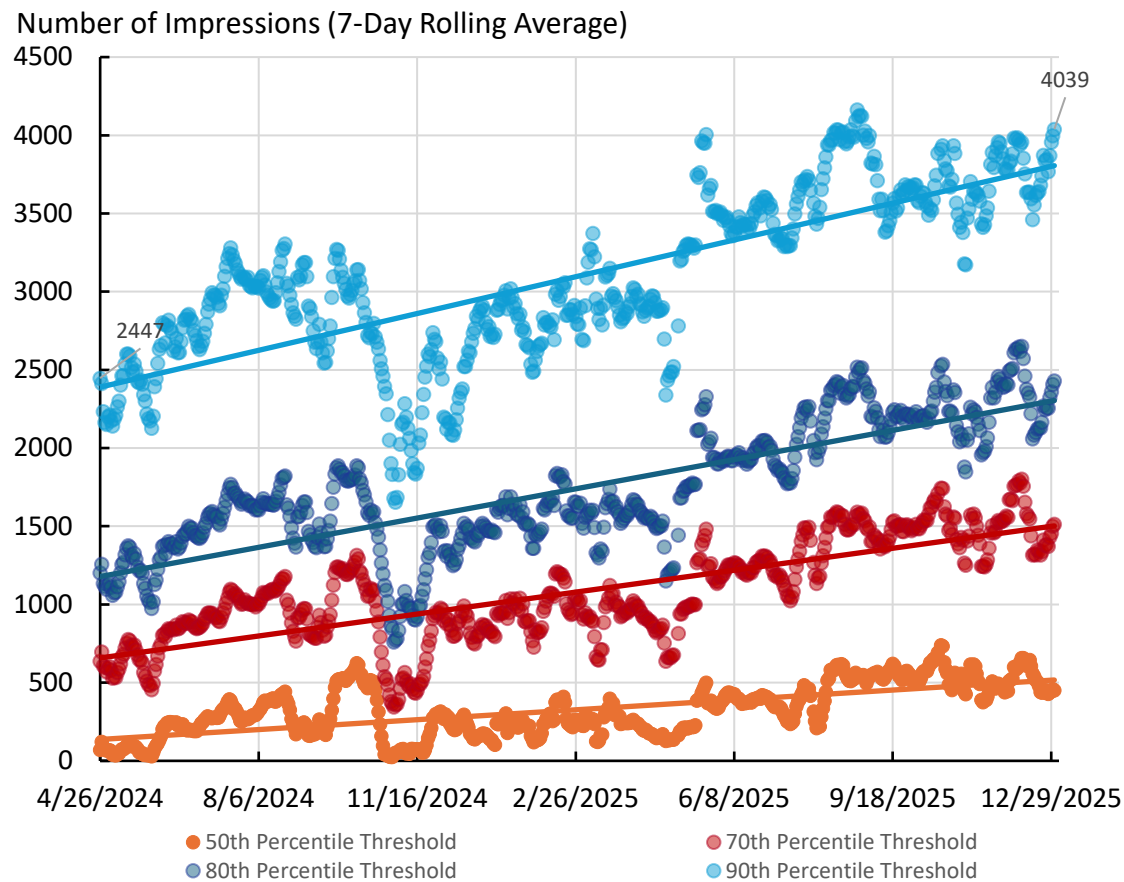
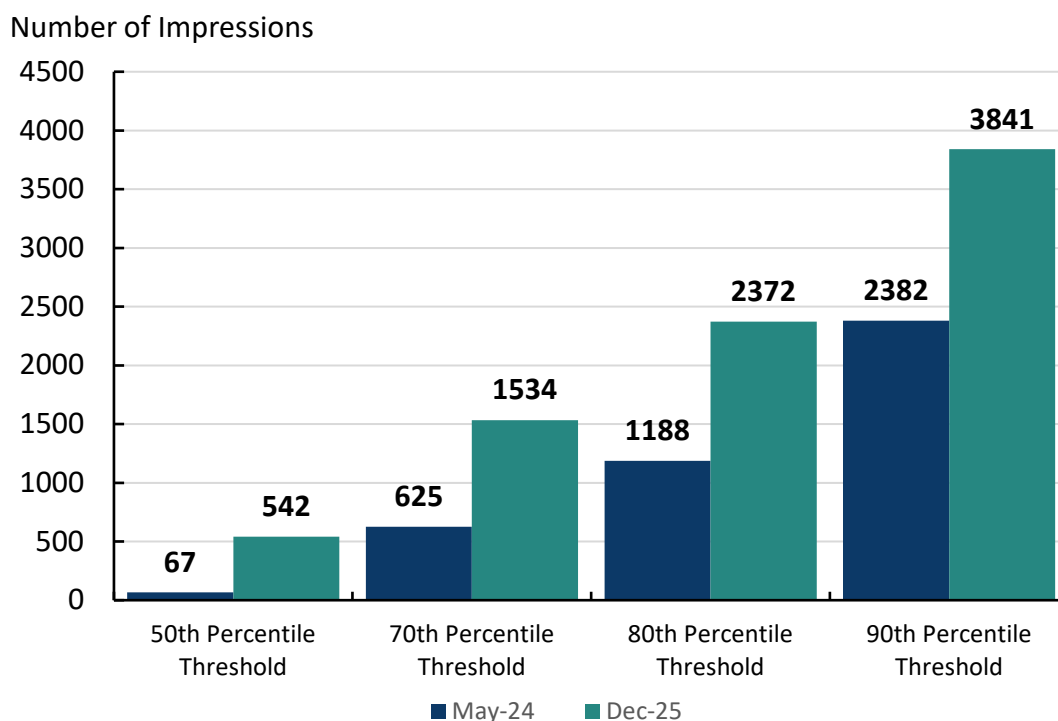


Figure 2: Average Impressions for Scammer Groups in May 2024 and December 2025



Looking at the typical scammer at the 50th percentile, in May 2024 (the first full month of data that Match Group provided to the Committee – Minority) they received fewer than 70 impressions on average before Tinder intervened. By the end of last year, that number had increased to an average of more than 500 impressions – a more than 700 percent increase. There was also a similarly dramatic increase in the average number of impressions at the 70th, 80th, and 90th percentiles between May 2024 and December 2025. Taken together, the data show that Tinder was exposing more and more users to scammers for nearly two years.

In producing this data to the Committee – Minority, Match Group argued that it views “impressions as a measure of operational efficiency, not as a measure of user risk.”¹⁵³ Match Group also argued that “risk on a dating platform arises if a scammer and a user are able to match, subsequently exchange contact information, and then connect off the platform.”¹⁵⁴ The company, however, declined to answer whether higher scammer impressions correlate with those outcomes.¹⁵⁵ Notably, an internal Tinder Trust & Safety presentation that Match Group provided to the Committee – Minority explains that “the more time and impressions a bad actor has on Tinder, the more harm they can inflict.”¹⁵⁶ The presentation also states: “If we see a gradual upward trend, then we need to investigate.”¹⁵⁷ In his interview with Committee – Minority staff, Dr. Roth cited a variety of factors that could contribute to increasing impressions – including increased bad actor activity and potential changes in user behavior or the effectiveness of Match Group detection systems – but declined to offer a conclusive explanation for the nearly two-year trend.¹⁵⁸ In a later response, Match Group described the trend “as a

byproduct of scaled-abuse accounts' own behavior" and noted that the company "does not optimize for impressions."¹⁵⁹

Importantly, even under Match Group's own theory of user risk, other data that the company provided to the Committee – Minority raise concerns. Match Group has argued that risk arises when a scammer and a user match, exchange contact information, and connect off the platform.¹⁶⁰ Yet, approximately one-third (around 1.5 million) of "spam and inauthentic accounts" (e.g., spam, bots, and scammers) in the U.S. matched with at least one other user on Tinder or Hinge in 2025 through Q3.¹⁶¹ In addition, more than 10 percent (nearly 500,000) of these accounts exchanged contact information with at least one other user during the same period.¹⁶² This is especially concerning as scammers who obtain users' contact information can continue the relationship outside the app – making it easier to build trust and scam victims.

B. As of 2025, Tinder Usually Showed Scammers and Other Bad Actors to Users at Higher Rates Than It Showed Legitimate Accounts, and Match Group Did Not Identify Any Adjustments It Has Made to Tinder's Recommendation System to Reduce These Rates

Information that Match Group provided to the Committee – Minority also indicates that Tinder usually showed scammers and other bad actors to users more frequently than it showed legitimate accounts. According to Document 1, for example, scaled abuse accounts, which include scammers, "usually have a higher exposure / impression rate than regular accounts."¹⁶³ In its January 2026 response, Match Group similarly stated that scammers "can temporarily generate higher impression (i.e., exposure) rates than typical users," with "temporarily" meaning before detection and removal.¹⁶⁴ In the case of Tinder, Expert 2 told Committee Minority staff that both the overall higher rate of scammers' impressions and their growth over time indicated that Match Group did not effectively maintain its Trust & Safety systems.¹⁶⁵

In its January 2026 response to the Committee – Minority, Match Group stated that it monitors "how recommender systems interact with scam risk" and that its Trust & Safety teams work "to ensure that recommender logic does not inadvertently amplify bad actors."¹⁶⁶ In general, that risk warrants attention because recommender systems can increase the reach of harmful content before a platform intervenes. In the case of Facebook, for example, researchers recently found that removing spam and scams only prevented at most 30 percent of their predicted engagement.¹⁶⁷ By the time Facebook removed the spam and scams, the platform's content recommendation algorithm had already distributed much of that content.¹⁶⁸ The researchers concluded that moderation must operate "at the same speed as the content algorithm recommends things" to impact the user experience.¹⁶⁹ Other research has found that content moderation in some cases "operates within the constraints of content recommendation, and its efficacy cannot be assessed in isolation."¹⁷⁰

To assess recommendation-related scam risk and Match Group's stated efforts to address it, Committee Minority staff asked the company to identify any adjustments it has made to Tinder's

recommendation system to lower impression rates for scammers and other scaled abuse accounts.¹⁷¹ The company responded:

*When we identify an account as potentially risky, we act either by banning the account or routing it to human moderation. In both cases, the account is removed from the recommender. We do not tune our recommenders to gradually reduce or “slowly decrease” the exposure of risky accounts, which is a more common enforcement mechanism in social media contexts.*¹⁷²

In its November 2025 response, Match Group also explained that Tinder may alternatively require potentially risky accounts to complete verification challenges, which likewise remove the accounts from the recommender.¹⁷³ Document 1 notes, however that “the majority of [policy] violating accounts can pass these challenges” – raising questions about the effectiveness of those measures at the time.¹⁷⁴ According to Match Group, elevated impressions rates for scammers are a “byproduct of the actor’s own behavior,” such as swiping right on all recommended matches.¹⁷⁵ The company further stated that indiscriminate swiping “would likely result in an account being subject to enforcement action, including visibility restriction.”¹⁷⁶

While Match Group’s explanations describe account-level enforcement actions (e.g., challenges, escalation to moderation, bans) that restrict an account’s visibility, they notably do not identify any adjustment to the recommender that would limit the reach of potential scammers before Tinder can identify and take enforcement actions against them. Given that Match Group knows that certain behaviors are associated with increased reach (in impressions) for scammers, and that the recommender is at least one source of impressions, it is concerning that the company has not explained how Tinder has adjusted its recommender to mitigate that increased exposure before enforcement.

Conclusion

While Match Group has developed a range of significant technological tools to combat scams on Tinder – and made noteworthy improvements throughout the course of the Senators’ investigation – internal documents and data indicate that the platform had serious deficiencies in central components of its detection and moderation infrastructure. These deficiencies existed despite the highly sophisticated and constantly evolving nature of online scams and coincided with regular users experiencing prolonged and substantial exposure to scammers. Scams that began on Match Group platforms have imposed significant human costs: victims have lost entire savings, incurred lasting debt, and suffered severe psychological distress.¹⁷⁷

The Committee – Minority welcomes the significant steps that Match Group has taken throughout this investigation to strengthen its anti-scam efforts and encourages the company to continue to strengthen its efforts to prevent harm to Americans. The findings above demonstrate that online platforms must prioritize safety efforts that keep pace with rising scam threats – and that when those efforts fall behind, consumers suffer the devastating consequences.

¹ See, e.g., Match Group Inc. at JPMorgan Global Technology, Media, and Communications Conference (May 24, 2021) (www.gurufocus.com/news/2170816/match-group-inc-at-jpmorgan-global-technology-media-and-communications-conference-virtual-transcript); Match Group, Form 10-Q (Aug. 5, 2026) (s203.q4cdn.com/993464185/files/doc_financials/2026/q2/MTCH-10-Q-2026-06-30_vF.pdf).

² Tinder, About Tinder (www.tinderpressroom.com/about) (accessed July 8, 2026); Business of Apps, *Dating App Revenue and Usage Statistics* (2026) (www.businessofapps.com/data/dating-app-market/).

³ Sensor Tower, *The Leading Brands in U.S. Dating & Social Discovery: Q1 2025 Insights* (Apr. 2025) (sensortower.com/blog/2025-q1-us-leading-3-Dating---Social-Discovery-brands).

⁴ Federal Trade Commission, Consumer Sentinel Network (2026) (public.tableau.com/app/profile/federal.trade.commission/viz/FraudReports/SubcategoryPaymentContact); Federal Trade Commission: *New FTC Data Show Consumers Reported Losing More Than \$200 Million to Romance Scams in 2019* (Feb. 12, 2020) (www.ftc.gov/news-events/news/press-releases/2020/02/new-ftc-data-show-consumers-reported-losing-more-200-million-romance-scams-2019).

⁵ Pew Research Center, *From Looking for Love to Swiping the Field: Online Dating in the U.S.* (Feb. 2, 2023) (www.pewresearch.org/wp-content/uploads/sites/20/2023/01/PI_2023.02.02_Onilne-Dating_FINAL.pdf).

⁶ Federal Trade Commission, *What to Know About Romance Scams* (Aug. 2022) (consumer.ftc.gov/articles/what-know-about-romance-scams).

⁷ Federal Trade Commission, Consumer Sentinel Network (2026) (public.tableau.com/app/profile/federal.trade.commission/viz/FraudReports/FraudFacts); Federal Trade Commission, *New FTC Data Show Consumers Reported Losing More Than \$200 Million to Romance Scams in 2019* (Feb. 12, 2020) (www.ftc.gov/news-events/news/press-releases/2020/02/new-ftc-data-show-consumers-reported-losing-more-200-million-romance-scams-2019).

⁸ Federal Trade Commission: *New FTC Data Show People Have Lost Billions to Social Media Scams* (Apr. 27, 2026) (www.ftc.gov/news-events/news/press-releases/2026/04/new-ftc-data-show-people-have-lost-billions-social-media-scams).

⁹ *Second NH Woman Comes Forward in Online Dating Scam*, CBS News (June 7, 2012) (www.cbsnews.com/boston/news/nh-woman-scammed-out-of-25k-by-man-she-met-on-match-com/).

¹⁰ Interview with Joint Economic Committee Minority Staff (July 16, 2026).

¹¹ Federal Trade Commission, *Romance Scammers' Favorite Lies Exposed* (Feb. 9, 2023) (www.ftc.gov/newsevents/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed); Federal Trade Commission, *Reports of Romance Scams Hit Record Highs in*

2021 (Feb. 10, 2022) (www.ftc.gov/news-events/data-visualizations/data-spotlight/2022/02/reports-romance-scams-hit-record-highs-2021).

¹² Federal Trade Commission, *Romance Scammers' Favorite Lies Exposed* (Feb. 9, 2023) (www.ftc.gov/newsevents/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed).

¹³ Federal Bureau of Investigation, *Sextortion: A Growing Threat Targeting Minors* (Jan. 23, 2024) (www.fbi.gov/contact-us/field-offices/nashville/news/sextortion-a-growing-threat-targeting-minors).

¹⁴ Matthew Edwards and Nick M. Holley, *Online Sextortion: Characteristics of Offences from a Decade of Community Reporting*, *Journal of Economic Criminology* (Dec. 2023).

¹⁵ U.S. Secret Service, *Investment Fraud and Pig Butchering* (www.secretservice.gov/investigations/investmentfraud-pigbutchering) (accessed July 6, 2026).

¹⁶ U.S. Attorney's Office District of Massachusetts, *United States Attorney's Office Files Civil Forfeiture Action to Recover Proceeds of Cryptocurrency Investment Fraud Scheme* (Jan. 12, 2026) (www.justice.gov/usao-ma/pr/united-states-attorneys-office-files-civil-forfeiture-action-recover-proceeds-1).

¹⁷ *Id.*

¹⁸ *Love, Loss, and Pig Butchering Scams*, WIRED (Sept 7, 2023) (www.wired.com/story/love-loss-and-pig-butchering-scams/); *OkCupid Scam Cost Florida Man \$480k – We Followed the Money to Binance*, Cybernews (Apr. 27, 2023) (cybernews.com/security/okcupid-scam-florida-man-binance/); *She Met Her Dream Guy on Hinge, Then Got Scammed Out of \$450,000*, The Philadelphia Inquirer (May 10, 2023) (www.inquirer.com/news/pig-butchering-online-dating-cryptocurrency-scam-20230510.html); *Alexandria Man Scammed of \$480k from Person He Met on Tinder: Police*, ALXnow (Apr. 2, 2026) (www.alxnow.com/2026/04/02/alexandria-man-scammed-of-480k-from-person-he-met-on-tinder-police/).

¹⁹ Federal Bureau of Investigation Internet Crime Complaint Center, *Internet Crime Report 2025* (www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf).

²⁰ See, e.g., Match Group Inc. at JPMorgan Global Technology, Media, and Communications Conference (May 24, 2021) (www.gurufocus.com/news/2170816/match-group-inc-at-jpmorgan-global-technology-media-and-communications-conference-virtual-transcript).

²¹ Match Group, *Our Company* (mtch.com/ourcompany/) (accessed Aug. 10, 2026).

²² Sensor Tower, *The Leading Brands in U.S. Dating & Social Discovery: Q1 2025 Insights* (Apr. 2025) (sensortower.com/blog/2025-q1-us-leading-3-Dating---Social-Discovery-brands).

²³ *Id.*

²⁴ Match Group, *Annual Report (Form 10-K)* (Feb. 27, 2026) (www.sec.gov/Archives/edgar/data/891103/000089110326000025/mtch-20251231.htm?); Pew Research Center, *From Looking for Love to Swiping the Field: Online Dating in the U.S.* (Feb.

2, 2023) (www.pewresearch.org/wp-content/uploads/sites/20/2023/01/PI_2023.02.02_Online-Dating_FINAL.pdf).

²⁵ Tinder, Powering Tinder® – The Method Behind Our Matching (accessed July 10, 2026) (www.help.tinder.com/hc/en-us/articles/7606685697037-Powering-Tinder-The-Method-Behind-Our-Matching Tinder); Tinder, Privacy Settings (accessed July 10, 2026) (policies.tinder.com/safety-center/tools/privacy/in/en/); Tinder, FAQ (accessed July 10, 2026) (tinder.com/faq/).

²⁶ Complaint, *Federal Trade Commission v. Match Group, Inc.*, No. 3:19-cv-02281 (N.D. Tex. Sep. 25, 2019).

²⁷ *Id.*

²⁸ *Id.*

²⁹ Match Group, *Match Responds to FTC Lawsuit* (Sept. 25, 2019) (match.mediaroom.com/2019-09-25-Match-Responds-to-FTC-lawsuit).

³⁰ Match, *Facts About Match and the FTC* (Sept. 25, 2019) (match.mediaroom.com/2019-09-25-Facts-about-Match-and-the-FTC).

³¹ Match Group, Inc.'s Motion to Dismiss and Brief in Support (Oct. 17, 2019), *Federal Trade Commission v. Match Group, Inc.*, N.D. Tex. (No. 3:19 CV 02281).

³² *As Romance Scammers Turn Dating Apps Into "Hunting Grounds," Critics Look to Match Group to Do More*, CBS News (Apr. 24, 2024) (www.cbsnews.com/news/romance-scams-dating-apps-investigators-match-group); Markup, *Dating App Cover-Up: How Tinder, Hinge, and Their Corporate Owner Keep Rape under Wraps* (Feb. 13, 2025) (themarkup.org/investigations/2025/02/13/dating-app-tinder-hinge-cover-up).

³³ Match Group, Q2 2025 Earnings Call (Aug. 5, 2025) (seekingalpha.com/article/4809180-match-group-inc-mtch-q2-2025-earnings-call-transcript).

³⁴ *Id.*

³⁵ Letter from Ranking Member Hassan and Senator Blackburn to Spencer Rascoff, Chief Executive Officer, Match Group (Sept. 24, 2025).

³⁶ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025); Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

³⁷ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

³⁸ Email from Match Group to Joint Economic Committee Minority Staff (May 12, 2026).

³⁹ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026); Email from Match Group to Joint Economic Committee Minority Staff (July 24, 2026); Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Sept. 22, 2026).

⁴⁰ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025).

⁴¹ *Id.*

⁴² Match Group, *Tinder to Expand Facial Verification Feature Across the U.S., Setting a New Standard for Dating Safety* (Oct. 22, 2025) (mtch.com/single-news/tinder-to-expand-facial-verification-feature-across-the-u-s-setting-a-new-standard-for-dating-safety/); Email from Match Group to Joint Economic Committee Minority Staff (July 24, 2026).

⁴³ Match Group, *Tinder to Expand Facial Verification Feature Across the U.S., Setting a New Standard for Dating Safety* (Oct. 22, 2025) (mtch.com/single-news/tinder-to-expand-facial-verification-feature-across-the-u-s-setting-a-new-standard-for-dating-safety/).

⁴⁴ Email from Match Group to Joint Economic Committee Minority Staff (July 24, 2026).

⁴⁵ Match Group, *Match Group Announces First Quarter Results* (May 5, 2026) (ir.mtch.com/investor-relations/news-events/news-events/news-details/2026/Match-Group-Announces-First-Quarter-Results/default.aspx).

⁴⁶ Seeking Alpha, Match Group, Inc. (MTCH) Q2 2026 Earnings Call Transcript (Aug. 5, 2026) (seekingalpha.com/article/4930395-match-group-inc-mtch-q2-2026-earnings-call-transcript).

⁴⁷ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026).

⁴⁸ Email from Expert 2 to Joint Economic Committee Minority Staff (Aug. 8, 2026).

⁴⁹ *Id.*

⁵⁰ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026). Match Group was able to provide the Committee – Minority with scammer-specific data in other cases. In January 2026, for example, the company produced documents and data showing the number of impressions (profile views) that scammers had received before Tinder banned them. *Tinder Scammer Impressions Data* (May 2024 – Dec. 2025) (on file with Committee – Minority) (MG000655-74). At Dr. Roth's April 2026 interview, Committee Minority staff asked if Tinder tracks time-to-removal (the time between account registration and removal from the platform) for scammers. In response, Dr. Roth referred staff to broader data on spam and inauthentic accounts and stated that, because activity dispositive of a scam happens off-platform, separating scams from spam is a difficult and misleading enterprise. Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026). However, the company's own productions demonstrate its ability to identify and report scammer-specific metrics for certain purposes. Match Group has also publicly indicated that it can distinguish scammers from other inauthentic actors. In a press release responding to the FTC's 2019 allegations, for example, the company argued that accounts that the FTC had identified as scammers were instead spammers or bots. Match, *Facts About Match and the FTC* (Sept. 25, 2019) (match.mediaroom.com/2019-09-25-Facts-about-Match-and-the-FTC). At a

Match 2025 panel, Dr. Roth also described scammers on Tinder as “highly tailored, curated, human-operated accounts” rather than “automated spam farms.” Vice President of Trust & Safety Yoel Roth, Match Group, Remarks at Tech-Wide Battle Against Online Fraud SXSW 2025 (Mar. 10, 2025) (schedule.sxsw.com/2025/events/PP153022). Given this context, the company’s inability to provide the Committee – Minority with time-to-removal data for scammers specifically is concerning.

⁵¹ Email from Expert 1 to Joint Economic Committee Minority Staff (Aug. 29, 2026).

⁵² Christophe, *Something Very Weird Is Happening on Tinder*, YouTube (Apr. 8, 2026) (www.youtube.com/watch?v=rjxAYdUe8uU). In April 2026, journalist Christophe Haubursin reported that scammers on Tinder were obtaining verification with one profile photo that matched their own face while using other images that depicted someone else. Christophe, *Something Very Weird Is Happening on Tinder*, YouTube (Apr. 8, 2026) (www.youtube.com/watch?v=rjxAYdUe8uU). Following this reporting, Tinder announced that “in recent weeks, we’ve taken action to strengthen our Photo Verification badging logic.” *Tinder Responds to Viral Video about Tricking Facial Scan*, Mashable (Apr. 22, 2026) (mashable.com/article/tinder-responds-to-viral-video-about-tricking-face-check).

⁵³ See, e.g., Bumble, *Digital Services Act Transparency Report* (2026) (bumbcdn.com/i/big/documents/bumble/2026_bumble_dsa_transparency_report.pdf); See Hinge “Deep Dive: Financial Crimes” Moderator Training Document (on file with the Committee – Minority) (MG000288).

⁵⁴ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Sept. 22, 2026).

⁵⁵ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

⁵⁶ *Id.*

⁵⁷ *Id.*

⁵⁸ *Id.*

⁵⁹ *Id.*

⁶⁰ *Id.*; Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

⁶¹ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

⁶² Hinge, “Intro to auth (authorization) states” Document (on file with Committee – Minority) (MG000569).

⁶³ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

⁶⁴ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025).

⁶⁵ *Id.*; Match Group, *Tech Companies Announce a New Coalition to Fight Online Fraud & Pig Butchering Scams* (May 21, 2024) (ir.mtch.com/investor-relations/news-events/news-events/news-details/2024/Tech-Companies-Announce-A-New-Coalition-To-Fight-Online-Fraud-Pig-Butchering-Scams/default.aspx).

⁶⁶ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025).

⁶⁷ *Id.*

⁶⁸ *Id.*

⁶⁹ *Id.*

⁷⁰ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026). *See also* Bao Kham Chau, *Governing the Algorithmic Turn: Lyft, Uber, and Disparate Impact*, William & Mary Center for Legal & Court Technology (2022) (“AI/ML software enables a computer to mimic human learning behavior in order to analyze a particular input and uncover patterns, to predict future data, or to act on the derived insights. At the heart of these software is a mathematical model built by algorithms based on sample training and cross validation data.”).

⁷¹ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

⁷² Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025).

⁷³ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000274).

⁷⁴ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000256-57).

⁷⁵ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000256).

⁷⁶ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000254-79); Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554-62); Tinder AI Moderation Document (on file with the Committee – Minority) (MG000578-90); Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

⁷⁷ Tinder Scammer Impressions Data (May 2024 – Dec. 2025) (on file with the Committee – Minority); Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the

Committee – Minority) (MG000260); Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

⁷⁸ Email from Expert 3 to Joint Economic Committee Minority Staff (Sept. 1, 2026).

⁷⁹ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000254-79); Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554-62); Tinder AI Moderation Document (on file with the Committee – Minority) (MG000578-90).

⁸⁰ Email from Match Group to Joint Economic Committee Minority Staff (May 12, 2026). The company also stated that “we are continuously iterating and updating our detecting and moderation models based on adversarial trends and performance monitoring.” *Id.*

⁸¹ Email from Expert 1 to Joint Economic Committee Minority Staff (Aug. 29, 2026).

⁸² Email from Match Group to Joint Economic Committee Minority Staff (May 12, 2026). The company stated that “[f]alse positives and false negatives are just some of the metrics we look at. ... [O]ur most important metrics are exposure to bad actors and user reports of bad actors, both of which have seen decline precipitously [sic] under the implementation of Face Check.” *Id.*

⁸³ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026); Email from Match Group to Joint Economic Committee Minority Staff (July 24, 2026).

⁸⁴ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000254-79).

⁸⁵ Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554-62).

⁸⁶ Tinder AI Moderation Document (on file with the Committee – Minority) (MG000578-90).

⁸⁷ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025); Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

⁸⁸ Tinder, *Romance Scams Awareness Guide* (Jan. 2025) (techsafety.org.au/wp-content/uploads/2025/02/Tinder-Romance-Scam-Awareness-Guide-2025_reduced.pdf).

⁸⁹ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Oct. 15, 2025).

⁹⁰ *Id.*; Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000254-79); Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554-62).

⁹¹ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000255).

⁹² *Id.*

⁹³ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000256). In September 2026, Match Group told the Committee – Minority that “Tinder’s broader, layered safety system – including other models, rules, heuristics, verification measures, and moderator workflows – ... was continuously updated as threats evolved.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Sept. 22, 2026).

⁹⁴ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000256).

⁹⁵ Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554).

⁹⁶ *Id.*

⁹⁷ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

⁹⁸ *Id.*

⁹⁹ *Id.*

¹⁰⁰ *Id.* In September 2026, Match Group also told the Committee – Minority that “while large-scale machine learning models are retrained on a less frequent cadence, the company develops, deploys, and adjusts rules and heuristics to address changing spam and inauthentic account behavior on an ongoing, often daily basis.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Sept. 22, 2026).

¹⁰¹ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

¹⁰² Expert 1 Meeting with Joint Economic Committee Minority Staff (May 26, 2026). In September 2026, Match Group told the Committee – Minority that “daily retraining of large-scale machine-learning models is not a practice *anywhere* in the industry, and is technically infeasible.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Sept. 22, 2026).

¹⁰³ Email from Expert 2 to Joint Economic Committee Minority Staff (Aug. 8, 2026).

¹⁰⁴ Email from Expert 3 to Joint Economic Committee Minority Staff (Sept. 1, 2026).

¹⁰⁵ *Id.*

¹⁰⁶ Email from Match Group to Joint Economic Committee Minority Staff (May 12, 2026). The company stated that it “does not maintain a centralized document listing retraining dates.” *Id.*

¹⁰⁷ Email from Match Group to Joint Economic Committee Minority Staff (July 24, 2026).

¹⁰⁸ *Id.*

¹⁰⁹ *Id.*

¹¹⁰ *Id.*

¹¹¹ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026)

¹¹² *Id.*

¹¹³ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee - Minority) (MG000254-79); Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee - Minority) (MG000554-62); Tinder AI Moderation Document (on file with the Committee - Minority) (MG000578-90).

¹¹⁴ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee - Minority) (MG000256).

¹¹⁵ *Id.*

¹¹⁶ *Id.*

¹¹⁷ SAS, *Fraud Detection and Machine Learning: What You Need to Know* (www.sas.com/en_us/insights/articles/risk-fraud/fraud-detection-machine-learning.html) (accessed July 6, 2026); Federal Reserve Banks, *Digital Defenders: Leveraging Risk Signals to Help Combat Fraud and Scams* (Nov. 18, 2025) (www.frb-services.org/news/fed360/issues/111825/fraud-mitigation-digital-defenders-risk-signals); Matthew Edwards et al., *The Geography of Online Dating*, Workshop on Technology and Consumer Protection 2018 (2018).

¹¹⁸ Marcel Pividal, Julia Xu, and Guilherme Ricci, *Overcome the Machine Learning Cold Start Challenge in Fraud Detection Using Amazon Fraud Detector*, Amazon Web Services Blog (Apr. 17, 2023) (aws.amazon.com/blogs/machine-learning/overcome-the-machine-learning-cold-start-challenge-in-fraud-detection-using-amazon-fraud-detector/).

¹¹⁹ IBM, *What Is AI Fraud Detection* (www.ibm.com/think/topics/ai-fraud-detection?) (accessed July 6, 2026).

¹²⁰ Meta, *Fighting Scammers and Protecting People with New Technology and Partnerships* (Mar. 11, 2026) (about.fb.com/news/2026/03/fighting-scammers-protecting-people-with-new-technology-and-partnerships/).

¹²¹ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

¹²² Expert 1 Meeting with Joint Economic Committee Minority Staff (May 26, 2026).

¹²³ Message from Expert 1 to Joint Economic Committee Minority Staff (June 23, 2026) (on file with Committee - Minority).

¹²⁴ *Id.*; Email from Expert 1 to Joint Economic Committee Minority Staff (Aug. 29, 2026).

¹²⁵ Message from Expert 1 to Joint Economic Committee Minority Staff (June 23, 2026) (on file with Committee - Minority).

¹²⁶ Email from Expert 1 to Joint Economic Committee Minority Staff (Aug. 29, 2026); Email from Expert 3 to Joint Economic Committee Minority Staff (Sept. 1, 2026).

¹²⁷ Email from Expert 3 to Joint Economic Committee Minority Staff (Sept. 1, 2026).

¹²⁸ Email from Expert 1 to Joint Economic Committee Minority Staff (Aug. 29, 2026).

¹²⁹ Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554).

¹³⁰ Tinder AI Moderation Document (on file with the Committee – Minority) (MG000578).

¹³¹ Tinder “One Pager: Future State of Tinder Trust ML” (Aug. 18, 2025) (on file with the Committee – Minority) (MG000554); Tinder AI Moderation Document (on file with the Committee – Minority) (MG000578).

¹³² Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000257).

¹³³ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000257-58).

¹³⁴ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

¹³⁵ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹³⁶ *Id.*

¹³⁷ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

¹³⁸ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026).

¹³⁹ Match Group, *Match Group Announces Fourth Quarter and Full-Year Results* (Feb. 3, 2026) (ir.mtch.com/investor-relations/news-events/news-events/news-details/2026/Match-Group-Announces-Fourth-Quarter-and-Full-Year-Results/) (Describing a 50 percent drop in exposure as a “50% reduction in interactions with bad actors”); Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026). In June 2026, the company told Committee – Minority staff that “Tinder does not rely on this metric to measure user risk.” Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026). That assertion is difficult to square with the company’s earlier statements about exposure. For example, on other occasions, the company stated that exposure rate analysis “reflect[s] user exposure and risk,” informs “risk trends and directional insights,” is used as an “internal indicato[r] of detection and enforcement effectiveness,” and is conducted “as a best practice to understand risk and incidence rates.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹⁴⁰ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026). In public statements about user safety, Match Group has described exposure as “based on a random weighted sample of in-app profile views,” and that description is consistent with what Match Group has told the Committee – Minority. Match Group, *Tinder to Expand Facial Verification Feature Across the U.S., Setting a New Standard for Dating Safety* (Oct. 22, 2025) (mtch.com/single-news/tinder-to-expand-facial-verification-feature-across-the-u-s-setting-a-new-standard-for-dating-safety/).

¹⁴¹ Tinder AI Moderation Document (on file with the Committee – Minority) (MG000578) (emphasis added).

¹⁴² According to Dr. Roth, when machine learning models become less reliable over time, platforms may develop a “false sense of security.” Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026). He described exposure as the metric that Tinder uses “writ large” to evaluate the reliability of the detection system, which includes machine learning models. *Id.*

¹⁴³ *Id.*

¹⁴⁴ *Id.*

¹⁴⁵ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026).

¹⁴⁶ Tinder Scammer Impressions Data (May 2024 – Dec. 2025) (on file with the Committee – Minority) (MG000655-74).

¹⁴⁷ *Id.*

¹⁴⁸ *Id.*

¹⁴⁹ Match Group first provided the following definition to the Committee – Minority: “An ‘impression’ on Tinder comes from a user using the Swipe Right feature or the Swipe Left feature on another Tinder user’s profile.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026). Match Group originally provided this definition when asked to define “impression” in the data discussed below. Because users only use the Swipe Right and Swipe Left features to indicate interest in a potential match, the Committee – Minority understands this definition to mean that a user’s number of impressions reflects the number of times that Tinder recommended the user to another user as a potential match. In response to later questions from Committee Minority staff about the connection between Tinder’s recommendation system and a user’s number of impressions, Match Group provided a second definition: “an impression is any time a profile is shown to another user on Tinder, counted across all surfaces, including 1. the main recommendation stack, 2. Likes You, and 3. Explore, as well as 4. instances where a user sees someone who has already liked them.” Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026). Under this definition, because impressions are counted in some post-match contexts (e.g, viewing the profile of an

existing match), Match Group has argued that “higher impression count does not indicate that the recommender elevated or boosted a profile.” *Id.*

¹⁵⁰ Tinder Trust & Safety Presentation (Apr. 2024) (on file with the Committee – Minority) (MG000191); Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹⁵¹ The linear trend lines use the seven-day rolling average of each daily percentile threshold that Match Group provided.

¹⁵² Tinder Scammer Impressions Data (May 2024 – Dec. 2025) (on file with the Committee – Minority) (MG000655-74).

¹⁵³ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026). The company also argued that “[o]n dating platforms, seeing a scammer’s profile does not, by itself, place a user at risk in the way it does on social media platforms, where exposure to a profile might mean exposure to links or clickable content that can put a user at risk.” *Id.*

¹⁵⁴ *Id.*

¹⁵⁵ Email from Match Group to Joint Economic Committee Minority Staff (May 12, 2026).

¹⁵⁶ Tinder Trust & Safety Presentation (Apr. 2024) (on file with the Committee – Minority) (MG000115).

¹⁵⁷ Tinder Trust & Safety Presentation (Apr. 2024) (on file with the Committee – Minority) (MG000191).

¹⁵⁸ Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026); Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Sept. 22, 2026). Dr. Roth also stated that the impressions numbers change over time and pointed to “spikes and troughs” throughout the data. Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026). According to Match Group, “spikes” correspond to instances in which “bad actors may be temporarily bypassing existing safeguards.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026). The company stated that it investigates these events and “incorporate[s] learnings from these investigations to strengthen and refined automated detection systems over time.” *Id.*

¹⁵⁹ Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026).

¹⁶⁰ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹⁶¹ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

¹⁶² *Id.* According to this data, Match Group banned nearly 36 million spam and inauthentic accounts worldwide in 2024; in 2025 through Q3, the company banned nearly 14.5 million.

Tinder Spam and Inauthentic Account Bans (on file with the Committee – Minority) (MG000643). Worldwide in 2025 through Q3, the data also show that approximately 73 percent of banned spam and inauthentic accounts had no messages sent or received and approximately 90 percent had no two-way conversations. *Id.* In addition, the data show that Match Group banned at least 50 percent of spam and inauthentic accounts within 12 hours. *Id.* It is unclear, however, to what extent this data reflects scam accounts specifically. As Match Group has noted, “the data does not cleanly separate ‘scam’ accounts from other inauthentic activity.” Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026). The company explained that its “detection systems are built for speed and precision” and often remove suspicious accounts before determining the specific harm that the accounts intended to commit. Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025). As a result, the data “necessarily include a mix of inauthentic actors – not just scammers – and therefore overstate the number of scam-specific removals.” Response from Match Group to Joint Economic Committee Minority Staff (June 27, 2026). Match Group also stated that data for any given quarter might include a “coordinated spam attack” in which a threat actor creates “hundreds of thousands of accounts using automation.” Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025). The company further stated that “because many spam attacks are unsophisticated, our systems often catch them immediately, resulting in a large share of detections occurring within about one second.”¹⁶² *Id.* Given this context, the removal speed for the spam and inauthentic account category may overstate how quickly Tinder and Hinge remove scammers specifically, because it includes large amounts of spam that the platforms often instantaneously detect.

¹⁶³ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000260).

¹⁶⁴ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026); Yoel Roth, Vice President of Trust & Safety, Match Group, Interview with Joint Economic Committee Minority Staff (Apr. 15, 2026).

¹⁶⁵ Email from Expert 2 to Joint Economic Committee Minority Staff (Aug. 11, 2026).

¹⁶⁶ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹⁶⁷ *Facebook’s Content Moderation ‘Happens Too Late,’ Says New Northeastern Research*, Northeastern Global News (May 29, 2025) (news.northeastern.edu/2025/05/29/facebook-moderation-machine-learning-moderation/).

¹⁶⁸ *Id.*

¹⁶⁹ *Id.*

¹⁷⁰ Ian Goldstein et al., *Understanding the (In)Effectiveness of Content Moderation: A Case Study of Facebook in the Context of the U.S. Capitol Riot* (arXiv preprint) (2023).

¹⁷¹ Email from Joint Economic Committee Minority Staff to Match Group (Dec. 19, 2026).

¹⁷² Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹⁷³ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Nov. 14, 2025).

¹⁷⁴ Tinder “[2025 H2] Holistic SAA Detection Model” Document (on file with the Committee – Minority) (MG000260).

¹⁷⁵ Letter from Match Group to Ranking Member Hassan and Senator Blackburn (Jan. 30, 2026).

¹⁷⁶ Email from Joint Economic Committee Minority Staff to Match Group (June 27, 2026).

¹⁷⁷ *Single Mother Loses Her Entire \$100,000 Retirement Savings in Tinder ‘Pig Butchering’ Scam; What Is it?*, Market Realist (June 22, 2023) (marketrealist.com/what-is-a-pig-butcher-scam/); *Woman Says She Lost \$250,000 in Cryptocurrency Scam That Started on Dating App*, CBS News (Feb. 10, 2023) (www.cbsnews.com/boston/news/woman-lost-250000-cryptocurrency-scam-dating-app).