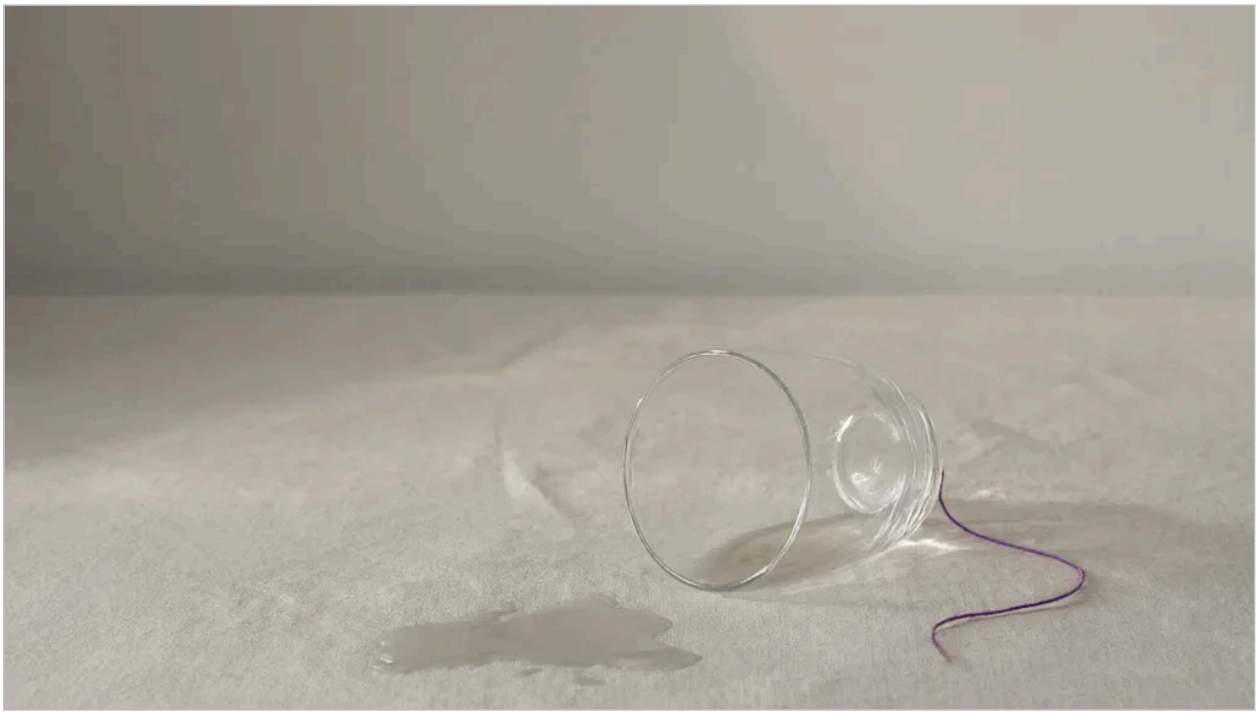
SAFETY · CHAPTER 4

If you already sent

You sent money and you wish you hadn't. Here are the first steps, what to avoid, what to do if you shared access, and what to expect from a decent dom.

ENTRY F4 CATEGORY SAFETY CHECKED 3 NOVEMBER 2026 READING 5 MIN
STEPS 5



EVIDENCE ◆ Verified ◆ Reported ◆ Vivian's field notes ◆ Unverified

This chapter is not advice for your situation.

IN 30 SECONDS

01 One send isn't the end of anything. What you do in the next hour matters more than the send.

02 Stop, keep everything, wait a day, and tell one person you trust.

03 Never hand over a password, a login code or control of a device to prove anything.

04 Don't send again to get a send back. Nobody can promise you a refund.

05 If rent, food or bills are at risk, stop and ask for independent help.

YOU WILL LEARN

- ✓ The four steps to take after a send you regret.
- ✓ Why hiding it and deleting the chat make things worse.
- ✓ What to do if you gave a password, a code or remote control.
- ✓ What you can and can't expect about getting money back.
- ✓ What a decent dom does when you say stop.

> *One send isn't the end of anything. Read this slowly. You don't have to feel better before you act.*
>
> — VIVIAN

The first hour

It happens a lot, and what you do next matters more than the send itself. The usual cycle goes like this: you want to pay, you send, the guilt hits hard, you hide it, and when things feel good again you do it again. ◆ The guilt is real. Hiding it is what keeps the cycle turning. See The spiral.

If you already sent

0 OF 4 DONE

- [ ] 01 Stop sending, even to “unlock a refund”.
- [ ] 02 Keep the messages and the payment receipts.
- [ ] 03 Report the account on the platform where you met.
- [ ] 04 Tell someone you trust what happened.

Tick the lines as you go. Your ticks stay on this page only and clear when you leave it.

Step three is for an account you think may be fake. If you just regret a send to a real dom, skip it and do the other three. To check whether an account is fake, read Spot a fake dom.

Wait one day. Some people feel low after a send, and that’s a bad time to decide anything about money, the dom or the account. ◆ Don’t make any new decision until you’ve slept and eaten.

Tell one person. Hiding the send adds a second problem on top of the first, and telling someone you trust soon after the first send is better than waiting. ◆ One blog post on findom names hiding the spending from a partner as a risk

factor. ◆ You don’t need to tell the whole story. One sentence is enough: I sent money I shouldn’t have, and I want to stop. ◆ Pick someone near you who doesn’t earn from your spending.

What not to do

MYTH

~~Deleting the whole conversation will help me move on.~~

FACT

Deleting the chat feeds the loop and wipes what you may need for a report or for help. Deleting your account on the platform you send from often doesn't hold either, because other accounts and other paid forms of the same play are still there. ◆

MYTH

~~One last send will get my money back.~~

FACT

A send made to fix a send is just the same send again. A refund offered after one more payment, often called processing or insurance, is how a fake account keeps going. ◆

MYTH

~~It's better to give to this dom than to a stranger.~~

FACT

That sentence is how the next send gets permission. It's an excuse, and you can drop it. ◆

MYTH

~~I should prove I'm sincere by handing over access.~~

FACT

You never prove sincerity with a password or a code. A real dom needs no proof from you. If she asks to see a send, the only safe thing to show is a confirmation with the names, balance and numbers hidden. ◆

MYTH	FACT
~~I owe what she says I owe.~~	A round figure she says you owe after one session is only framing. Inside the game, there's no debt you didn't agree to beforehand. ◆

If you need to cut contact, muting or blocking is up to you. Save the messages first. A break that holds takes away the means, covers the substitutes and involves someone who's told the truth. ◆ Set a limit with a reset day and keep your bank's confirmations on. See Breaks that hold.

STEP 03 OF 05

If you gave access or a code

When someone asks for your password, a login code sent to your phone, or control of your device, that's how accounts get taken over. ◆ Security guidance from a government agency and from a remote-access vendor says not to give control of a device to a stranger or to anyone you don't know or trust. ◆

Secure what you shared

0 OF 6 DONE

- [ ] 01 Change the password of the account you shared, and of any other account that used the same password. Do it from your own device, never from a link someone sent you.
- [ ] 02 Sign out of all other sessions and devices in the account's security settings, then turn on two-step login.
- [ ] 03 If you gave a login code, assume someone else is already in the account until you've checked it.
- [ ] 04 Remove saved payment methods from that account. If someone controlled your computer, remove the remote tool and don't use the device for banking until it's been checked.
- [ ] 05 If a card or account number was shared, tell your bank and ask what it can do.
- [ ] 06 Report the request to the platform where you met.

STEP 04 OF 05

Money

Whether a send can come back depends on how it was made, the platform and the country. This wiki couldn't find a public rule for tributes as of 2026-11-03.

◆ Don't count on a refund. A tribute is a gift, and in practice tributes don't get returned just because the sender changed his mind. ◆

Don’t pay anyone who promises to get your money back. If the account that took the money offers a rescue, like a recovery fee, it’s a trap. ◆ What you can do is ask your bank or the payment platform, calmly and soon, what options there are and how long you have.

If you can’t cover rent, food or bills, stop sending, tell someone, and get independent debt advice, never from the person who was paid. ◆ One press article quotes a former participant who says he’d seen men sell cars, go into debt and take out second jobs. ◆ You’ll find the services in Where to get help.

STEP 05 OF 05

What a decent dom does when you say stop

VIVIAN’S FIELD NOTES

> When someone tells a dom he regrets a send, she should tell him to stop, say plainly what she took, ask how he is and ask for nothing more. That’s what you can expect from a decent dom. If she answers your regret with another offer, she’s thinking about her income, and now you know what you needed to know.
>
> ◆

A plain goodbye is the model. One that leaves the door open can also work as a soft hook to pull you back. ◆ Wait before you answer it.

If the money and the feelings have got mixed up and you feel like you’re buying affection, remember that affection can’t be bought. What you chose to pay

for is the play and the attention, and a gift doesn't buy a promise, a rank or a reply. A decent dom is just as warm when you send a little as when you send a lot. ◆

When someone presses you after a send

WHAT THEY SAY OR DO

01 *Confess everything by tonight or it gets worse*

THE COUNTER

Ask for a pause. A deadline that takes away your choice is pressure, whoever sets it.

WHAT THEY SAY OR DO

02 *Write down when, why and how much, in full*

THE COUNTER

Say only what you choose to say. Being forced to write it all down isn't an honest conversation.

WHAT THEY SAY OR DO

03 *Hand over your accounts and delete nothing*

THE COUNTER

Never hand over access. See above.

WHAT THEY SAY OR DO

04 *Answer now or all contact ends*

THE COUNTER

Ask for the talk to wait until both of you are rested and sober, and bring in a person you trust.

Someone who's tired or drinking can't answer or listen properly, so hard talks should wait. A partner who finds out deserves a calm talk.

TRY IT

The morning after

You sent money last night and you regret it. This morning the dom writes: "Good morning. Did you sleep? I have something new for you today."

A Reply right away and take the offer, to make last night feel worth it

Not this one. A new send doesn't cancel the last one. It repeats it.

B Delete the whole conversation and the account

Not this one. Deleting feeds the loop and wipes what you may need. Muting or blocking is up to you, but keep the messages.

C Say once that you're stopping, send nothing, and tell one person you trust

The right answer. Right. A decent dom accepts a stop without asking for anything. If she answers with another offer, you have your answer.

REMEMBER IT

- One send isn't the end of anything. The next hour matters more.
- Stop, keep everything, wait a day, and tell one person.
- Never hand over a password, a code or control of a device.
- A refund offered after another payment is a trap.
- If rent, food or bills are at risk, get independent help.

Free, confidential helplines exist in most countries.

Find a helpline →

SOURCES AND EVIDENCE

Check it

Every claim with its evidence level and its sources.

01 It happens a lot, and what you do next matters more than the send itself.

◆

02 The usual cycle goes like this: you want to pay, you send, the guilt hits hard, you hide it, and when things feel good again you do it again.

◆

03 Some people feel low after a send, and that's a bad time to decide anything about money, the dom or the account.

◆

04 Hiding the send adds a second problem on top of the first, and telling someone you trust soon after the first send is better than waiting.

◆

05 One blog post on findom names hiding the spending from a partner as a risk factor.

◆

The Psychology of Financial Dominatrixes (blog post) (https://www.psychologytoday.com/us/blog/in-excess/201612/the-psychology-financial-dominatrixes)

Accessed 3 November 2026

06 One sentence is enough: I sent money I shouldn't have, and I want to stop.

◆

07 Deleting your account on the platform you send from often doesn't hold either, because other accounts and other paid forms of the same play are still there.

◆

08 A refund offered after one more payment, often called processing or insurance, is how a fake account keeps going.

◆

09 It's an excuse, and you can drop it.

◆

10 If she asks to see a send, the only safe thing to show is a confirmation with the names, balance and numbers hidden.

◆

11 Inside the game, there's no debt you didn't agree to beforehand.

◆

12 A break that holds takes away the means, covers the substitutes and involves someone who's told the truth.

◆

13 When someone asks for your password, a login code sent to your phone, or control of your device, that's how accounts get taken over.

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14 Security guidance from a government agency and from a remote-access vendor says not to give control of a device to a stranger or to anyone you don't know or trust.

◆

IC3 Issues Alert on Tech Support Fraud (https://www.cisa.gov/news-events/alerts/2018/03/29/ic3-issues-alert-tech-support-fraud)

Archive (https://web.archive.org/web/20250716102123/https://www.cisa.gov/news-events/alerts/2018/03/29/ic3-issues-alert-tech-support-fraud)

Accessed 3 November 2026

TeamViewer and scamming (https://www.teamviewer.com/en/global/support/knowledge-base/teamviewer-remote/security/teamviewer-and-scamming/)

Archive (https://web.archive.org/web/20260519191922/https://www.teamviewer.com/en/global/support/knowledge-base/teamviewer-remote/security/teamviewer-and-scamming/)

Accessed 3 November 2026

15 This wiki couldn't find a public rule for tributes as of 2026-11-03.

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16 Don't count on a refund.

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17 A tribute is a gift, and in practice tributes don't get returned just because the sender changed his mind.

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18 If the account that took the money offers a rescue, like a recovery fee, it's a trap.

◆

19 If you can't cover rent, food or bills, stop sending, tell someone, and get independent debt advice, never from the person who was paid.

◆

20 One press article quotes a former participant who says he'd seen men sell cars, go into debt and take out second jobs.

◆

[a former participant] has seen men left broke and hungry from 'paying women to talk to them' (https://www.sbs.com.au/news/the-feed/article/the-online-kink-thats-leaving-some-men-homeless-bankrupt-and-normalising-suffering/vocm5xt30)

Archive (https://web.archive.org/web/20251123124217/https://www.sbs.com.au/news/the-feed/article/the-online-kink-thats-leaving-some-men-homeless-bankrupt-and-normalising-suffering/vocm5xt30)

Accessed 3 November 2026

21 When someone tells a dom he regrets a send, she should tell him to stop, say plainly what she took, ask how he is and ask for nothing more. That's what you can expect from a decent dom. If she answers your regret with another offer, she's thinking about her income, and now you know what you needed to know.

◆

22 One that leaves the door open can also work as a soft hook to pull you back.

◆

23 If the money and the feelings have got mixed up and you feel like you're buying affection, remember that affection can't be bought.

◆

24 What you chose to pay for is the play and the attention, and a gift doesn't buy a promise, a rank or a reply.

◆

25 A decent dom is just as warm when you send a little as when you send a lot.

◆

Free, confidential helplines exist in most countries.

Find a helpline →

The Drawn Ledger

18+

Nothing here is financial, legal or medical advice for your situation.