

## FEATURE 2

### OUT OF AFRICA...

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Africa is often referred to as the cradle of the human race (see <http://www.kenyalogy.com/eng/info/histo.html>); it is also the birth place of the 'Advance Fee Fraud', aka '419 scams/frauds', aka the 'Nigerian Money scam/fraud'. The humble 419 scam, known as 'The Game' or 'The Plan' by those who practise it, has been around for many years in one form or another. In fact, some claim it should be consid-

ered an African 'cottage industry'. But the old tried-and-trusted formula has changed recently, as has the level of media interest in both victims and perpetrators of the scam.

#### WHAT'S IN A NAME?

419 frauds combine the threat of impersonation fraud with a variation of an advance fee scheme. A letter or email from Nigeria (originally, but from just about any country now), offers the recipient the 'opportunity' to share in a percentage of millions of dollars that the author – often a self-proclaimed government official, doctor, engineer, bank official, religious minister etc. – is trying to transfer out of the country illegally with a little help from their new-found friend and benefactor: the recipient.

The victim is encouraged to send information to the author of the fax/letter/email, such as blank letterhead stationery, bank name and account numbers and other identifying information.

The scheme depends on convincing a willing victim, who has demonstrated a 'propensity for larceny' by responding to the invitation, to send money to the author of the letter in several instalments of increasing value.

Often, the requirement to pay taxes, bribes to government officials, and legal fees are described in great detail, with the promise that all expenses will be reimbursed as soon as the funds are spirited out of Nigeria. In fact, the millions of dollars do not exist and the victim ends up with nothing.

In many cases the victim is encouraged to visit Nigeria or a neighbouring country, and is smuggled across the border. Even more money can then be extorted, supposedly to enable the victim to get out of the country they have entered illegally.

Should the victim stop sending money, the perpetrators have been known to use the personal information they were sent to impersonate the victim, draining bank accounts and credit card balances until the victim's assets are exhausted.

Most law-abiding citizens identify the 419 emails/letters as hoaxes/scams. However, millions of [insert your local currency here] are lost annually as a result of these schemes around the world.

The Nigerian government is not sympathetic to those who have been fooled by the schemes, since the victim has effectively conspired to remove funds from Nigeria in a manner that is contrary to Nigerian law (even though no such funds actually exist).

The scheme violates section 419 of the Nigerian criminal code, hence the label '419 fraud' although the fraud is now common outside of Nigeria too.

There are many reports, from both the UK and the USA, that a surprising number of unsuspecting victims have lost significant amounts of money, been lured to the originating country where they have been imprisoned, tortured and occasionally even lost their lives (so much so that the 419 fraud has been the subject of an FBI warning, as well as one from the US Secret Service).

## ORIGINS

The scam is claimed to have been started in the 1980s, in Nigeria. Some investigators link the start of the scam to a downturn in Nigeria's oil industry in that decade (see <http://www.the-ria.com/419.html>). In the early days, the offers were sent in letters through the postal system, and later via fax machines. As the Internet became ubiquitous the scam started to transfer to the current email-based versions.

## WELL TRAVELLED?

Although the Advance Fee Fraud was born and brought up in Nigeria it has begun to travel. I have seen versions of 'The Game' from the following countries (in addition to Nigeria):

United Kingdom	Canada
Ivory Coast	Dubai
South Africa	Yugoslavia
Netherlands	Sierra Leone
Zimbabwe	Philippines
Angola	Taiwan
Togo	Germany
DR Congo (Zaire)	Iraq

*'You would [be] shock[ed] at how many wad want something more for nothing. Greed carry their head[s] and turn[s] them foolish.'*

**'The Game' perpetrator**  
From [www.wired.com](http://www.wired.com)

## THE GAME

Let us look at the perpetrators' perspective. Why do they do it? For many 'The Game' is a way of life, a business, nothing more, nothing less. Like their victims they are driven by greed. Unlike their victims they justify the scam by claiming to be taking money from those who have too much already (known as 'wad' [rich people]) and who are seen as being so greedy that they deserve to be fleeced in this way.

In one of the very few known interviews with those that run 'The Game' (see <http://www.wired.com/news/print/0,1294,53818,00.html>) one of the perpetrators said: 'You would [be] shock[ed] at how many wad want something more for nothing. Greed carry their head[s] and turn[s] them foolish.'

Those who run the scam use the derogatory term 'mgbada' when talking about their victims.

## VICTIMS

Unfortunately, it is not always only the victim who suffers the consequences of the scam; there are often innocent bystanders who end up being part of the 'collateral damage'. On 19 February 2003, a Nigerian diplomat was shot dead in Prague by a Czech pensioner who allegedly had been taken in by 'The Game' (see <http://news.bbc.co.uk/1/hi/world/europe/2780259.stm>).

Other documented cases demonstrate that some 'mgbada' have been quite happy to beg, borrow or steal to play 'The Game'.

A 59-year-old female employee of a Michigan law firm was taken for \$2.1m by Nigerian 419 fraudsters promising a percentage (\$4.5m) of \$18m in return for her help in getting the money out of Africa. Allegedly, she funded the entire operation with the contents of her employers' bank account, and was only rumbled when a cheque for \$36,000 bounced. The woman now faces up to three years in jail on 13 counts of wire fraud (see <http://www.theregister.co.uk/content/archive/27243.html>).

A businessman in the US was conned out of \$750,000 by Nigerian 419 scam artists. The twist here is that \$250,000 of the money he handed over did not belong to him. In this

case the fraud/scam victim had been scamming and defrauding seven of his own friends to raise some of the 'Advance Fees/Bribes' (see <http://www.theregister.co.uk/content/28/29673.html>).

## THE WORLD WANTS TO BE DECEIVED

According to figures from the UK's National Criminal Intelligence Service (NCIS) at least 150 Britons were defrauded in 'The Game' in 2002. The money defrauded from them totalled a staggering £8.4m, which works out at around £56,675 each. One victim travelled to Africa to collect his percentage, and got more than he bargained for, when he was beaten and tortured instead (see <http://www.theregister.co.uk/content/6/29536.html>).

*'If fifty thousand people do a foolish thing, it is still a foolish thing.'*

Anatole France (modified)

The US Secret Service reported that, in June 1995, an American who had been trying to get his money was found murdered in Lagos. Numerous other people have been reported missing.

The FBI reported that Internet fraud in the US took \$35 million from the many victims (48,252) that took the bait in 2002. In 2001 only \$11 million was taken from victims. 'The Game' accounted for the largest monetary losses of all reported frauds (an average of \$3,864 per victim). It seems that this is a problem that is still growing.

Indeed, a modified version of a famous quotation credited to Anatole France (1844–1924) seems to sum up those that fall for this fraud: 'If fifty thousand people do a foolish thing, it is still a foolish thing.' More stories can be found at <http://www.crimes-of-persuasion.com/>.

## WHY DOES IT WORK?

The scam works because it relies on social engineering. In this case the scam focuses specifically on greed, altruism (sometimes) and a terminal lack of scepticism. Any shred of scepticism that does persist tends to be overridden by the large sums of money that are promised.

## WHAT NEXT?

What new twists can we expect 'The Game' to take? We have already seen the following themes: Diamonds, Oil, Land, Illness, Cash, Gold, Lottery, Online Auctions and Religion.

The biggest change to 'The Game' appeared early last year with the advent of the 'Lottery' variant. This works in much the same way as the original fraud, but there are smaller amounts of money involved (one million Euros rather than 20–30 million US Dollars) and many other countries, (for example the Netherlands, Spain and Canada). So, if you receive an email claiming that you have won a lottery jackpot for a lottery that you don't remember taking part in, be very sceptical.

It may well be the case that we will see more of these fairly major re-workings of 'The Game'. I won't list my ideas as to possible new variants, as I do not want to be responsible for the birth of new variants of this fraud.

## FIGHTING BACK

The advice from the UK's National Hi-Tech Crime Unit and from the Nigerian Government is that, when you receive one of those 419 scam emails, you should forward it to the 'abuse@' address of the ISP involved. Or delete it.

However, a number of people have ignored this advice and taken it upon themselves to 'fight back'. Some entertaining results can be read online at <http://www.fattibastardo.com/fraud.html> and <http://www.savannahsays.com/kizombe.htm>.

*'If something seems too good to be true, it probably is.'*

Should you wish to forward 419 messages to your country-specific law enforcement fraud section, a list of the appropriate email addresses can be found at: <http://home.rica.net/alphae/419coal/>.

## CONCLUSIONS

The humble 419 Advance Fee Fraud is alive and well and seems to be producing offspring to perpetuate the species. Are we seeing the fraud equivalent of the transition from *Homo erectus* to *Homo sapiens* or is that evolutionary leap yet to come for the 419 genus?

Most days I receive at least two 419 emails, while some days I get well over a dozen. It always raises a smile when I receive them at my 419@arachnophiliac.com email address. Is it a case of irony, serendipity, coincidence, fate, karma or maybe a 419 conspiracy? A searchable database of 419 and its many variants can be found at: [http://arachnophiliac.com/hoax/419\\_search.htm](http://arachnophiliac.com/hoax/419_search.htm).

Finally, here's another mantra that you should encourage your staff, friends, loved ones and acquaintances to learn: *'If something seems too good to be true, it probably is.'*