



Exposing Nigerian Email Scams

First In A Series of Articles

Introduction

If you've had an email account for even a short period of time, there's an excellent chance that you've received at least one spam message that's a 419 (Nigerian) scam message. 419 scams are very crude financial scams that begin with the intended victim receiving an email message from an alleged "official" at a foreign bank, corporation, or government agency. The scammer will attempt to gain the victim's trust, and then convince the victim to send money to them. Most of the scammers live in Nigeria, so this type of scam is called a "419 scam" after the section of the Nigerian penal code that deals with fraud.

Most people follow the advice of email security experts, and ignore the email messages from spammers and scammers. Responding to spam not only invites more spam in the future, but can also compromise the security of a system. Even so, many email users are curious about who the scammers are and how they operate. In this series of articles, a Process Software engineer chronicles his interactions with several scammers to demonstrate the inner workings of 419 scams and who is behind them. As an email expert, he is able to protect his systems and identity from the scammers while exposing different elements of the con.

The Details Of Advance Fee Fraud

It's a common misconception that the point of a 419 scam is to obtain your bank account number, and then clean it out. While that does happen with phishing¹ scams, 419 scams are designed to get you to *give* your money to the scammer. 419 scams are a type of fraud referred to as "advance fee fraud" by law enforcement agencies.

In an advance fee fraud scheme, the victim pays a relatively small amount of money up front (usually several thousand dollars) in order to gain access to a very large amount of money (usually several million dollars) in the near future. The US Secret Service² has identified seven major forms that advance fee frauds take:

- Transfer of funds from over-invoiced contracts
- Conversion of hard currency
- Purchase of real estate
- Disbursement of money from wills
- Contract fraud
- Sale of crude oil at below-market prices

By far the most common (and successful) form of advance fee fraud involves transferring funds into the victim's bank account. This scheme starts with the scammer sending an email message to a large number of potential victims, whose addresses usually come from professional directories, trade journals, and website guest books. The scammer will claim to be a senior official at a Nigerian bank or government agency who is looking for a trustworthy foreigner to help him get funds out of the country. The amount of money involved is usually between \$10 million and \$75 million, but some scammers use really outrageous numbers.

The reason given for getting the funds out of Nigeria is always borderline illegal and morally wrong, so in theory only someone who's greedy enough to fall for the scam is going to reply to the initial message. Common reasons are that someone who died unexpectedly abandoned the funds in the bank; the funds are "leftovers" from a large government contract that was issued under the previous military regime that ruled Nigeria; or that the funds belong to a criminal who has been jailed and will never be able to access the funds again. In return for helping the

¹ *Phishing* is the fraudulent acquisition, through deception, of sensitive personal information such as passwords and credit card details, by masquerading as someone trustworthy with a real need for such information (such as your bank, eBay, etc).

² "Advance Fee Fraud Advisory", US Secret Service <http://www.secretservice.gov/alert419.shtml>

scammer get the funds out of the country, the victim will be paid a percentage of the funds (usually between 10% and 30%).

Artificial deadlines are imposed to give the entire transaction a sense of urgency. If the victim is given enough time to think clearly about what's going on, he might realize it's a scam. A fictional end-of-the-month bank audit that would attract attention to the surplus funds is a common method used by scammers to set the deadline. (Although there aren't many banks I know of that need an audit to find an extra \$50 million on their balance sheet.) It's worth noting that the scammer will conveniently "forget" the deadline as long as he thinks he can still extract cash from the victim. The scammer also tends to mention the "need for urgency and secrecy" as often as possible in his messages to the victim.

Out of the thousands of initial messages that the scammer sends, he only expects to get back 2 or 3 responses. The scammer sends a form message back to each of the responses, asking for personal information such as the victim's address and phone number. After several messages back and forth to build trust, the scammer will begin to ask for confidential information such as bank account numbers and a scan of the victim's passport. The scammer can't do anything terribly nefarious with this information, but it signals to him that the victim is willing to do whatever he asks. Some scammers also ask for letters on any corporate letterhead that the victim has access to. The scammer will use the letterhead to forge recommendations to future victims, as well as attempt to obtain a travel visa from the US embassy in Nigeria.

Once the scammer is sure the victim trusts him, he begins the process of extorting the money. Usually, the scammer begins by requesting a relatively small amount of money (around \$1000) to cover "legal fees" generated by the transfer of funds. Forged documents and invoices are often used to support these claims. If the victim hands over the first round of cash, the scammer will begin to request larger and larger sums of money to cover bogus fees and taxes. The victim thinks that he's already invested several thousand dollars to guarantee the big payoff, so he'd be foolish to refuse to pay the additional fees and lose what he's already spent. The scammer won't stop inventing reasons for the victim to send more money until the victim has no more money to send.

In some cases, the scammers induce the victim to travel to Europe or Africa to "meet" with the scammer so the transaction can be conducted face-to-face. The scammer really wants to hand the victim over to either his associates or an organized crime syndicate who will threaten physical harm to get every last penny the victim has in his bank accounts. At least one US citizen has been murdered in Nigeria by a 419 scammer and/or his associates, and many others have been reported missing under similar circumstances.

Most of these scams are Nigeria-based for several reasons:

- Nigeria was a British colony and protectorate until 1960, so most of its citizens have a basic fluency in English. (In fact, English is still the official language.) 419 scams usually target residents of the United Kingdom, Canada, and the US so English fluency is a requirement for a hopeful scammer.
- A majority of Nigeria's population (60% in the year 2000) lives below the poverty line, which leads to an extremely high crime rate. Inflation rates over 15% make the problem worse every year.
- According to the Central Intelligence Agency³, Nigeria is a major transit point for heroin and cocaine destined for the European market. It's also a major money-laundering center, and refuses to cooperate with international law enforcement organizations conducting financial investigations. The central government is weak, law enforcement is virtually non-existent, and officials are easily bribed. This means that even if the Nigerian government is handed definite proof that one of its citizens is a 419 scammer, the scammer will probably never even be arrested.

Unsurprisingly, the Nigerian government blames the prevalence of the scams on the greed of foreigners.

³ *The World Factbook:2005*, US Central Intelligence Agency

Who Are The Scammers?

A significant number of the 419 scammers are serious criminals who run these scams when they're not otherwise engaged in murder, kidnap, narco-trafficking, and armed robbery. These are very dangerous people, and involving yourself with them in any way is a bad idea. While the vast majority of the scammers are based far away in Africa, several of them are associated with organized crime outfits that operate closer to where you live. The ties between 419 scammers and organizations such as the Chinese Triad and the so-called Russian Mafia are well documented.

I highly recommend you do not attempt what I've done in this series of articles. If you feel you absolutely must, make sure you never give the scammer any kind of information that can be linked back to you. A few people make a hobby out of trying to scam the scammers, but they go to elaborate (and sometimes expensive) lengths to conceal their true identities.

All About Me

I'd rather not meet one of the scammers personally, so I went to some trouble to conceal my identity while communicating with the scammers. I used a false name, throwaway email addresses from free providers, and non-existent street addresses. I sent email messages to the scammers through public WiFi networks in the greater Boston area, so the scammers couldn't trace the IP addresses back to Process Software.

A friend in Seattle set up an electronic telephone relay for me. Any scammer willing to spend the money on an international call got to listen to my automated greeting, and then leave a message after the tone. I could access the messages as audio files. I also set up a fax forward through another friend in San Jose. It never seemed to bother the scammers that the area codes were in opposite corners of the country from Boston and from each other.

My First Scammer

All of Process Software's incoming mail passes through a proxy server running PreciseMail Anti-Spam Gateway. Nigerian 419 scam messages are quarantined by PreciseMail, so it's easy to find a couple weeks worth using the web-based user interface to the quarantine area. Because the 419 scammers send their initial message to thousands of people, they won't notice that I'm replying from an address they didn't send the message to.

The first message was sent from a web mail system located in the Czech Republic. This particular web mail system doesn't indicate which IP address the user connected from, so I can only guess that the scammer was sitting in Nigeria when he sent this message. The message has several of the characteristics that identify a 419 scam:

- The sender claims to be a senior official with a bank in Nigeria.
- Someone who unexpectedly died left a large sum of money in the bank.
- In return for assisting with the transfer of funds, I'll receive several million dollars.
- Despite pretending to be someone who would be highly educated and have a good grasp of English, his grammar and spelling are atrocious.

If this wasn't a scam and the \$20 million actually existed, the scammer is essentially asking me to help him launder the money with my personal bank account. For my trouble, he's going to cut me in for 30% of the take (\$6 million). In the real world, that wouldn't work. My bank would notify the Internal Revenue Service the

second that the money was deposited in my account. The IRS would start by turning me over to the Drug Enforcement Agency, in case I'm a narco-trafficker. The IRS could also turn me over to Homeland Security on the suspicion that the money is going to be used to fund terrorism. At any rate, the best-case scenario is that the government seizes the money and I spend the next 5 years in a Federal prison.

From: mikeejiofor1@tiscali.cz
Subject: ASAP
To: XXXXXX@XXXXXX.com

From: MR Mike Ejiofor(CHARTERRED ACCOUNTANT,MPA).
Union Bank of Nig Plc.
Marina Brach,Plot 1212, tijian
bello Street, Victoria Island.P.M.B 0090,
Lagos .

Tel;234 80 434 325 96 / 234 80 36761222

Attn: Sir,

I am Mr.Mike Ejiofor a senior manager accounts/audit department, in Union Bank of Nigeria Plc.

DR.George Brumley Jr, who was a consultant with Shell development company in Nigeria and a personal friend Died and left behind his deposit in this bank (UNION BANK NIGERIA PLC) valued \$20 Million Dollars.

My relationship with DR. George started in year 1999 when I was a supervisor in Union bank marina branch. We met in my social club annual end of the year party and I introduced him to my bank where he opened this account some few weeks later making me the account officer to the account and he operated this account until his death.

On the 21st of July 2003, DR. George,his wife and their two children were involved in a plan crash in Nairobi Kenya. All passengers of the plane unfortunately lost their lives. Since then I have made several enquiries to his embassy to locate any of DR.George's extended relatives this has also proved unsuccessful. To prevent the bank to claim this money I now decided to contact any foreigner who can assist in realising this goal by acting as the next of kin to Dr.George, with hope to get this money out of the bank. This is the web site of this tragedy that struck on that faithful day.

<http://www.cnn.com/2003/WORLD/africa/07/20/kenya.crash/index.html>

I am contacting you to assist in repatriating the money left behind by Mr.George before they get confiscated since the bank has declared the account unserviceable. I have been unsuccessful in locating the relatives for over 3years since I was recalled back to marina branch as a senior manager from a transfer that took me to another branch of the bank.

I therefore seek your consent to present you as the next of kin of the deceased, so that the proceeds of this account valued at \$20 Million Dollars can be paid to your account abroad ,you will have 30% of the money for your role while I will have 60% and 10% for expenses that we may incur in the cause of processing the claim.

However, the moment we finalize the transaction and the money is confirmed into your nominated Bank account, I will travel down to your country for my share of the fund. I and my attorney have access to all necessary legal documents that can be used to back up the claim we are making. All I require is your honest co operation to enable us succeed in this transaction. Your contact information are very necessary, I mean contact address, phone and fax numbers

I guarantee that this will be executed under a legitimate arrangement that will protect you from any breach of the law. Please do get back to me as soon as possible

Best Regards,
Mr. Mike Ejiofor

The Union Bank of Nigeria, PLC has a website at <http://www.unionbankng.com/>. I suspected that it was just a front bank based on the appearance of the website, but after some research it turns out that it's a legitimate bank. They do have a Marina Branch in Lagos, but the address is PMB 2007, Lagos. The phone numbers have the international dialing code for Nigeria in front of them, but they go to a private residence rather than a bank branch. Telephone service to Nigeria is unreliable, and I wasn't able to get through to either of the numbers when I tried dialing them.

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I send the scammer back a message letting him know that I'm interested. He's not going to pay too much attention to this message, except to note that I sent him the information he requested instead of an insult for spamming me. In return, he's going to send me back a form letter that asks for a little bit of follow-up information.

Note that the message is being sent to a new address at i12.com. The original message the scammer sent out had an embedded Reply To header with the i12.com address, so a victim who clicked the "Reply" button in their email client would automatically have the To address switched. This means that the web mail account in the Czech Republic was either fake, or the scammer figured it would be shut down after the recipients of his message began complaining. When I'm done getting all the info I can out of the scammer, I'm going to try to get all of his email accounts shut down.

From: "Michael Hawk" <mike5214@XXXXX.com>
Subject: Re: ASAP
To: mikeejiofor@i12.com

Dear Mr. Ejiofor,

I would be very happy to assist you with repatriating Dr. George's funds.

My address is:
XXX XXXXXXXXX Ave
Boston, MA
02199 USA

My phone number is: +1-206-XXX-XXXX

My fax number is: +1-831-XXX-XXXX

What do I need to do to help you?

Michael Hawk

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As expected, this is the follow-up message the scammer sent to everyone who nibbled at his bait. This message was sent from a Yahoo account. Luckily for us, Yahoo clearly indicates from which IP address the message was sent. This message (along with the rest of the messages I receive from this particular scammer) was sent from somewhere in Lagos, Nigeria.

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From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: VERY HAPPY TO HEAR FROM YOU
To: mike5214@XXXXXXX.com

Dear Michael Hawk,

I am in receipt of your mail with thanks, I am also happy that you are
wlling to do this transaction with me.

I want to know if your Bank account is functional, not a dormant
accout that is not operatinal,you know that the money we are talking
here is huge,you can as well open a new Bank account if you are not
okay with the account you are operating on.

I will be waiting for your urgent response to enable me advice you
further on what to do next.

I have made some arrangements on how to forward the claim documents to
you as soon as we progress with the processing of the fund on your
name as the next of kin to Dr. George Brumley Jr.
I will be waiting for your response to enable me advice you further
You can call me on 234 80 434 325 96 for further clarification ,I will
definatly call you by tomorrow God willing for more talks.

Regards
Mike
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The question about whether my bank account is dormant is a little unusual - I think it's this particular scammer's method of checking to make sure I really do have a bank account. If I don't have a bank account, than I probably don't have much money for him to steal. The scammer really wants to talk on the phone so he can get an idea of how deeply he's lured me into the scam. Long distance telephone calls to Nigeria are expensive, so I'm going to let him call my Seattle number instead of calling him myself.

I send the scammer back a one line email message confirming that I have an active bank account, and ask what I should do next to help him out.

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The next message I receive from the scammer asks me to re-type a letter on my company letterhead. What I'm supposed to type in the letter is obviously garbage - the scammer just wants my letterhead so he can try to forge future documents to make himself seem more legitimate to other victims. He also complains that the phone number I gave him is incorrect. I'm guessing there's a problem with his telephone connection, since the Seattle telephone relay is working just fine.

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: View the attached / re type the letter here and send it back to me for submission
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Michael ,

Thank you so much for your response to this matter. I want to assure you that this transaction will be carried out legally and all documents backing this claim will be obtained on your behalf and send to you for your perusal. I tried to call you few hours ago ,but I discover that the phone number you gave me is incorrect,pls give me a functioning phone number to enable me have some words with you.

Sequel to my last mail to you here is the letter of claim you are to write back to me stating that you wish to make this claim as the next of Kin to DR.George Brumley Jr,you are to write this letter with your letter headed paper and send back to me.You are to attach copy of your ID for authentication of the claim and all your information datas,phone,fax , office address and residence.

However,this letter will be sent to the Bank for the onward processing of the fund in your name with the supplied information . Below is the letter .You are to send back to me via this mail box so that I can print it out and submit on your behalf in my Bank.

The Executive board,
Your contact add and phone
Union Bank of Nigeria Plc
Head Office
36 Marina,
PMB 2027,
Lagos.

Attn Yusuf Galadima

Dear Sir,

Re: Application for Claim US \$20m.usd

I hereby apply for the claim for my relative fund of US \$20 Million which he Deposited in Marina branch office of your bank in reference to the account No 3306436699. . I am writing in respect to my relatives fund (DR.George Brumley Jr) who died in a terrible plane crash in Nairobi Kenya on the 21st of July 2003 . I am sorry for not being able to come forward to the claims. My relatives fund sooner as stipulated in some of the documents you have over there in your bank.

I have been away from the company all this while on a very serious private mission of which I just came back, and I am now set to claim my inheritance of US \$20.Million to which has been in your possession before my relative infinity death. I would be very happy if my inheritance issue is looked into and the funds paid into my banking information stated below.

Name of bank
Bank address
Bank account no
Beneficiary name
Swift code
Telephone/Fax number of the Bank

Further more, if you have any question or would wish to contact me on this matter please fill free to contact me on my telephone number ----
-----your phone and fax
Yours faithfully

Note

I HAVE ALSO ATTACHED MY Bank ID FOR YOU TO KNOW WHOM YOU ARE DEALING WITH.

After this I will advice you further on the next step.

MIKE

In an apparent effort to make me trust him more, the scammer has sent me an image of what is supposedly his bank ID card. The name, date, and branch information are all obviously fake - notice how much clearer they are than the rest of the ID card. When I'm done toying with the scammer, I'm going to send a copy of the card to the real Union Bank. There's a good chance that the photo is a real bank employee who either had his ID stolen or is cooperating with the scammers.



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I know that the scammer wants me to send him the typed-out letter by email, but I'm going to act like I think he wants a physical copy. Every address he's given me is most likely fake, and his response to this message should confirm that. Sending a letter to Lagos isn't cheap - even if he replies that he's fine with a package delivery service, I'm going to find an excuse to send it by email. I also add a possible explanation for the phone problems. I want the scammer to think I'm concerned that he can't reach me by phone - a real victim would react that way.

From: "Michael Hawk" <mike5214@XXXXXX.com>
Subject: Re: View the attached / re type the letter here and send it back to me for submission
To: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>

Dear Mike,

My phone number is +1-206-XXX-XXXX. The phone is working - I've been making and receiving calls all afternoon. Are you sure you are dialing the international number correctly?

I will write out the letter on my company letterhead and send it to you. Is sending it by XXX OK? It's already too late for me to send it today, but I can send it first thing Monday morning. XXX tells me that it should be in your possession 3 days after I send it.

If that is going to cause an unacceptable delay, I can scan a copy of the letter and email it to you immediately as an attachment so we can proceed.

Mike

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While I'd rather have the scammer get through to the voicemail on my phone relay and leave me messages at his expense, this message indicates I'm going to have to settle for him wasting his time dialing the number repeatedly. At least he's willing to believe it's due to Nigeria's poor telecom system, instead of getting suspicious that I'm not being totally honest.

As expected, he confirms that his mailing address isn't valid by telling me that I don't need to send a physical copy of the letter. I decide to ignore him for a while, and make him request it again.

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: E mail the letter as an attachment
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Micheal,

Thanks for your mail and immediate follow up to this matter.

I was dialing the your number with the international code, perhaps it is due to poor connectivity in dialing international numbers from here. I will keep trying to get you on the phone as soon as possible.

However, you do not need to send the letter via DHL, all you have to do is scan a copy of the letter and e mail to me as an attachment so that I can print it out submit to the Bank on your behalf as the next of kin to the deceased.

I will be waiting for your immediate response.

Best Regards
Mike

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The scammer sends me another email saying that the phone number is busy, which it definitely isn't. I'm guessing that there's a problem with his phone connection, and he can't tell the difference between that and a busy signal.

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: Waiting to hear from you
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Micheal,

I called the number you gave to me but it was not not connecting, it was telling me that the number is busy.

Meanwhile, you should endeavour to scan the letter of claim and send

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asap so that I can print it out and submit to the Bank on monday. You
can as well call me on 234 1 721 8493 or 234 80 4343 2596 for further
delibration.
egards
Mike
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To keep the game going, I send the scammer back an email with a barely plausible reason why my phone number is busy ("I use it all the time for business, so I was probably talking to someone else when you called."). I also attach a copy of the letter he requested, on letterhead for a non-existent company. I deliberately don't include my address and photo ID like the scammer asked me to. I'm trying to cultivate the impression that I'm not that bright so the scammer doesn't get suspicious that I'm having fun at his expense.

If you'll recall the information I'm supposed to provide in the letter from the scammer's previous message, you'll notice that it's a roundabout way for the scammer to ask for my bank account information. It's extremely important to note that this kind of information will only allow the scammer to *deposit* money in my account - he absolutely cannot *withdraw* any money unless he physically walks into a branch of my bank and manages to convince them that he's me.

Of course, to keep that from happening I've handed him bogus information. A SWIFT code identifies a particular bank. SWIFT codes are publicly available - most banks place their SWIFT codes on their websites, and there's even an online directory. The SWIFT code I used is a valid SWIFT code for a large US retail bank, but it's for a banking unit located thousands of miles from Boston. The routing number and account number I use are completely incorrect - they even have the wrong number of digits. But the only way for the scammer to know that is to actually try to deposit money in the account, which he's definitely not going to do.

The scammer never really cared about my account information in the first place - it's just a way for him to tell how much I trust him. Since I've handed over the information without any fuss, he thinks I trust him implicitly. If he was a real con artist instead of an amateur scammer, he would be really suspicious about how easily I handed over the information.

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The scammer sends me back a message reminding me to send my contact address and a copy of my photo ID. He also lets me know that he's going to keep on dialing the phone number I provided him. I've never heard of a scammer wanting to chat on Yahoo Messenger before, but I'm not about to agree to do that. Yahoo Messenger isn't particularly insecure compared to other instant messaging systems, but it's still possible to do all kinds of nefarious things to people you're chatting with.

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From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: PLS INDICATE YOUR FULL CONTACT ADDRESS
To: "Michael Hawk" <mike5214@XXXXXX.com>

Hello Michel,

I got the letter ,but you did not indicate your full contact address
and copy of your Id as adviced,pls indicate it for me so that I can
print out the letter by monday and submit on your behalf as the next
of kin to Dr George Brumley Jr.

As regards your phone,I will keep trying until I get through,you can
as well let me know when you can be on yahoo messenger so that we can
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chat and discuss futher on this project.

Thank you for your understanding so far
Regards
Mike

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Just like the scammer requested, I send him back an email with my address. The address is doesn't actually exist, but the scammer isn't going to check it. I also send the scammer a scanned copy of my "passport".

The scanned passport image I sent him doesn't bear any resemblance to a real US passport. Luckily for me, these scammers spend so much time around poorly constructed fake documents that this fooled him. The scammer doesn't really care about my passport - again, it's just a way for him to make sure I'm emotionally invested in the scam.

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The next two messages I receive from the scammer are the lead-in to the real scam - he's going to try to get me to send him several thousand dollars to cover "expenses and fees". In this case, the scammer's going to claim he needs the money to pay the lawyer, and it's only fair that I should pay the fees since he's doing all the legwork in Nigeria.

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: Information recieved
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Mike,

I recieved the information you sent.

I should be able to submit the letter to the Bank by tomorrow being monday, so as to enable the Bank be aware that you are ready to make this claim.

Meanwhile, I will also meet with attorney who will process the claim and represent you in the Bank since it will be more expensive for you to come over here in person for the claim. I will also update you on the outcome of our discussion.

Have a nice day.
Mike

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: Update
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Michael,

How are you doing today?

I have been able to submit the application of the claim on your name as the next of kin to Dr George Brumley Jr and it has been accepted by the Bank.

Meanwhile ,I have also collected the deposit cetificate of the fund from the office for you,I will forward it later in the evening today to you for your perusal and documentation as the Bank will request for it when the fund will be ready for transfer.

I am discussing with the attorney concerning the processing of the fund ,I will keep you posted on anything we agreed on later today. I will get back to you later ,you can as well call me on 234 80 434 325 96

God Bless
Mike Ejiofor

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There's really no reason for me to send a response to either of the two previous messages, but I want to continually reassure the scammer that I'm completely taken in by the scam. I send him a short message saying that I'm looking forward to hearing from him later in the day, which should let him know I'm still on the hook as a potential scamming victim.

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This is the key message that puts the scam into action. The scammer claims that he needs \$3,600 to pay the lawyer. Of course, there is no lawyer - he's just going to take the money and run (or at least take the money and then try to take some more).

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: View the attached and get back to me asap
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Micheal,

I have collected the deposit certificate of the fund for you, keep it well the Bank will request for the copy when the money will be ready for transfer,I am attaching the deposit certificate to this mail for your perusal.

I have also dicussed with the lawyer extensively concerning the prcessing of the fund on your behalf as the next of kin to the deceased and he made mention of his consultation fee which amount to \$3,600.00 usd before he can do the work for us,I try to convince him that the next of kin is not based here that he is in abroad but he said that he has been hadling matter like this before,though I know him to be a reputable lawyer here.

Here is his contact you may contact him for further clarification if you wish to do so

Name Barrister Charles Okwute
Phone 234 80 534 14652 /234 1 895 9067

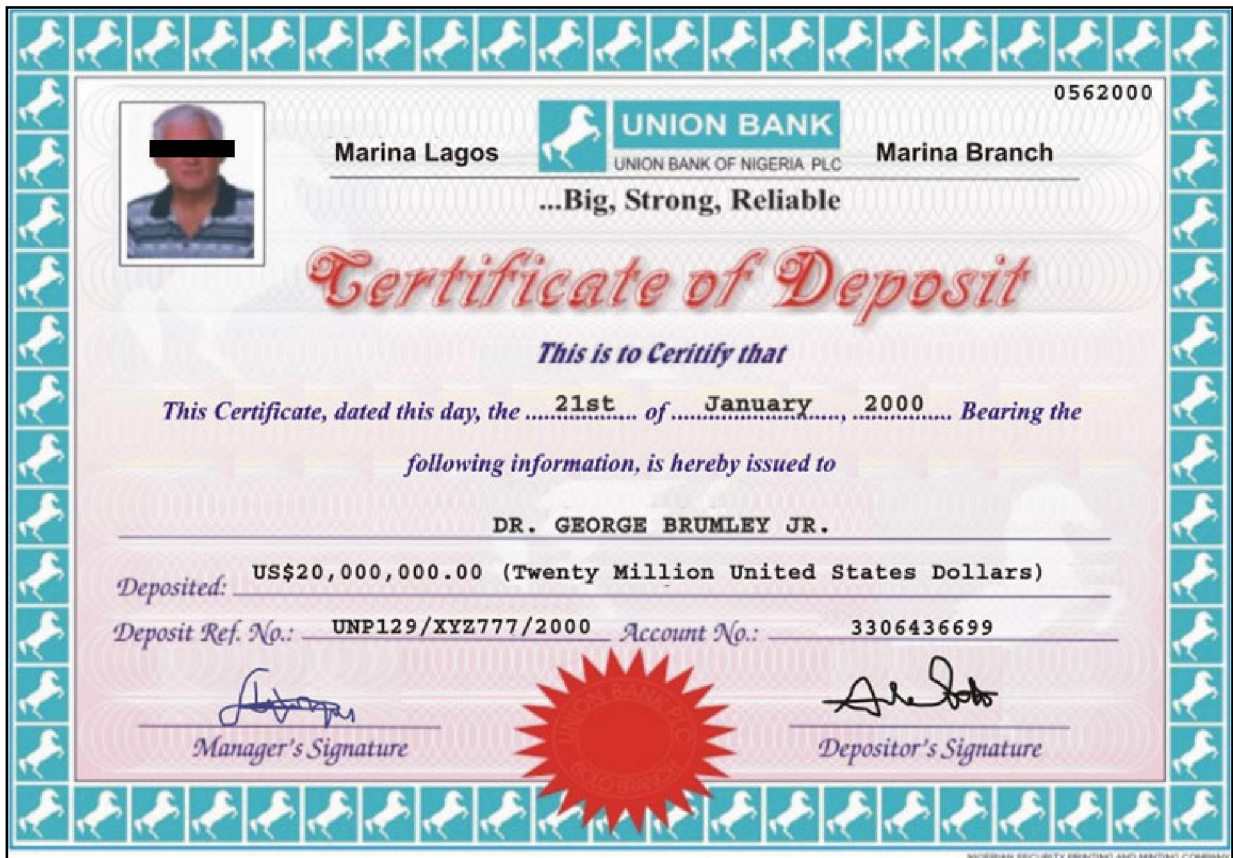
Now what I want us to do is to make arrangements on how to settle his fee so that he can commence work.

I await your reply soon

Regards
Mike Ejiofor

On the next page is the fake certificate of deposit that the scammer attached to the message. The black text has obviously been added with image editing software and the signature has been done with a mouse, but otherwise the certificate looks legit. Somebody went to a lot of effort to make sure the background printing behind the black text would hold up to casual inspection. The image of the certificate is reduced in size to fit on the page, but a close examination of the original image I received shows that the area immediately behind the black text is noticeably different from the adjoining pattern.

Below is a magnified view of some text from the certificate. If you look closely, you can see that the background security printing a few millimeters above the text doesn't match up with the security background behind the text.



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I know that the scammer wants me to offer to send him the \$3,600. He probably doesn't remember the details of what he sent me in the very first message, but he claimed that 10% of the \$20 million was going to be used to cover expenses. I'm going to remind him of this, and rather coldly suggest he take care of the fee and get back to me when the "lawyer" has completed his work.

From: "Michael Hawk" <mike5214@XXXXXX.com>
Subject: Re: View the attached and get back to me asap
To: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>

Dear Mike,

The certificate of deposit seems to be in order.

I'm assuming that the \$3,600 the attorney requires can be paid from the 10% that you are keeping to cover your expenses. I'll await your further instructions once the attorney has completed the paperwork.

Michael Hawk

.....

The scammer gets a little frustrated with me in this message, since I didn't immediately offer to send the money to him. Notice the shift in his personality from the previous messages, where he acts like he's my friend who can't do enough to help me finish the "business deal".

From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: I am waiting for your reply urgently
To: "Michael Hawk" <mike5214@XXXXXX.com>

Dear Michael,

You seem not to understand this whole process well, the 10% can not be used now until the money is finally sent to your Bank account, that of processing this claim, so that whatever money spent will be deducted from that portion of the money.

As may you already know that the whole \$20m USD is still in the Bank on the name of Dr George Brumley and there is no way I can use the money .

The issue at hand now is that the lawyer needs his consultation fee before he can go ahead and process the necessary documents to back up the claim and change your name as the real next of kin to Dr George Brumley Jr, an affidavit of claim will be made on your name as the next of kin putting you in the right position for the claim.

What I want you to do is to tell me sincerely how much money you can raise from your own end there so that we can get the attorney start work for us immediately.\

I will be waiting for your urgent reply
Mike

Despite what the scammer says in the first line of the message, I understand the whole process very well. I send the scammer the \$3,600 and then I never hear from him again unless he tries to extract more money.

I especially like the last paragraph of the message, where the scammer basically asks how much money I have. If I actually sent the \$3,600 to him, I'm willing to bet he'd keep on inventing fictional fees that miraculously add up to exactly the amount I told him.

.....

I send back a message that should calm the scammer down. I mention how easy it is for me to find the \$3,600 he's asking for, which gives him the impression that I have a truckload of cash. I also ask about reimbursement for the fee, which should reassure the scammer that it's only my greed that kept me from immediately sending him the cash.

I ask him for his bank account information at the end of this message. Even if the scammer does have a real bank account, he's not going to give me that information. The routing and account numbers leave a mile-wide trail that can be used to track down the scammer's real name and address.

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After the conciliatory message I sent him, the scammer's tone changes back to being my new best friend. He reiterates that I'm getting \$6 million out of the deal, in an effort to appeal to my greed some more. As expected, he doesn't give me the bank account information I asked for in the previous message. Instead, he wants me to send the money by Western Union. Western Union money transfers are the perfect tool for these scammers: they can use a fake name, and walk out of the door with the cash in their pockets. It's completely untraceable, and there's no way to recover any stolen funds.

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From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>  
Subject: reply urgently  
To: "Michael Hawk" <mike5214@XXXXXX.com>
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Dear Michael,

I got your mail now.

The 10% is not my money only ,it is our money all together.The money is set aside for expenses,whatever money you spend will be given back to you from the ten percent before the normal sharing of the whole money.I want to assure you that whatever amount of money that is left after the expenses in the 10% will be shared equally.

As for the remaning,by my calculation,your own share will be about \$6m usd if am not wrong,but that will that be all that you will get from this deal,as I will come over to invest part of my share in your company and other viable business over there in your country.

On the issue of how you will send the money,It will be best if you use western union money transfer ,as that is the fastest means of receving money from any part of the world easily,if you use a Bank acocunt to wire it here ,it will take over two weeks before confirmation because of the monetary policy here,so the best way is western union money transfer.

I will appreciate if tell me when you can send the money to me so that I can give you the name of my secretary to send it as I am always busy at work here.

I want to assure you that any money you put in the cause of processing this claim will be given back to you.I want you to have confidence in me and everything I tell you.

I will be waiting for your urgent reply
Mike

.....

I'm not actually going to send the scammer any money, so I have to find a way to stall for time. I decide it's time for "Mike" to develop a little bit of common sense, and ask for a sign of good faith from the scammer. I want a photo of the scammer (or at least someone he can pay or coerce) that can't be faked, so I tell him I want a photo of him holding a sign with "YAKE" written on it. ("Yake" is a regional colloquialism for "what's up?") I ask him for the details of where he wants the money sent to remind him why he really should send me the photo.

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From: "Michael Hawk" <mike5214@XXXXXX.com>
Subject: Re: reply urgently
To: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>

Dear Mike,

I understand now what you mean by 10% for expenses.

I am willing to send you the money by Western Union, but before I do I
need some kind of assurance that you are who you say you are. There
are lots of scammers on the Internet. I'm sure you aren't one, but I
have to be sure.

I would like you to send me a photo of yourself, holding a sign that
says "YAKE" on it. (Yake is a slang expression in America that means
"Hi!").

Include the address you would like me to send the money to via Western
Union in the same message, and I will do so by the end of the business
day here in the US.

Regards,
Michael Hawk
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From: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>
Subject: reply urgently
To: "Michael Hawk" <mike5214@XXXXXX.com>

Hi Michael,
Thanks for your mail.

You already have my Id with you ,I do not know the photo you want me
to send you again.You can not subject me to a condition because you
want to send money,maybe you will stand by somthing holding that thing
you want me to hold and send your photo to me,mind what you tell me
ok.

I want to assure you that this has nothing to do with scam,as I do not
have anything to do with scam ok.
Let me know your position before I will advice you further on how to
send the money.

Mike
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The scammer really doesn't want to send me the photo, probably for three reasons:

- He doesn't look anything like the photo on the ID card he sent me earlier.
- It's going to cost him time and money to have the photo taken, developed, and scanned.
- He doesn't want me to know what he really looks like, just in case the Nigerian authorities decide to actually do something when the fraud is reported.

He points out that I already have his photo from the ID card, but I can't very well point out that I know it's a complete fake without blowing my cover. He also makes a clumsy attempt to get me to send him a photo. I decide to ignore it, since arguing that he already has *my* photo from my passport validates his ID card argument.

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There's no way I'm going to really send him any money, but I want him to think I will as soon as I get the photo I asked for. This message just repeats what I've already said, and clearly lays out my underlying message: no photo from scammer, no money for scammer.

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From: "Michael Hawk" <mike5214@XXXXXX.com>
Subject: Re: reply urgently
To: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>

Dear Mike,

I'm the one sending you the money without knowing who you are,
therefore I'm the one taking all the risks.

I want a photo of you that I know can't be faked by a scammer. Once I
have that photo, I will send the money for the attorney's fees via
Western Union.

You seem honest and I do not think you are a scammer, but I have to be
sure before I send money. Until I have a photo of you holding a sign
with the letters "YAKE" on it, I cannot send you the money.

Michael Hawk
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I don't hear anything during the next 2 days, so I send the scammer a brief follow-up message. I try to chivvy him along by claiming that I'm going to use the money I would have sent him for other purposes unless he sends me the photo.

I don't hear anything for another 2 days, so I assume the scammer has decided to drop me in favor of somebody who isn't demanding a photo from him. This gives me a great opportunity to get rid of the scammer, without letting him know that I've been playing with him all along.

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From: "Michael Hawk" <mike5214@XXXXXX.com>
Subject: Re: reply urgently
To: "Mike Ejiofor" <mikeejiofor2000@yahoo.com>

Dear Mike,

I think you are a scammer who has been wasting my time. I cannot do
business with someone like you, so the deal is off.

Do not contact me again.

Michael Hawk
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Conclusion

Once it was obvious that I wasn't going to get any further information out of the scammer, I did as much as possible to shut him down (at least temporarily). I sent a copy of the fake documents and emails I received from the scammer to the Union Bank of Nigeria, but they didn't respond in any way. I'm guessing that their name is used so often in these scam attempts that it would be a full-time job dealing with every reported scamming attempt. The scammer's addresses were reported to the abuse departments at Yahoo and i12, who are following their usual procedure to deal with accounts used for fraudulent purposes.

This article explained in detail how to recognize Nigerian 419 scams, how the scams work, and what the scammers want. The technique used by a scammer in one such scam was examined in detail, including the forged documents used by the scammer to seem more legitimate. Check out the other white papers in this series to read about my meetings with scammers all across Europe, my horrible grasp of the French language, my ongoing quest to get funny scammer photos, and much more.

About PreciseMail Anti-Spam Gateway

PreciseMail Anti-Spam Gateway is an enterprise software solution that eliminates spam, phishing and virus threats at the Internet gateway or mail server. It has a proven 98% spam detection accuracy rate out-of-the-box without filtering legitimate messages. PreciseMail Anti-Spam Gateway has a highly sophisticated filtering engine based on a combination of proven heuristic, DNS blacklisting, and Bayesian artificial intelligence technologies, which automatically learn how to separate spam messages from legitimate email. As a result, PreciseMail Anti-Spam Gateway can determine whether email is spam instead of passively reacting to known spammers by creating rules that block them after a spam attack occurs.

About Process Software

Process Software is a premier supplier of communications software solutions to mission critical environments. With over 20 years in business, we were early innovators of email software and anti-spam technology. Process Software has a proven track record of success with thousands of customers, including many Global 2000 and Fortune 1000 companies.



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