

February 2026



HYIP **Risk**

High Yield Investment Platforms:

High Hopes, Higher Losses

Report by CTM360



**INDUSTRY**
Financial**COUNTRY**
Global**REGION**
All**DATE**
Feb 2026

Overview

High-Yield Investment Programs (HYIPs) promise life-changing returns in days or weeks far beyond what any legitimate investment could sustain. The message is simple: deposit money, do nothing, and watch it grow.

These schemes use polished websites and fake track records to mimic legitimate platforms. They spread online, using social media, messaging apps, and paid ads to reach a large audience. Fabricated licenses and fake testimonials are used to further enhance their legitimacy.

Behind the scenes, HYIPs follow a classic Ponzi scheme model, where early investors receive initial payouts to create the illusion of profit, while subsequent investments result in delayed or withheld withdrawals. Referrals are incentivized to keep funds flowing. Eventually, withdrawals freeze, sites vanish, and the platform operators disappear with the remaining money.

By combining the high-risk nature of binary trading, where participants do not own real stocks or assets with the deceptive structure of HYIPs, these platforms create an environment designed to extract money rather than generate sustainable returns.

Key Findings

Over the past year, CTM360's WebHunt platform has identified a sample of **4,200+ websites** promoting fraudulent High-Yield Investment Programs (HYIPs). These platforms primarily fall into two distinct variations:

- Variation 1: **Cryptocurrency Trading Platforms**
- Variation 2: **Forex and Stock Trading Platforms**

These sites promote unrealistic Investment schemes, such as **"40% return in 72 hours"**, to lure in Potential investors

Use Referral links with promise of **commission** to propagate the scam beyond social media.

Platforms use **CryptoCurrency**, **Local payment gateways** and **Credit/debit cards** for transactions

Over the month of December 2025, CTM360 recorded more than **485+ incidents** tied to this campaign, an average of **over 15 detections per day**.

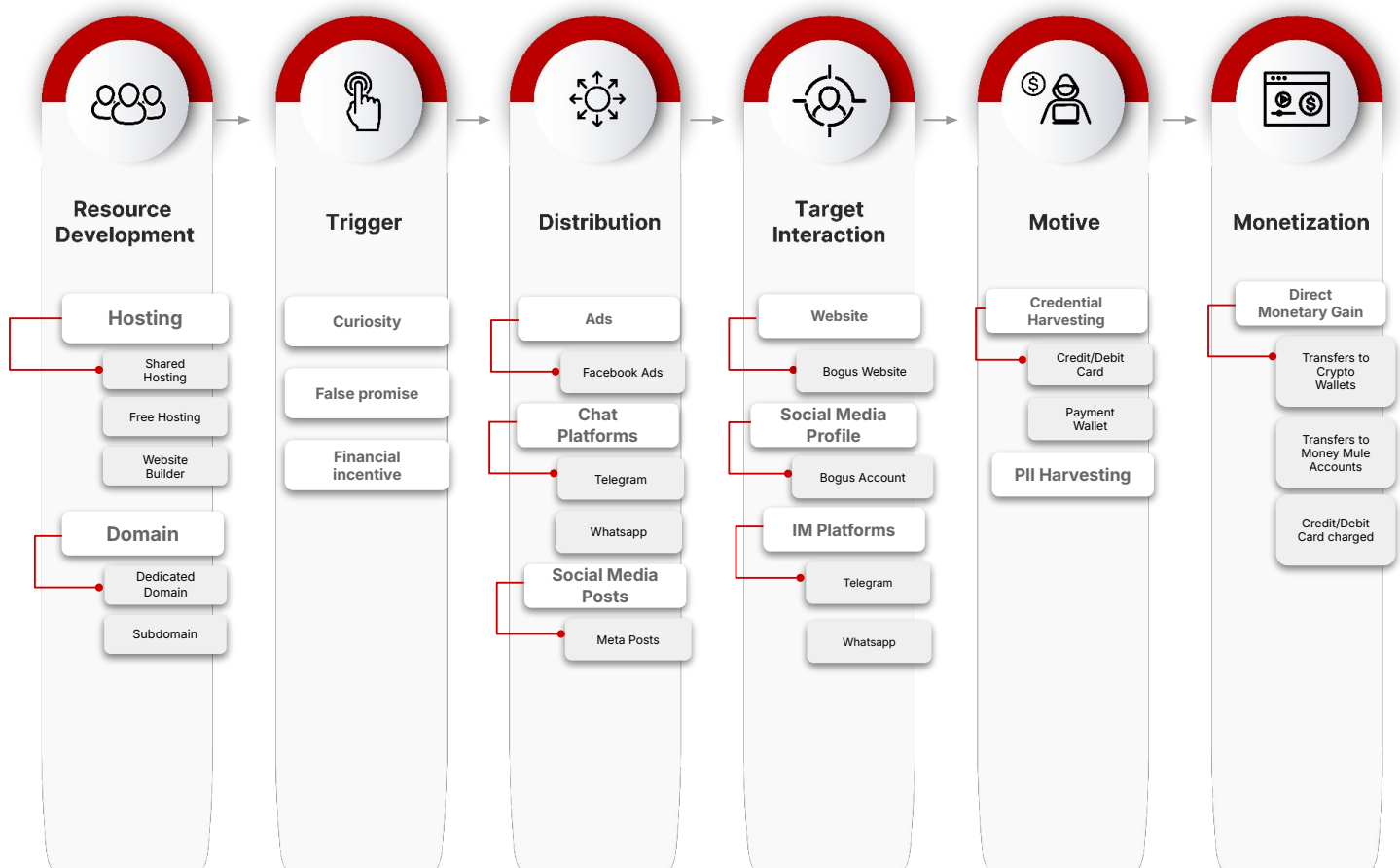
FRAUD STAGES:

CTM360 Fraud Navigator

CTM360 Fraud Navigator, inspired by the MITRE framework, is an analysis of the observed scams showing how the scammers navigate through different stages of the scam. Fraud Navigator is a tool that categorizes common scam techniques, providing insights into typical patterns of fraudulent activity. Built on the MITRE model, it identifies six key stages in a scam: resource development, trigger, distribution, target interaction, motive, and monetization.

There are commonly 2 phases in the scam, represented as Phase 1 (in white) & Phase 2 (in grey).

The Fraud Navigator framework has been mapped below to show how it aligns with each stage of the newly identified scam variants. This helps highlight how the scams evolve across both phases.



Fraud Navigator - HYIP

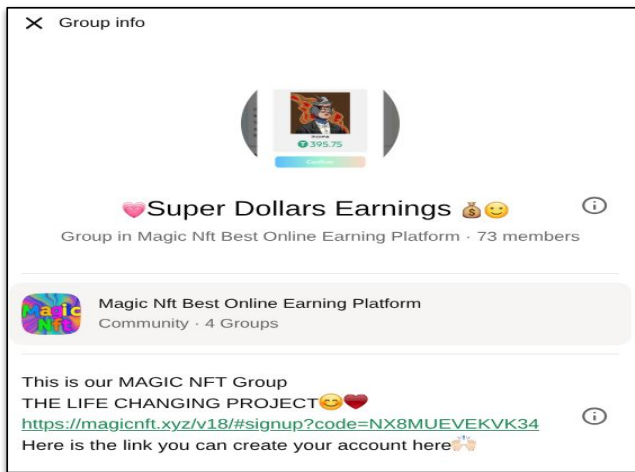
Observations - Trigger & Distribution

Threat actors heavily exploit social media as their primary source of distribution, with messaging apps used for support or promoting new fraudulent HYIPs. Profiles are branded with investment-related terms such as "invest," "profit," or "trade" and are crafted to lure in unsuspecting users.

Moreover, Scammers invest in paid advertisements on social media platforms such as Facebook, enabling them to simultaneously target multiple countries.

Bogus Profiles

These profiles are deliberately created and subsequently used to run fraudulent advertisements on platforms such as Meta Ads



Observations - Trigger & Distribution

Fraudulent Fake Ads

These fraudulent advertisements are used to promote the initial steps of the scam, being propagated through **social media ads** and leading directly to the **HYIPs**. CTM360 has found these promotions in **20+ different languages** targeting various countries.

Manaayy Molly Gabriella
Sponsored

🔥 Level 1 Package: \$0 deposit, \$1 daily profit
 🔥 Level 2 Package: \$14 deposit, \$7.5 daily profit
 🔥 Level 3 Package: \$58 deposit, \$32 daily profit
 🔥 Level 4 Package: \$118 deposit, \$66 daily profit
 🔥 Level 5 Package: \$358 deposit, \$207 daily profit
 🔥 Level 5 Package: \$728 deposit, \$430 daily profit
 🔥 Level 5 Package: \$1,378 deposit, \$827 daily profit



Manaayy Molly Gabriella

Sign up

English

USDT
Sponsored

Paket Level 1: Deposit \$0, Keuntungan Harian \$1,20
 Paket Level 2: Deposit \$16, Keuntungan Harian \$90
 Paket Level 3: Deposit \$56, Keuntungan Harian \$330
 Paket Level 4: Deposit \$116, Keuntungan Harian \$690
 Paket Level 5: Deposit \$366, Keuntungan Harian \$2440
 Paket Level 6: Deposit \$736, Keuntungan Harian \$4620
 Paket Level 7: Deposit \$1366, Keuntungan Harian \$8880...



Indonesian

Yuina12
Sponsored

🌟 Selecione o nível Alpha VIP e clique em Começar agora. Os ganhos diários variam entre 25% a 90%.



[HTTPS://ALPHA88.COM/#/REGISTERREF=758213](https://ALPHA88.COM/#/REGISTERREF=758213)
 🌟 Selecione o nível Alpha VIP e clique em Começar agora. Os ganhos diários variam entre 25% a 90%.
 This website is using a security service to protect itself from online attacks. The action you just performed triggered the...

Learn more

Portuguese

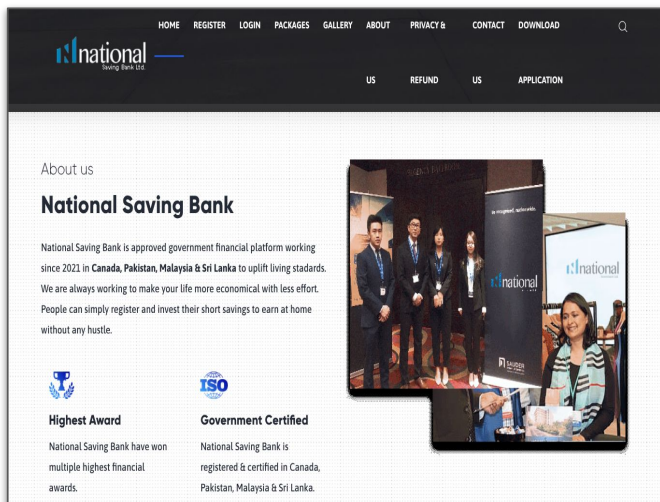
+ 20 more Languages Observed



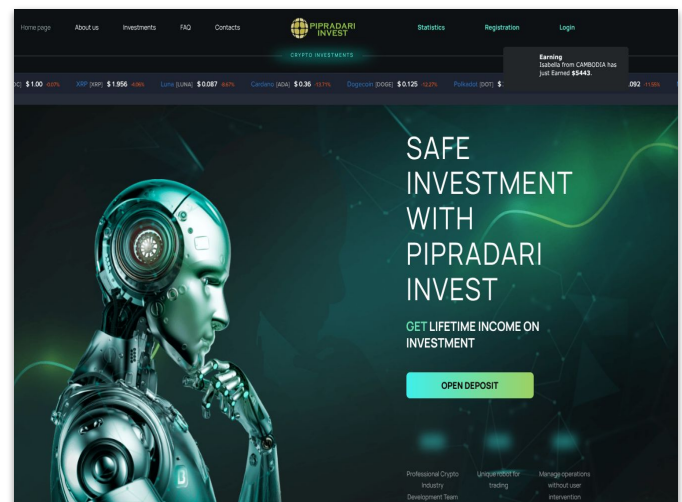
Observations - Resource Development

Fraudulent HYIPs often present themselves as established financial institutions by using professional website layouts, fake certifications, and edited promotional images to create a false sense of trust in the victim.

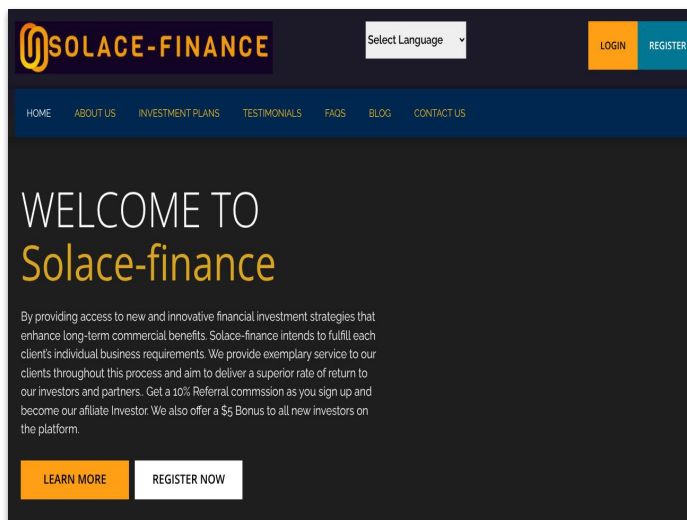
The domains are deliberately crafted to resemble legitimate financial institutions, using name variations such as "finances-hub.xyz" or "investcapital.cfd" to create a false sense of credibility. These domains frequently incorporate financial keywords like "finance," "invest," and "fund," and rely on low-cost top-level domains (TLDs) such as .cfd, .top, and .online. The minimal registration cost of these TLDs enables threat actors to rapidly deploy large numbers of short-lived, disposable websites.



[nationalsavingbank\[.\]com](http://nationalsavingbank[.]com)



[pipradariinvest\[.\]xyz](http://pipradariinvest[.]xyz)



[solace-finance\[.\]top](http://solace-finance[.]top)

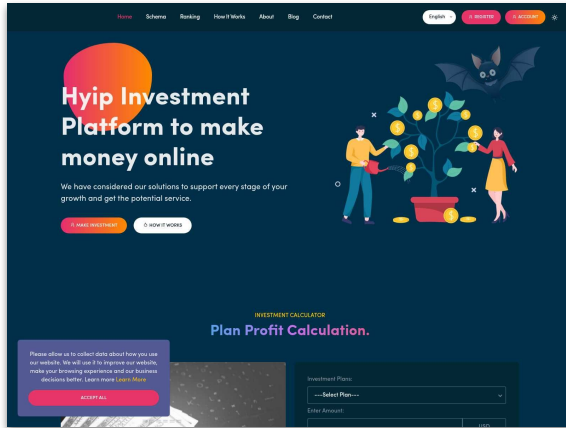


[fundovatec\[.\]online](http://fundovatec[.]online)

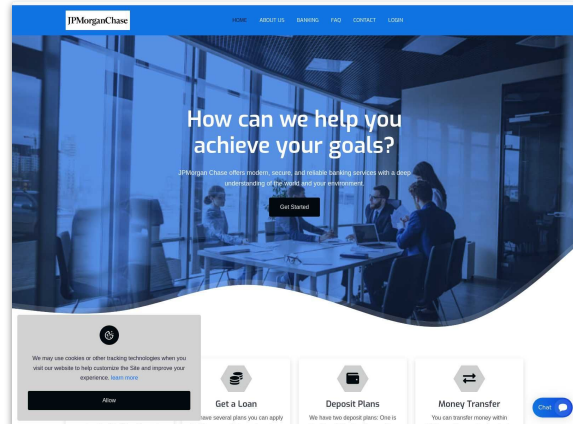
Observations - Resource Development

Mention of Genuine entities

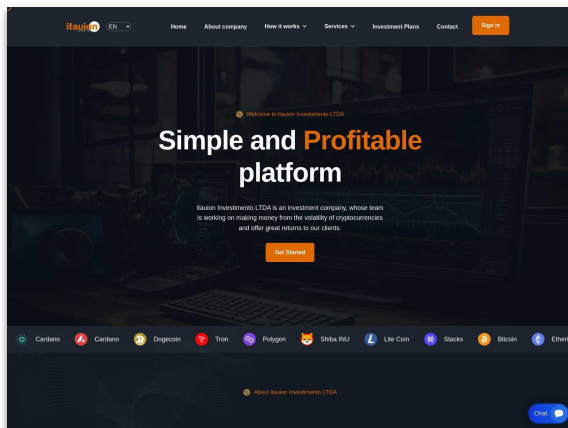
HYIPs reference real-world entities to create a false sense of legitimacy and credibility among victims.



[selfdirected-ba-hsbc\[.\]top](http://selfdirected-ba-hsbc[.]top) → HSBC



[jpmogan-chase\[.\]com/](http://jpmogan-chase[.]com/) → JP Morgan Chase



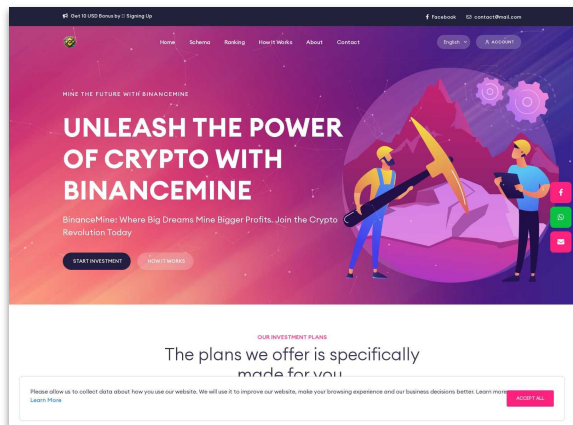
[itauioninvestimento\[.\]com](http://itauioninvestimento[.]com) → Banco Itaú



[zenithfundsicu\[.\]prowellsfargo\[.\]cc](http://zenithfundsicu[.]prowellsfargo[.]cc) → Wells Fargo



[legacytrade\[.\]online\[.\]teslaiqtrading\[.\]com](http://legacytrade[.]online[.]teslaiqtrading[.]com) → Tesla



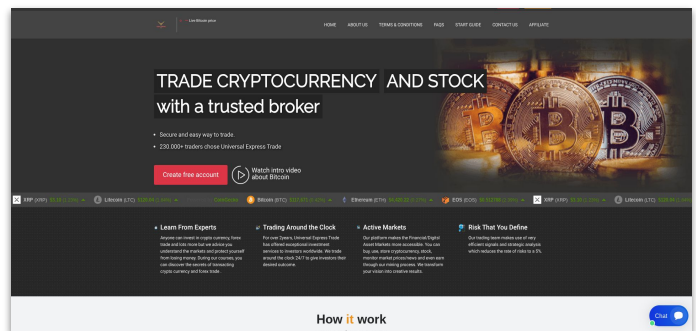
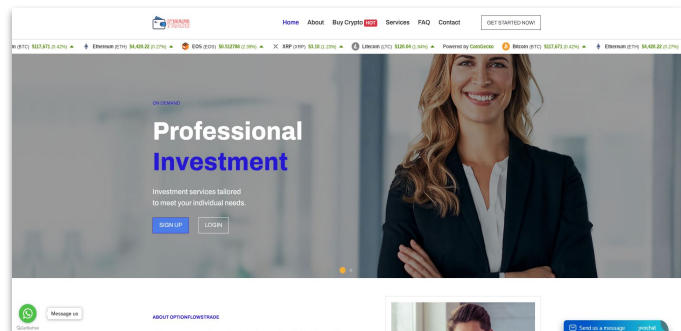
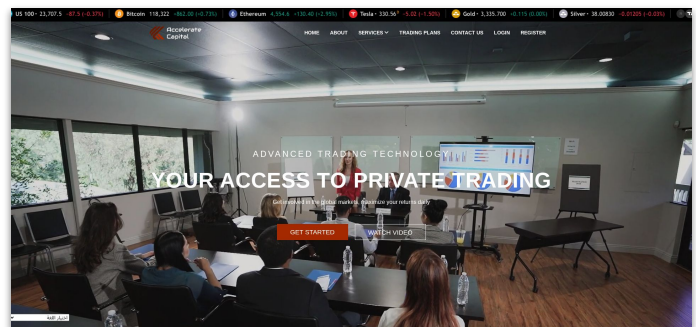
[binancemine\[.\]com](http://binancemine[.]com) → Binance

Observations - Target Interactions

Once the victim clicks the link, they are redirected to the HYIP website, where detailed information about the High Yield Investment Platform is presented. These sites generally fall into two main categories:

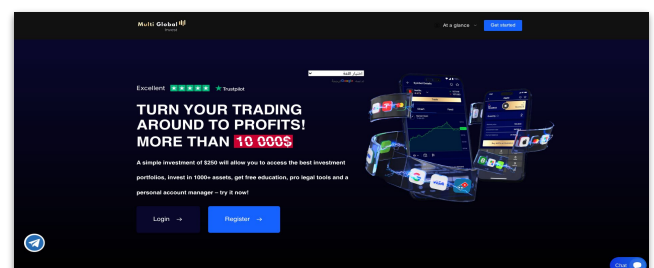
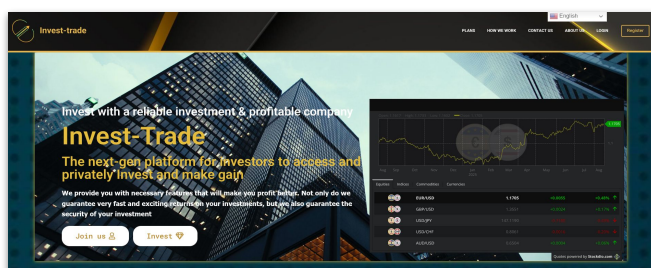
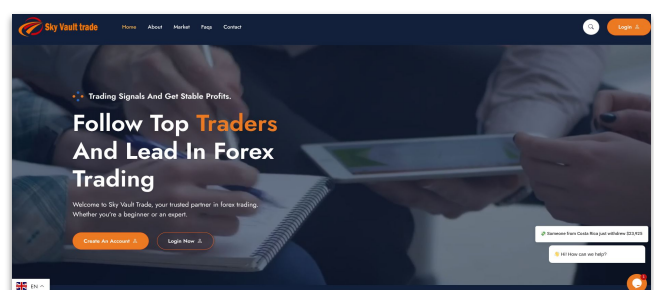
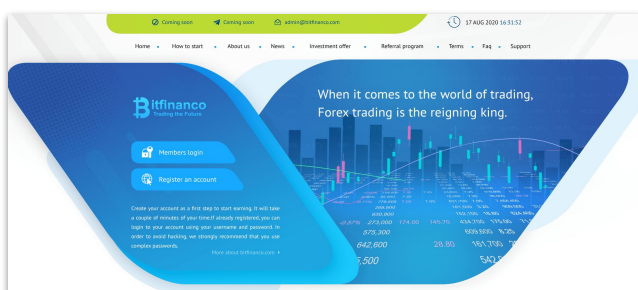
Cryptocurrency Trading based HYIPs

These sites often exploit investor interest in digital assets by appearing as legitimate crypto investment platforms to attract deposits.



Forex and Stocks based HYIPs

These sites exploit forex and equity market narratives to promote high-return investment schemes, luring users with promises of rapid and guaranteed profits.



Observations - Target Interactions

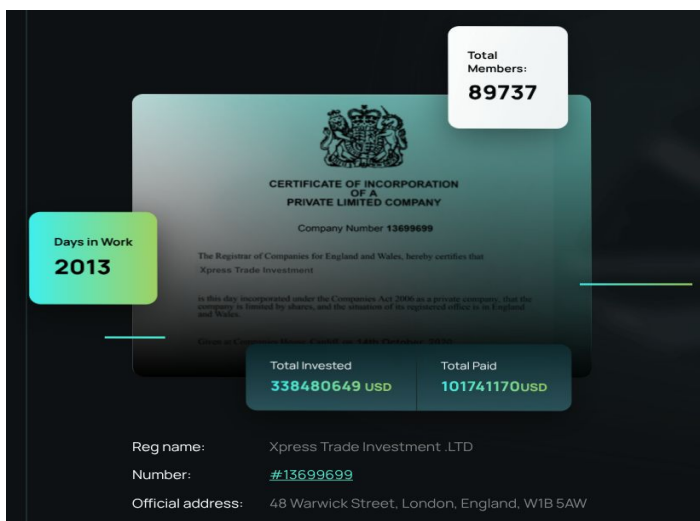
Scam Front Page

These sites incorporate multiple elements intended to appear as legitimate trading platforms, which include:

- Forged International standards and licenses
- HYIP Investment Plans
- Fake testimonials
- Displays of fraudulent withdrawals

Forged Stamps of international standards and licences

Investigation into these forged stamps revealed that details mentioned on the site are often reused across multiple sites using the same template.



In one instance, the same company registration number and address were found reused across **270+ sites** using the same template

As highlighted in this [news article](#), the same "license" has been observed replicated across multiple websites with identical information. This reuse appears to be a deliberate attempt to fabricate legitimacy and mislead users by presenting a falsified licensing credential.



Observations - Target Interactions

HYIP Investment Plans

These plans advertise unusually high hours returns and appear to be structured primarily to attract participants through the promise of unrealistic returns.

Our Investment Plans

Basic Plan	Silver Plan	Amazon Plan	Ultimate Plan
15% after 24 Hours	25% after 24 Hours	40% after 48 Hours	60% after 72 Hours
Ref: 5%	Ref: 9%	Ref: 11%	Ref: 15%
Min: \$50	Min: \$500	Min: \$2000	Min: \$5000
Max: \$500	Max: \$2000	Max: \$5000	Max: Unlimited
INVEST	INVEST	INVEST	INVEST

OUR INVESTMENT PLANS

The plans we offer is specifically made for you.

Starter Plan	Standard Plan	Advanced Plan	Pro Plan
Daily 16.8%	Weekly 12%	Hourly \$1	Daily \$10
Investment: \$100	Investment: \$500-\$2000	Investment: \$500	Investment: \$1000
Capital Back: Yes	Capital Back: No	Capital Back: No	Capital Back: Yes
Return Type: Period	Return Type: Period	Return Type: Lifetime	Return Type: Period
Number of Period: 10 Times	Number of Period: 20 Times	Number of Period: Unlimited Times	Number of Period: 80 Times
Profit Withdraw: Anytime	Profit Withdraw: Anytime	Profit Withdraw: Anytime	Profit Withdraw: Anytime
INVEST NOW	INVEST NOW	INVEST NOW	INVEST NOW

The plans we offer is specifically made for you.

Bronze	Diamond	Gold	Silver
Month 1.1%	Month 1.13% BEST SCHEME	Month 1.15%	Month 1.4%
Investment: \$500	Investment: \$50000	Investment: \$10000	Investment: \$9000
Capital Back: No	Capital Back: Yes	Capital Back: No	Capital Back: No
Return Type: Period	Return Type: Period	Return Type: Period	Return Type: Period
Periods: 8 Times	Periods: 8 Times	Periods: 8 Times	Periods: 8 Times
Profit withdraw: Anytime	Profit withdraw: Anytime	Profit withdraw: Anytime	Profit withdraw: Anytime
Cancel: In 20 Minutes	Cancel: In 50 Minutes	Cancel: In 20 Minutes	Cancel: In 20 Minutes
Invest Now	Invest Now	Invest Now	Invest Now

FAVORABLE OFFER FOR A PRIVATE INVESTOR

INVESTMENT PLANS

NEWBIES SESSION	AMATEUR SESSION	PREMIUM SESSION
7% Hourly	10% Hourly	13.5% Hourly
7% Hourly for 24 Hour/s - Minimum deposit: \$100.00 - Maximum deposit: \$999.00 12% referral commission - Withdrawal type instant 24 hours support	10% Hourly for 34 Hour/s - Minimum deposit: \$1,000.00 - Maximum deposit: \$9,999.00 12% referral commission - Withdrawal type instant 24 hours support	13.5% Hourly for 48 Hour/s - Minimum deposit: \$10,000.00 - Maximum deposit: \$29,999.00 12% referral commission - Withdrawal type instant 24 hours support
GET STATED!	GET STATED!	GET STATED!

120.00% BASIC	140.00% ADVANCED	200.00% PREMIUM	300.00% VIP
Min. Investment: \$20.00	Min. Investment: \$100.00	Min. Investment: \$500.00	Min. Investment: \$1000.00
Max. Investment: \$100.00	Max. Investment: \$1,000.00	Max. Investment: \$10,000.00	Max. Investment: \$99,999.00
ROI after 24 Hours	ROI after 48 Hours	ROI after 48 Hours	ROI after 24 Hours
10% Referral Bonus	10% Referral Bonus	10% Referral Bonus	\$1000 Deposit Bonus
24/7 Customer Care	24/7 Customer Care	24/7 Customer Care	24/7 Customer Care
Get Started	Get Started	Get Started	Get Started

Invest on Crypto currency trading

BEGINNER PLAN	GOLD PLAN	DIAMOND PLAN
- Minimum: \$500 - Maximum: \$6,999 - Potential Profit: \$5,000 - Duration: 1 week - Referral Bonus 9% - Category: Crypto currency trading	- Minimum: \$700 - Maximum: \$20,999 - Potential Profit: \$7,000 - Duration: 1 week - Referral Bonus 9% - Category: Crypto currency trading	- Minimum: \$1,000 - Maximum: \$50,999 - Potential Profit: \$10,000 - Duration: 1 week - Referral Bonus 9% - Category: Crypto currency trading
Get Started	Get Started	Get Started

ELITE PLAN	MASTER PLAN	VIP PLAN
- Minimum: \$2,000 - Maximum: \$50,000.00 - Potential Profit: \$15,000 - Duration: 1 week - Referral Bonus 9% - Category: Crypto currency trading	- Minimum: \$3,000 - Maximum: \$70,000 - Potential Profit: \$21,000 - Duration: 1 week - Referral Bonus 9% - Category: Crypto currency trading	- Minimum: \$5,000 - Maximum: \$100,000.00 - Potential Profit: \$30,000 - Duration: 1 week - Referral Bonus 9% - Category: Crypto currency trading
Get Started	Get Started	Get Started

Observations - Target Interactions

False Testimonials

TESTIMONIALS

Don't take our word for it, here's what some of our clients have to say about us



丹梨 呀咲
Japan

The team behind \$9antiminer Machine has been committed to developing an exchange that is easily accessible for all levels of traders. That is evident the very moment you access this site's homepage.



Althea Jo
Philippines

I was really scared at first especially when I was in the negatives but I listened to you stayed patient and when I woke up this morning everything boomed!!!!



Theresa Hopkins
USA

Best trading experience with them as I always get my profits as at due time without any stress. Good customer care service and great ROI



Cybill M
Alaska

I didn't tell you that I used to drive a truck. I swear to God my life had change since I started using your signals and trading, I love what am doing now let's trade dollars.

What Users Say About Us

Swipe each pictures of our investors and read what they have to say! 20,000+ users around the world make money through investing in our platform

★★★★★

I have been investing in this platform for years, and nothing beats its fast payout, and I've never had an issue with my account.



★★★★★

Software Developer Review: I love the security features and the way my funds are handled. The profits are on time, and customer support is great.



★★★★★

Professional service and transparent transactions. I recommend it to anyone looking for a reliable crypto investment platform.



TESTIMONIALS

What Clients Say?



Emily Carter (London, UK)
Customer

"Pinnacle Clear Bridge Hub has completely transformed my investment strategy. Their expert team guided me through diversified options, and I've seen exceptional returns. I feel secure knowing my investments are in capable hands!"

★★★★★



Liam Anderson (Toronto, Canada)
Customer

"I was new to investing and hesitant at first, but Pinnacle Clear Bridge Hub made everything so simple. Their personalized advice and timely updates have built my confidence. Now, I recommend them to all my friends and colleagues!"

★★★★★

What Our Clients Think About Us



Emily
Physician

"As a physician, my schedule is demanding, leaving me with little time to devote to financial planning. That's why I rely on Appen Asset Group to manage my investments. Their team understands my unique financial needs and has developed a customized wealth management strategy that aligns with my long-term goals. With Appen, I have a trusted partner guiding me towards financial security."

Mention of Fake Transactions

LATEST 10 DEPOSITS		LATEST 10 WITHDRAWALS	
 Kyril \$1295	 Dougal \$823	 Damon \$788	 Honey \$1018
 Ksawery \$705	 Mcfarland \$1141	 Key \$1487	 Morris \$4684
 Norrie \$1539	 Kieran \$542	 Malik \$4202	 Kia \$2927
 Conghaile \$453	 Davis \$1407	 Kael \$420	 Mohamad \$1700
 Abdul \$1812	 Vincent \$129	 Farhan \$467	 Hernandez \$2220

LAST DEPOSITS		LAST PAYMENTS	
Vagner	 860000 trx	Serg337	 3000.6 usd
Austin132002	 5000 doge	016timur	 10000.36 usd
Qinny	 1800 usdt	Temirkhan	 139887.45 usdt
rannovan	 500.2 ltc	Aom2525	 5660.26 usd
Parimpe	 5700 usd	Tik188	 14212.17 usd
ahmadm1990	 103000.68 trx	Qinny	 6500 usd

Someone from **South Africa** has **withdrawn \$500**

 An Investor from **Albania** deposited **\$2874 ...**

Daniel Smith from **Germany** just **Withdrew \$187,901**

 **Earning**
Watkin from **CAMBODIA** has just **Earned \$3540.**

Kate from **France** just **Withdrew \$50,400**

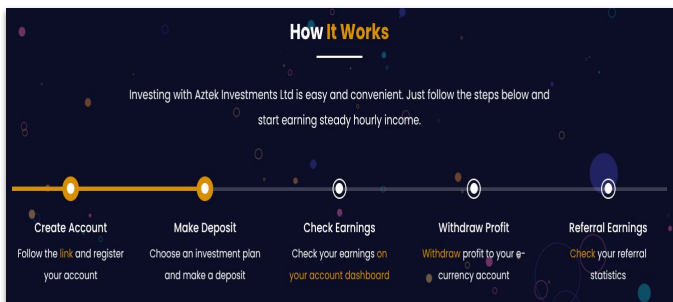
An Investor from **Liberia** withdrew **\$38041**

Observations - Target Interactions

Referrals

Due to how HYIPs function, referrals are the main driving force of the Scam. Making victims bring in additional victims under false promises of bonus rewards such as increased profits and a **Referral Commission**, where the referrer earns a percentage of the profit of the referred.

Mention on website



Next Generation Real Estate Investment

About Us - Video

- 0.0 minimal trading costs
- 8% referral bonus
- lightning fast execution
- award winning 24 hour support
- Top notch market analysis
- negative balance protection

REFERRAL PROGRAM

For Partners

Capital Acorn offers a wonderful referral program that helps you generate funds by simply referring new investors. Just follow the simple steps below and start making money online:

- Register for an account
- Get your referral link in member area
- Share your link with your friends, family or anywhere you want

5% Referral Commission

For More Details

REFERRAL PROGRAM

Anyone can take part in the affiliate program. It allows you to receive generous rewards by inviting new members

4 LEVELS OF REFERRAL PROGRAM

Get extra profit when people in your structure invite new investors to the company

7% - 3%

2% - 1%

VIDEO PRESENTATION



Mention in Platform

Your Referrals

Your Referrals:

Referrals:	0
Active referrals:	0
Total referral commission:	\$0.00

Referral and Tree

<https://madeinvest.live/register?invite=LQnJG4zpYX>

0 peoples are joined by using this URL



It's Me (Test Test)

Referral URL

<https://chevron-vip.buzz/register?invite=yqg2NhfSPo>

Copy

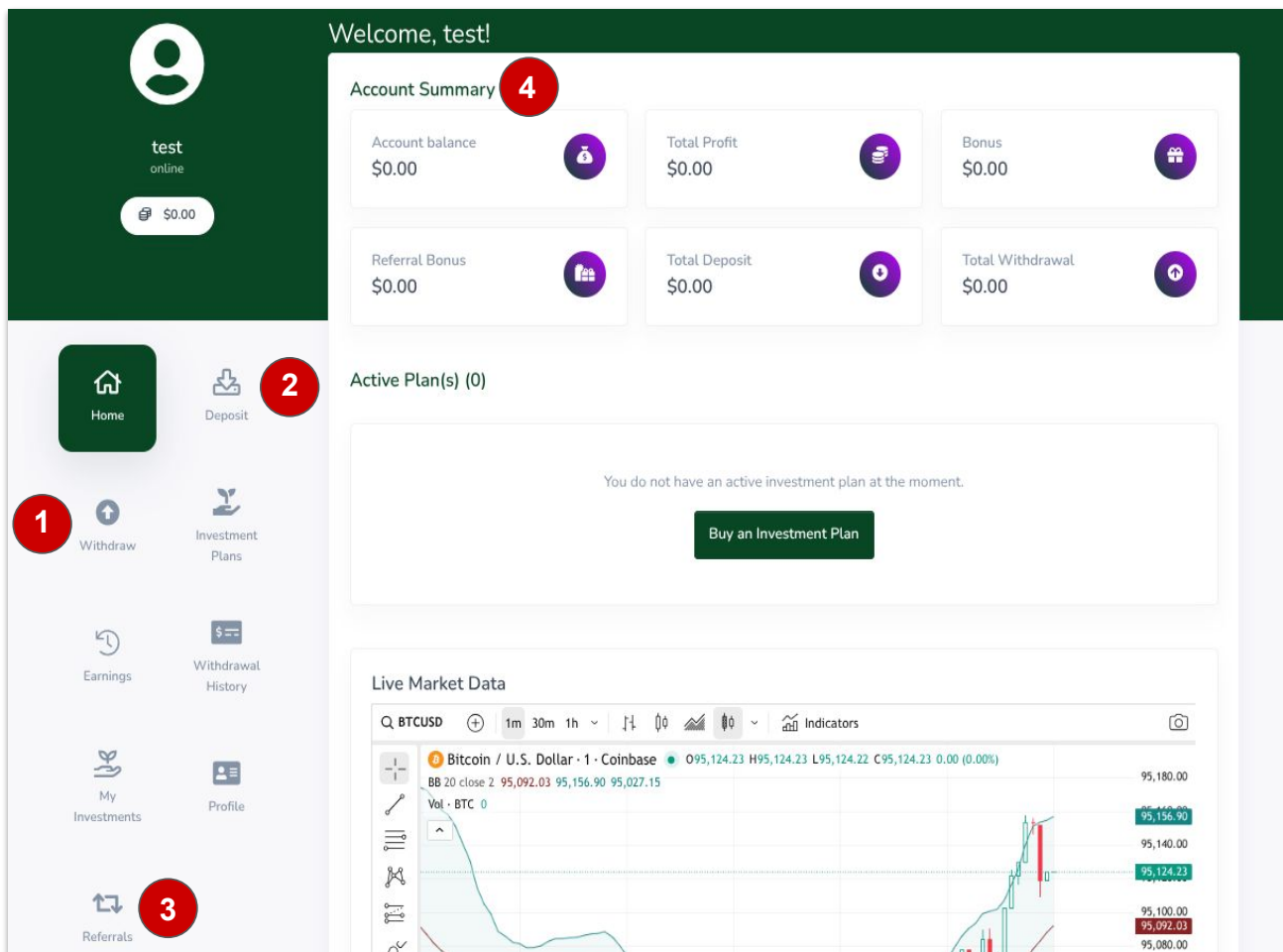
0 peoples are joined by using this URL

Observations - Target Interactions

HYIP Dashboard

After registering for the HYIP, victims are greeted with a structured dashboard that functions as the main hub of the platform. Here users can carry out the main functionalities commonly seen across fraudulent HYIPs:

1. **Withdraw Funds** – Allows users to withdraw the profit obtained through the platform.
2. **Deposit funds** – Allows users to deposit funds directly to the platform to refill a “wallet” or account balance, which is then used to invest.
3. **Referral system** - Showcases the Referral system, prompting the user to invite more users, for rewards such as increased profit percentages and commissions
4. **Platform Activity:** A consolidated view highlighting actions taken on the platform, including displayed earnings metrics, account balances, transaction logs, and related activity indicators **and more**



Observations - Motive & Monetization

After selecting an investment package or clicking "Deposit," the victim is prompted to fund the transaction, commonly via **cryptocurrency**, though options such as **credit/debit cards** and **payment gateways** have also been seen. In some cases, the platform additionally requires users to submit KYC documents to "**activate**" their accounts, then repeatedly claim the verification is still in progress to delay withdrawals and withhold funds.

Deposit Preview

Deposit Amount:	100	USD
Deposit Charge:	2	USD
Total Amount:	102	USD

SENDING DETAILS
Official Wallet Address:
1s36oLC9oRR1Z6Ur5D48dZFA28E296MhS

DEPOSIT PROOF

Select Image: No file...hosen

Message:

Your payment method: Bitcoin

You are to make payment of \$100 using your selected payment method.

Bitcoin Address:
bc1qdgpp13eqk4jhs77sqvkm967v9n0andutxrxj90

Network Type: Bitcoin

Upload Payment proof after payment.

No file chosen

Scan Bitcoin QR Code to copy wallet address



13zaR5EBNneZXRm8cYVrq9jtI

If your payment was successful, Please upload payment proof below.

No file chosen

Amount : \$

You have requested 100.00 USD. Please pay 0.00 BTC for successful payment

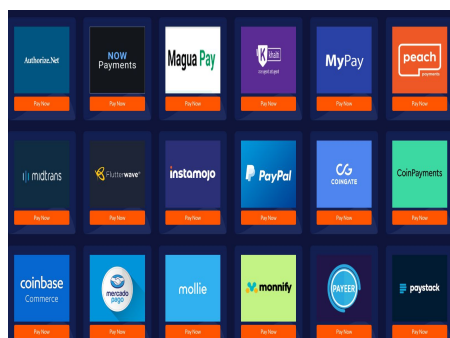
Please follow the instruction below

Deposit Instructions - Bitcoin (BTC)

Please follow the instructions below to deposit Bitcoin into your account:
Copy the BTC wallet address below.
Send your Bitcoin to this address.
Wait for at least 3 network confirmations.
Your account will be credited automatically once confirmed.

BTC Wallet Address:
1JwwoGxZRbqGmp1w5HmHgNfNF8G55Kpob

Alternate payment options and KYC verification



KYC Verification

To comply with regulation, each participant will have to go through identity verification (KYC/AML) to prevent fraud causes.



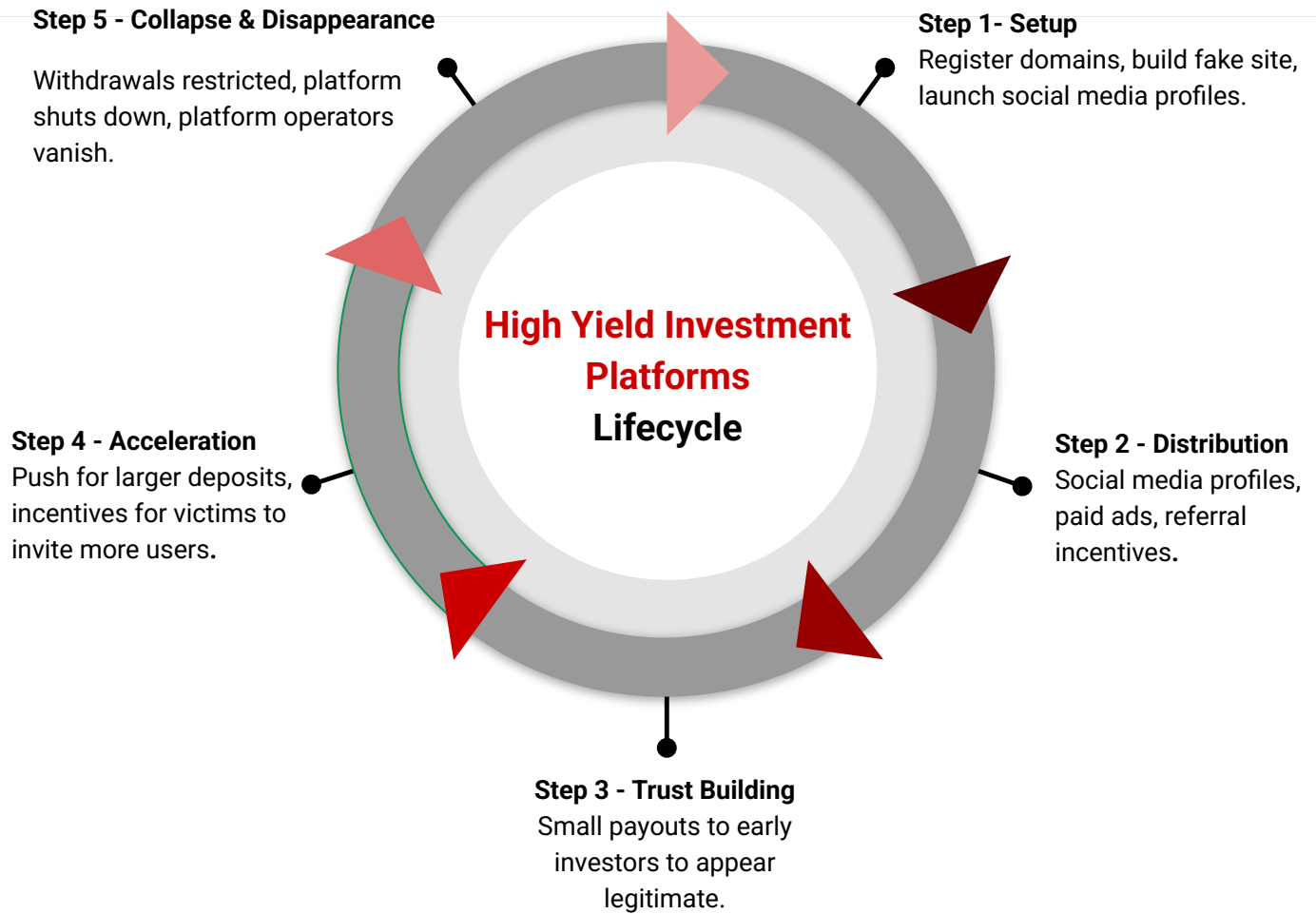
You have not submitted your necessary documents to verify your identity. In order to enjoy our investment system, please verify your identity.

Card Information

Fill out your Card Information below and click **MAKE DEPOSIT**.

Note:
Once your deposit is confirmed by our support team, your account will be credited immediately.
However, if you have any questions or need assistance on how to make your deposit - send a mail to support@seaspringtrades.com

HYIP Scam Lifecycle



High-Yield Investment Program (HYIP) scams follow a lifecycle that moves from careful preparation to collapse. In the setup stage, threat actors register domains, build polished fake trading platforms, and create professional-looking social media profiles to establish credibility. Once launched, the scheme is promoted through targeted ads and referral programs while early “returns” and fabricated success stories are used to build trust and encourage reinvestment. As the scheme accelerates, scammers increase pressure with promises of higher profits and limited-time bonuses to draw in larger deposits. Eventually, the operation collapses when withdrawals are blocked, communication stops, and the platform disappears, leaving victims with no chance of recovering their funds.

ABOUT US

CTM360 provides a consolidated platform that includes external attack surface management, digital risk protection (brand protection & anti-phishing, data leakage protection, and unlimited managed takedowns), security ratings, third party risk management, email intelligence (dmarc) and cyber threat intelligence.

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