

January 23 2007

# 419 Advance Fee Fraud The World's Most Successful Scam

## Highest Losses

- Over 28 billion US\$ to date, 3.8 billion in 2006

## Highest Number of Organized Perpetrators

- Over 300,000 globally. Growing 3% per annum, faster then ever!

## Highest Number of Victims

- Millions of people have incurred a loss to 419 AFF

2006 Recorded and analysed by the 419 Unit  
of Ultrascan Advanced Global Investigations

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## Shocking numbers on 419 Nigerian Advance Fee Frauds A fast growing multinational industry.

The Nigerian 419 Advance Fee Fraud came to the attention of the public and regulators during the 1970s over letters generally aimed at small businesses purporting to come from figures in the Nigerian government (often the Central Bank or Nigerian National Petroleum Corporation) wanting help disposing of new oil wealth. Those letters were posted in Africa and Europe. In 2002 the US Department of Justice gained a court order to open every item of mail from Nigeria passing through JFK airport in New York, with around 70% involving scam offers. Russell Smith notes that between August and November 1998 Australia Post confiscated 4.5 tonnes of advance fee correspondence (1.8 million items) that had counterfeit postage. The 1980s and 1990s saw the scammers move from print to fax messaging followed by several explosions of email at the end of the millennium and in 2003, with the scammers spamming recipients in advanced economies (primarily those in English-speaking nations). The addressing of that email was indiscriminate, encompassing organisations and personal addresses. Today a mix of all the following approaches is used by the fast growing AFF scam rings based around the globe:

Mail

Fax

Phone

E-mail

Chat rooms

Dating web sites

Matchmaking web sites

Mobile phone SMS (new)

Internet phone (new)

Internet gaming (new)

Personal introduction

Web sites publishing general business contacts or for specific industries

Call centre / boiler-room

Door-to-door - in countries where an internet connection or sometimes phone or fax connections are not yet common circumstances.

### **There are No reliable statistics on 419 Advance Fraud.**

Centralized counter-419 operations are the only way that viable statistics on 419 can be maintained. Decentralized counter-419 operations mean fragmented information and data. Everyone has a piece of the picture, but no one has the full picture. Something has to change.

The internet, cyber crime, and other variations of fraud statistics from many countries have separate categories: auction fraud, non-delivery, credit-debit card fraud, check fraud, confidence fraud, lottery fraud, Nigerian letter fraud, etc.

There are many names for different crimes and many places for victims to report the crime and the governments to collect different crime statistics and solutions. An AFF, check fraud or lottery victim in the U.S. can choose to file his complaint with at least

3 different so-called centralized and/or specialized points of reception. The problem is similar in other countries.

#### Check fraud

Of all check fraud reported, over 80% is Nigerian advance fee fraud related.

Of all counterfeit checks intercepted by law enforcement, 76% (global 2006) was found on, sent or received by a Nigerian 419 advance fee fraudster.

3 major production centres for counterfeit checks in Nigeria, India and Canada are either under control of AFF organizations or have their largest client base with AFF.

#### Lottery scams

95% of all lottery scams are Nigerian 419 AFF based, the rest are usually or less sophisticated

#### Non delivery fraud and auction fraud

We have not analyzed enough raw data to state a percentage but we believe that the majority of those frauds are 419 AFF based. Two of our indicators are that 90% of fake sales and auction websites are 419 AFF based. 97% of the non-delivery/auction fraud that we reviewed were Nigerian 419 AFF based.

#### Last will, testament, inheritance scam

91% are perpetrated by Nigerian 419 AFF organisations.

**Many other fraud categories, are perpetrated by Nigerian 419 AFF organisations, not just Nigerian letter fraud.**

**Centralized counter-419 operations** are the best way to assure an efficient, organized pool of contact data for the public in reporting 419 attempts and losses. Reporting must be kept **as simple for the public as possible**, to encourage maximum reports. Only by encouraging maximum reporting can the best statistics and information be generated on 419 activities.

Having the best information possible is essential for accurately estimating the size of the problem and analyzing trends of 419 activities.

#### **The AFF statistics by the 419unit@ultrascan.nl**

##### What's different with our numbers?

- We investigate what 419 AFF scammers do. We do not wait for victims to file a complaint. Many victims do not report the crime at all, as it is often the biggest mistake of their lives.
- The numbers are based on our investigations from 1996 till now, but mainly recent from March 2003 to December 31 2006.
- Our estimates are based on our records analysed and prepared by 419 AFF experts.
- We investigate and follow volatility and trends of AFF.

##### What is not different with our numbers?

- Our numbers do not show the complete AFF situation in the world, not even in one specific country.
- Our estimates are low, and for some countries probably extremely low. (We will not give estimates if we have no records of our own)

- Because we have substantial evidence that 95% of the lottery scams and 88% of check fraud are Nigerian AFF related. 76% of counterfeit checks that were found during transport were in possession of a Nigerian. Most counterfeit checks were produced in Nigeria, Canada and India of which a significant number under control of Nigerian AFF

#### What is the situation - what should be done?

- The majority of Nigerian Advance Fee Fraud is still perpetrated by Nigerians, but no longer initially from Nigeria. A minimum of 23,740 perpetrate their crime from 52 other countries and at least 250,000 from Nigeria.
- In some countries Law enforcement departments are attempting to curb the menace with publicity about local 419 scams and examples to warn the public. It is a worthwhile attempt to educate people and prevent 419 cases.
- Other attempts targeting the communication methods/resources of the scammers have been done before and are successful for a couple of days or weeks.
- Its obvious that law enforcements feeble attempts to control this fraud have failed, as evidenced by 3 decades exponential 419 AFF growth.
- It's our opinion that you cannot win this battle with only education or attacking the communication lines of 419 AFF scammers. It will prove to be only another easy lesson for the scammers. To effectively address the global 419 AFF problem the scammers have to be addressed as much as possible in person! This includes the young wannabe scammers and their parents in Nigeria.
- What we have on record is the tip of the iceberg of a rapidly growing and insidious threat to the global economy, undermining trust and mercilessly exploiting humans for financial gain.
- There is evidence of *a terrorist connection in the slipstream of 419*, possibly funding future attacks, so the AFF scams have been escalated to a matter of utmost concern.
- Direct cooperation between law enforcement from the victim's home country and the scammer's working country is a decided advantage.
- **Centralized 419 reporting and counter-419 operations in countries with a high AFF activity are essential!**

#### **419 AFF Spam**

419 AFF proposals are also send through spam, in most cases this is arranged from within the organisation itself, the harvesting of email addresses and the sending of spam. Some organisations have specialized associates that only spam, but the most successful 419 organizations do the harvesting of email/fax/phone/messenger ID's themselves to be able to target specific groups and pay a professional spammer to distribute the scam proposals. 419 AFF is no cyber crime. It is a mainly a confidence fraud using all communication resources available.

#### **Misunderstandings on 419 AFF**

Most check and lottery fraud are Nigerian 419 AFF.

1. Lottery fraud (95% Nigerian advance fee scammers)
2. Check fraud (76% Nigerian advance fee scammers)
3. 419 advance fee fraud (97% Nigerian advance fee scammers)
4. Phishing. (5% Nigerian advance fee scammers)

Nigerian 419 AFF organisations are usually not in to "phishing" and are not planning it, as they don't need to. It doesn't fit their organisational structure and they have other means and methods to get access to the victims ID and money. 95% of Phishing is done to get bank account access details via email, phone or fake web sites. Nigerian AFF scammers are using fake company web sites to advertise

products that are never delivered and/or create credibility with their victims when assuming the identity of a bank, finance or transport company.

**If you have questions about our numbers please send an email to [stats419unit@ultrascan.nl](mailto:stats419unit@ultrascan.nl)**

For general questions about 419 Advance Fee Fraud please first take a look at the website of The 419 coalition <http://home.rica.net/alphae/419coal/index.htm> or Ultrascan Advanced Global Investigations [http://www.ultrascan.nl/html/419\\_advance\\_fee\\_fraud.html](http://www.ultrascan.nl/html/419_advance_fee_fraud.html)

Please do not call us for information before you have introduced yourself in an email or fax.

## Developments during 2006

A **Swiss** court convicted a Nigerian scammer, instead of blaming the victim. There is no centralized 419 reporting.

**Greece** has doubled its AFF out and input and became a European banking centre for Nigerian AFF. Almost all Greek banks have at least 20 bank accounts used to receive transfers of 419 AFF victims. 419 AFF perpetrators have key ownerships and key positions\*. There is no centralized 419 reporting.

The BKA (federal police) in **Germany** showed a some interest when awakened by the FBI anti terrorist department that came to collect one scam artist in March. Calling himself a repentant member of the kidnapper group that kidnapped a journalist in Iraq and seeking a payoff, turned out to be a young Nigerian 419 scammer (Kamara) and was arrested in Germany, after that the German police fell a sleep again. Concerning German AFF victims, in particular businesses and the medical professionals are a favourite 419 AFF target. There is no centralized 419 reporting.

The 419 AFF organizations have recruited more cheap locals, mainly in **Romania**. Among young people that want to work in another country, in **Spain** among African refugees and **China** to do their front store work as opening bank accounts, registering companies with the chamber of commerce and receiving money transfers, in 2007 we will read more about locals arrested for AFF, while the 419 AFF organisations stay aloof. There is no centralized 419 reporting.

In the **Netherlands** we saw overall a slightly improved situation. 27% decline in global 419 scam email that contained Dutch contact details. On the other hand, more websites, normal mail, dating and job scams with Dutch contact details. More complaints from victims, which means people are not as reluctant to report when they are scammed as before. In the last two months of 2006 we registered a 71% decline in the use of Dutch bank accounts by 419 scammers. After the arrests in February of 12 419ers (plus 1 in Nigeria) by the police of **Amsterdam**, we registered only arrests in the last quarter of 2006. That and the declines in use of Dutch bank accounts and global 419 scam spam with Dutch contact details in November and December is probably the result of the federal police team that started on October 1. Obviously the short term priorities are set, which *could be* a turning point. There is no centralized reporting.

In the **U.K.** police action against 419 AFF came almost to a halt. When the use of bank accounts by 419ers is reported they are handled by the London City police but the only structured attempt is a too small Fraud Alert unit in London that should get more priority and the authority to dispatch a certain number of analyzed 419 cases to the different regions, as long as there is no centralized 419 AFF reporting.

**Japan** has almost no 419ers that work from the country, compared to the high losses of Japanese AFF victims. But it has the exclusive to a new very successful extension of the 419 scam which is specifically tuned to Japanese victims. The victims are blackmailed after they realise that they have been scammed. The scammers threaten the victims with telling there colleagues, friends and family that they have been scammed, if the victim doesn't keep paying fees. There is a surge in scam activity focussed on this "shame scam", it seems to work even if a victim is initially scammed for a small amount like \$50. There is no centralized 419 reporting.

In **Canada** there is a high number of Nigerian 419ers. Most of those are perpetrating the whole range of 419 crimes and service other scamrings around the globe. There is a high professionalism among the leaders of the Canadian 419 scamrings, they have built their business and extended it in to the normal business community. There are links to other international organized crime groups and profits are in some cases laundered through foreign banks in which they have a key ownership. In Canada victims of Nigerian AFF can report with "Phone Busters" a fraud prevention and reporting centre.

[More country specific information available on valid request.](#)

419Unit release January 23 2007	on our records*				
Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	AFF resident active scam rings 2006	2005		individual members of AFF scam rings 2006	2005
Argentina				3	
Australia	5	2		23	12
Austria	2	2		51	62
Belgium	4	3		81	72
Bolivia					
Brazil**	3			24	
Bulgaria	1	1		21	32
Cameroon					
Canada***	5	5		62	79
Chile					
China**	12	2		178	73
Colombia	1			3	
Croatia				1	
Cyprus	2	1		5	2
Denmark	2	2		25	26
Dubai	5	2		18	2
Egypt	4	2		19	15
Finland	1	1		6	5
France**	9	7		312	127
Gambia				4	
Germany	9	10		311	275
Ghana**	16	4		283	124
Greece**	12	4		192	155
Hong Kong **	2			12	
Hungary**	2	2		18	16
India**	7	3		107	79
Indonesia	1			6	
Iran				2	
Iraq	2			11	
Ireland	7	6		128	117
Israel	2			3	
Italy**	15	8		209	149
Japan	2	1		5	2
Kenya **	3			8	
Korea, Republic of	5			31	
Kuwait	1			6	
Libya					
Lithuania	2	1		5	3
Luxembourg				1	1
Malaysia**	5	2		53	51
Malta	1	1		4	2
Mauritius				1	
Mexico	1			2	
Morocco				2	
Netherlands	17	24		777	802
Netherlands Antilles					
New Zealand	0			1	
Pakistan	1			4	
Palestinian Territory					
Philippines	4			13	
Poland	2	2		7	11
Portugal**	3	3		26	24
Romania**	5	2		26	19

Russia			1		12	
Saudi Arabia			1		4	
Senegal						
Singapore			3		6	
Slovenia						
South Africa			7	3	173	177
Spain			22	18	765	561
Sweden			2	3	9	11
Switzerland			5	3	12	7
Taiwan			3		12	
Thailand**			2	3	29	31
Tjech Republic**			2	2	13	9
Turkey**			3	3	9	5
United Kingdom			19	20	713	724
United States**			15	8	233	271
Yugoslavia						
other countries**** excl. Nigeria			12	36	310	272
Totals			280	202	5390	4405

\*\*

- Growing 419 AFF activity

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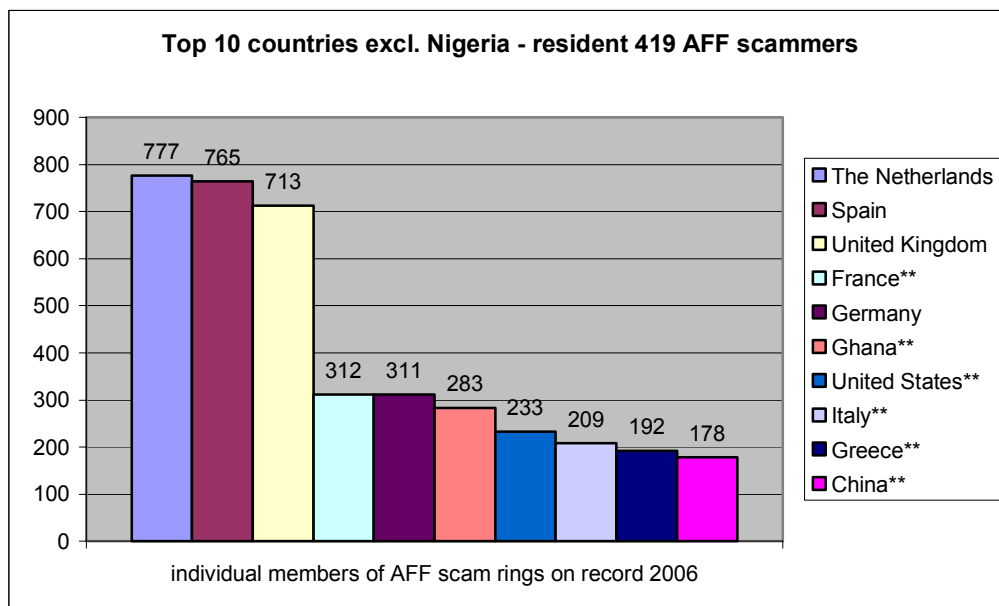
- After a decline renewed 419 AFF growth expected.

\*\*\*\*

- Other countries (excl. Nigeria) with a fast 419 AFF activity growth.

**In Nigeria there are too many 419 rings and 419ers to enumerate and quantify losses to victims worldwide.**

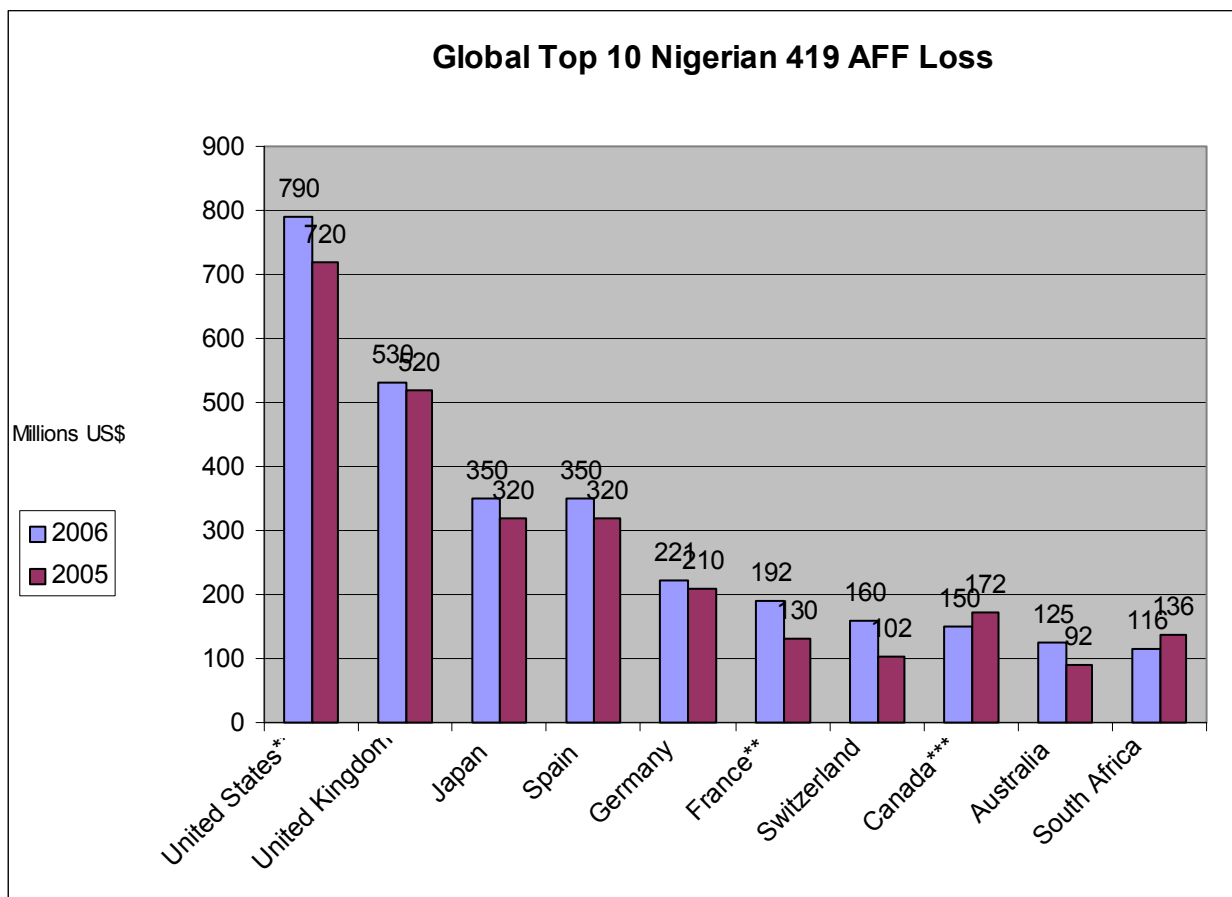
\*(our record) = numbers established through investigations by the 419 unit of Ultrascan and/or confirmed from open source. Our investigations are focused on countries with a high AFF victim/loss count excluding Nigeria itself and most of South-America.



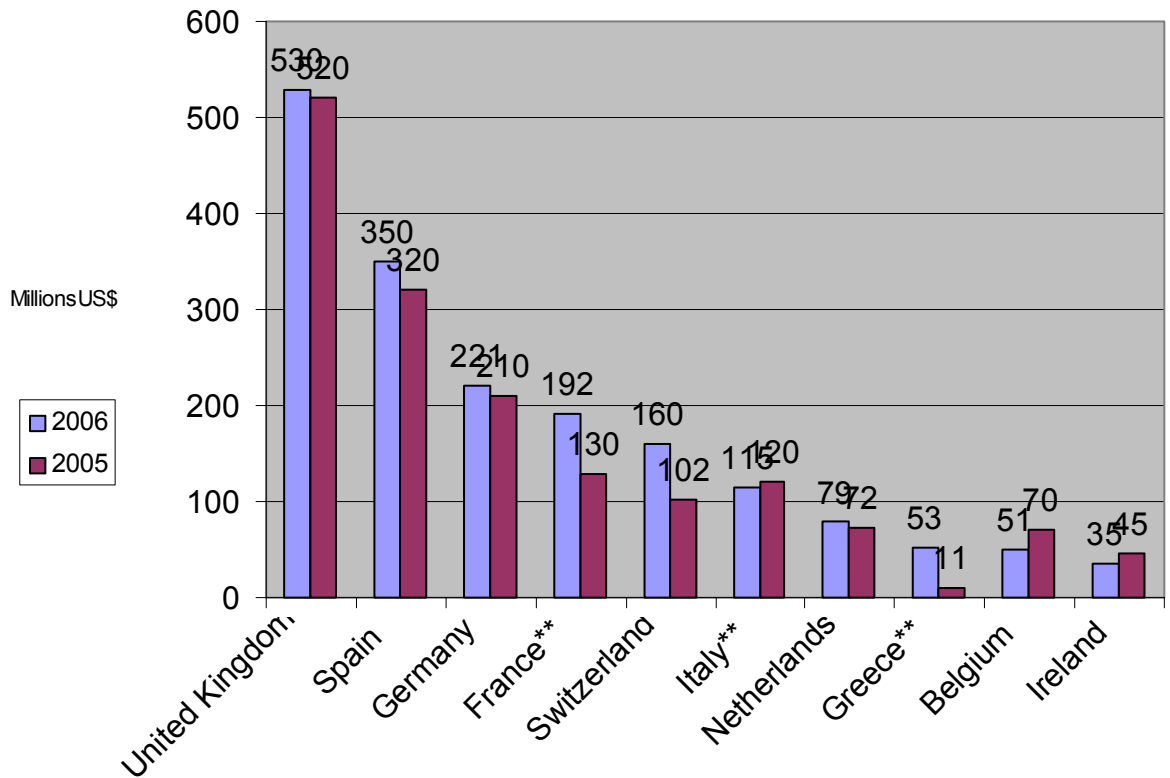
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Argentina	
Australia	
Austria	
Belgium	
Bolivia	
Brazil**	
Bulgaria	
Cameroon	
Canada***	
Chile	
China**	
Colombia	
Croatia	
Cyprus	
Denmark	
Dubai	
Egypt	
Finland	
France**	
Gambia	
Germany	
Ghana**	
Greece**	
Hong Kong **	
Hungary**	
India**	
Indonesia	
Iran	
Iraq	
Ireland	
Israel	
Italy**	
Japan	
Kenya **	
Korea, Republic of	
Kuwait	
Libya	
Lithuania	
Luxembourg	
Malaysia**	
Malta	
Mauritius	
Mexico	
Morocco	
Netherlands	
Netherlands Antilles	
New Zealand	
Pakistan	
Palestinian Territory	
Philippines	
Poland	
Portugal**	
Romania**	

419 AFF low estimates for 2006 & 2005								
total active resident AFF scammers 2006	2005	profits before sharing with other scammers in million US\$		profits after sharing with other scammers in million US\$		AFF losses suffered in 2006 by companies and persons in million US\$		2005
		2005	2005	2005	2005	2005	2005	
					0.0		2.5	
220	210	34	25	23.1	17.0	125	92	
110	140	22	34	18.9	29.2	5	8	
300	300	43	51	31.4	37.2	51	70	
				0.0		1.1		
60		21		16.2		16		
35	51	1	1	0.7	0.8	0.6	0.3	
				0.0		0.15		
3120	3200	420	410	289.8	307.5	150	172	
				0.0		0.12		
2900	85	404	31	141.4	26.4	115	20	
12		0.6		0.2		1.3		
				0.0		0.11		
7	4	0.9	0.3	0.7	0.3	0.7	0.6	
39	42	16	34	11.7	24.8	7	7	
70	45	161	66	130.4	53.5	45	1.3	
52	30	31	12	25.1	9.7	32	28	
17	20	0.8	2	0.7	1.8	2	3	
515	810	166	119	73.0	55.9	192	130	
				0.0		3.2		
1210	1270	215	137	117.2	81.5	221	210	
1690	290	66	32	39.6	20.8	1.7	0.4	
210	50	389	85	241.2	52.7	53	11	
17		66		45.5		32		
50	55	5	6	4.4	5.2	2.7	1.2	
190	150	26	22	14.3	12.1	32	3.5	
20		16		4.8		4.5		
				0.0		1.7		
28		60		12.6		2.1		
145	110	93	102	54.9	60.2	35	45	
10		3		1.6		11		
610	200	204	70	97.9	33.6	115	120	
8	3	17	21	15.0	18.5	350	320	
30		3		1.5		3		
45		70		25.9		63		
		3.2		0.9		0.6		
				0.0		0.04		
7	5	33	17	14.9	7.7	0.6	0.7	
3	3	23	17	18.4	15.1	6	3	
85	80	7	6	5.8	5.0	15	11	
2	2	9	4	3.4	1.6	0.1	0.07	
		0		0.0		0.1		
15		40		14.0		17		
				0.0		0.2		
1552	1610	386	308	135.1	138.6	79	72	
				0.0		0.35		
1		0		0.0		6.5		
		0		0.0		0.3		
		0		0.0		2		
35		67		51.6		3		
20	25	3	3	2.1	2.5	4	1.7	
50	30	9.5	9	6.5	7.0	13	12	
62	10	18	4	11.5	3.0	3.5	0.8	

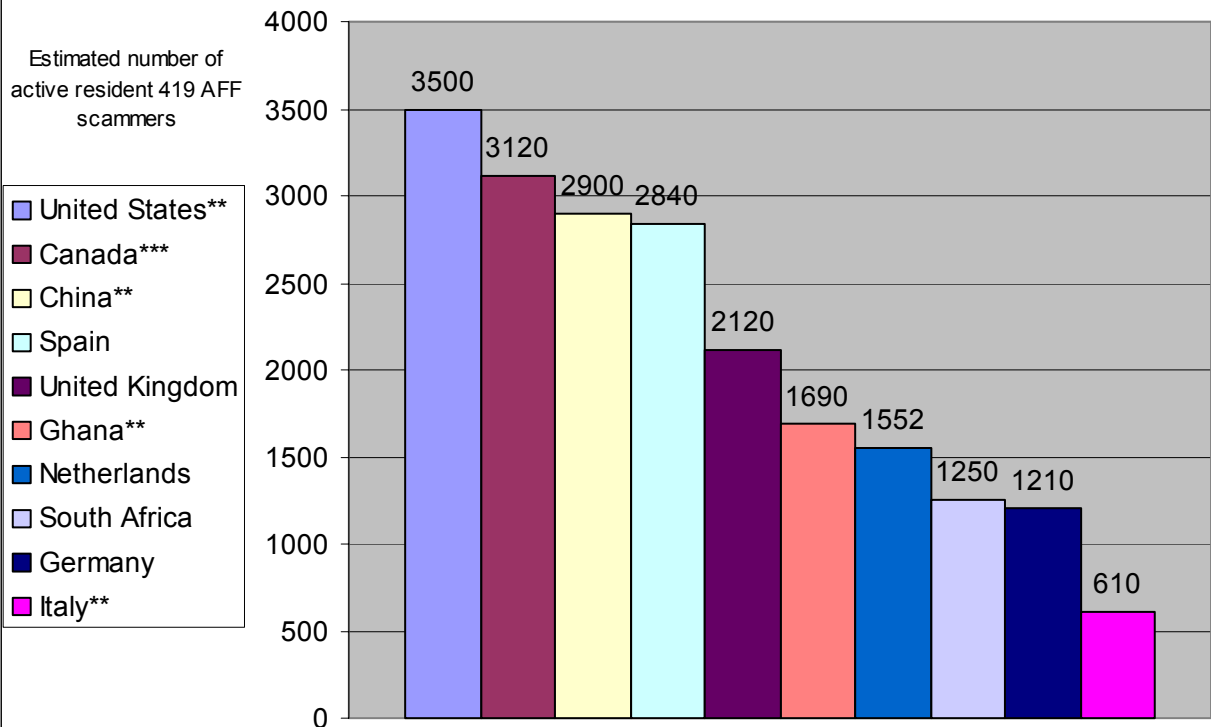
Russia			25		72		23.8		3.7	
Saudi Arabia			10		12		5.0		17	
Senegal							0.0		0.09	
Singapore			20		32		13.8		3.5	
Slovenia							0.0		0.03	
South Africa		1250	780		115	80	48.3	34.4	116	136
Spain		2840	2530		269	262	102.2	99.6	350	320
Sweden		29	33		7	12	2.6	3.2	26	26
Switzerland		115	120		88	65	68.6	50.7	160	102
Taiwan		37			62		16.1		2.2	
Thailand**		110	110		33	35	21.5	24.5	19	1.1
Tjech Republic**		22	17		7	6	5.8	5.0	10.5	9
Turkey**		110	60		17	2	14.8	1.7	26	5
United Kingdom		2120	2030		377	284	158.3	119.3	530	520
United States**		3500	3800		378	370	64.3	62.9	790	720
Yugoslavia							0.0		0.45	
other countries**** excl. Nigeria										
<b>Totals</b>		<b>23740</b>	<b>18310</b>		<b>4622</b>	<b>2744</b>	<b>2249</b>	<b>1430</b>	<b>3883</b>	<b>3184</b>



### European Top 10 Nigerian AFF Loss



### Top 10 419-AFF activity excluding Nigeria



419Unit release January 23 2007	
<b>Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.</b>	
<b>Argentina</b>	
<b>Australia</b>	
<b>Austria</b>	
<b>Belgium</b>	
<b>Bolivia</b>	
<b>Brazil**</b>	
<b>Bulgaria</b>	
<b>Cameroon</b>	
<b>Canada***</b>	
<b>Chile</b>	
<b>China**</b>	
<b>Colombia</b>	
<b>Croatia</b>	
<b>Cyprus</b>	
<b>Denmark</b>	
<b>Dubai</b>	
<b>Egypt</b>	
<b>Finland</b>	
<b>France**</b>	
<b>Gambia</b>	
<b>Germany</b>	
<b>Ghana**</b>	
<b>Greece**</b>	
<b>Hong Kong **</b>	
<b>Hungary**</b>	
<b>India**</b>	
<b>Indonesia</b>	
<b>Iran</b>	
<b>Iraq</b>	
<b>Ireland</b>	
<b>Israel</b>	
<b>Italy**</b>	
<b>Japan</b>	
<b>Kenya **</b>	
<b>Korea, Republic of</b>	
<b>Kuwait</b>	
<b>Libya</b>	
<b>Lithuania</b>	
<b>Luxembourg</b>	
<b>Malaysia**</b>	
<b>Malta</b>	
<b>Mauritius</b>	
<b>Mexico</b>	
<b>Morocco</b>	
<b>Netherlands</b>	
<b>Netherlands Antilles</b>	
<b>New Zealand</b>	
<b>Pakistan</b>	
<b>Palestinian Territory</b>	
<b>Philipines</b>	
<b>Poland</b>	
<b>Portugal**</b>	
<b>Romania**</b>	
<b>Russia</b>	

<b>on our records*</b>					
<b>Fake company websites used in 2006 by scamrings in country</b>	<b>bankruptcies caused by 419 AFF</b>	<b>loss of careers or jobs caused by 419 AFF</b>	<b>loss of home caused by AFF</b>	<b>AFF victims! prosecuted for fraud</b>	
3	1				
112	3	2	2	6	
26	3	9	1	1	
26	6	7	3	3	
0	1			1	
4		32	3	3	
2		1	1		
4		1	1		
495	2	32	3	9	
13					
104	7	8	4	3	
0					
0					
2		1			
18	5	28	3	2	
6		1			
14	3	247	2	3	
1					
131	2	6	9	3	
1					
41	6	16	5	6	
86		1		3	
26	6	22	1	3	
34	1			1	
12	1	2	1	1	
142	2	11	6	3	
32		1	1		
2		2			
1		9			
25	2	1	4	1	
4		1			
115	7	27	6	3	
7	2	5	32		
2					
3	1	3			
0		3		1	
0					
3		1			
2		2		5	
201	2	6	1		
		1			
2					
8	2	2	1		
6					
1031	7	36	8	14	
0		1		1	
12				1	
3			1		
0					
9	2	3	3		
3	1	3			
1	5		1	1	
43	1	3	2		
62	1		2		

Saudi Arabia		2		1		
Senegal		17			1	
Singapore		31	1		1	2
Slovenia		0		1		
South Africa		219	5	28	3	3
Spain		454	3	36	3	3
Sweden		8	1	2	1	3
Switzerland		121	4	7	2	9
Taiwan		5		1	1	1
Thailand**		30				1
Tjech Republic**		49	4	15	1	2
Turkey**		8	3	2	1	3
United Kingdom		1357	15	32	7	19
United States**		1232	309	332	21	9
Yugoslavia		0		1	1	
other countries**** excl. Nigeria			2	377	2	5
<b>Totals</b>		<b>6413</b>	<b>429</b>	<b>1372</b>	<b>152</b>	<b>138</b>

419Unit release January 23 2007	low estimates for period April 1996 - December 2006				
Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	bankruptcies caused by 419	loss of careers caused by 419 AFF	loss of home caused by AFF	AFF victims! prosecuted for another fraud caused by AFF	AFF victims that went from savings to serious debt problems
Argentina					
Australia	550	80	90	530	8000
Austria	20		20	110	7000
Belgium	20	62	25	30	3500
Bolivia					30
Brazil**		100			1500
Bulgaria		3			
Cameroon					
Canada***	1550	9000	1100	310	23000
Chile					
China**	270		30		12000
Colombia					
Croatia					
Cyprus					
Denmark	15	35	42	15	12000
Dubai				20	150
Egypt	30	25		35	930
Finland					
France**	113	960	116	135	12600
Gambia					
Germany	122	4600	119	167	16200
Ghana**		10			60
Greece**	25	55	10	10	500
Hong Kong **				120	300
Hungary**		40	10	20	500
India**	10	500	90		5000
Indonesia					900
Iran					
Iraq					
Ireland		600		20	3200
Israel			5		
Italy**	60	320	125	35	3500
Japan		350			11000
Kenya **					
Korea, Republic of					350
Kuwait					
Libya					
Lithuania			10		
Luxembourg		1		3	35
Malaysia**	120	30	150	300	4500
Malta			1		1
Mauritius					60
Mexico					150
Morocco					
Netherlands	360	800	305	68	7000
Netherlands Antilles					
New Zealand					
Pakistan					
Palestinian Territory					30
Philippines					600
Poland					
Portugal**	10	15	15	20	
Romania**		50			1500

Russia						550
Saudi Arabia						
Senegal						
Singapore						
Slovenia						
South Africa		85	35		1200	3000
Spain		80	350	20		250
Sweden		60	10	30	300	6000
Switzerland		130	25	30	180	870
Taiwan						260
Thailand**			30		45	1500
Tjech Republic**		20		10	5	700
Turkey**		15	10	10		800
United Kingdom		1220	3500	840	1160	63000
United States**		8550	72000	9000	2030	350000
Yugoslavia						
other countries**** excl. Nigeria						
Totals		13435	93596	12203	6868	563026

419Unit release January 23 2007
<b>Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.</b>
Argentina
Australia
Austria
Belgium
Bolivia
Brazil**
Bulgaria
Cameroon
Canada***
Chile
China**
Colombia
Croatia
Cyprus
Denmark
Dubai
Egypt
Finland
France**
Gambia
Germany
Ghana**
Greece**
Hong Kong **
Hungary**
India**
Indonesia
Iran
Iraq
Ireland
Israel
Italy**
Japan
Kenya **
Korea, Republic of
Kuwait
Libya
Lithuania
Luxembourg
Malaysia**
Malta
Mauritius
Mexico
Morocco
Netherlands
Netherlands Antilles
New Zealand
Pakistan
Palestinian Territory
Philippines
Poland
Portugal**

recorded* at some point between April 1996 and January 2007						
suicides AFF victims	murders related to 419 AFF	kidnappings or taken hostage connected to 419 AFF scam ring	Key positions held by AFF scam ring	Key ownership connected to AFF	AFF scam ring bosses financing political change in Nigeria	
			3		1	
					1	
		2	83	2	3	
	1	3	1	7	7	2
		2		2	1	1
				1		
				1		
				1	2	1
				1	1	
	1	1		5	3	1
	1			7	3	3
		2		16	7	5
				3	3	2
			1	15	1	1
	1					1
				1		
				7		
				18		5
				2	5	2
	5					
				3	1	
				1	1	1
				1		
				2	2	1
	1			1	2	1
				1	1	
		2	3	4	5	5
				1	1	1

Romania**				1	2	
Russia				1		
Saudi Arabia						
Senegal						
Singapore				3	2	1
Slovenia						
South Africa		5	15	1	5	3
Spain				52	5	4
Sweden				1		
Switzerland				2	1	1
Taiwan				1		
Thailand**				1		
Tjech Republic**		1		2		1
Turkey**				1	2	
United Kingdom				5	4	11
United States**	1	5	5	602	8	4
Yugoslavia						
other countries**** excl. Nigeria		3	8	3	2	
Totals		12	24	35	863	79
						63

## Explanations with the records\* and estimates

### AFF resident active scam rings

Advance Fee Fraud scamrings working from country A to scam victims in country B. In general a 419 AFF scammer will not scam people in his home country. It's one of the basic rules for the AFF scam to create distance and jurisdictions between him/her and the victim (target).

### Individual members of AFF scam rings

Local AFF scam rings are groups of individual scammers with different tasks and training to perform the scam at hand, specifically adjusted to the victim's state of mind and type of AFF scam.

### Total active resident AFF scammers

Active resident scammers whom we have established the existence of at some point during an investigation, but we have not yet been able to identify the scamring they work with. We add them to the known members of scamrings to come to an estimate of the total number of scammers in a country

### Profits before sharing with other scamrings in million US\$

These are the profits from scams performed by scamrings in one country. These profits are to be shared with scammers in other countries who provided victims or necessary services to expedite the scam. (Example: AFF scamrings based in The Netherlands built \$368,000,000 US with the assistance from scammers in other countries)

### Profits after sharing with other scamrings in million US\$

Profits from scams performed by scamrings in one country after sharing with scammers in other countries who supplied the victim or provided necessary services to perform the scam. The basic element of this scam is to share the profits as agreed upon. (Example- scamrings based in Belgium made a profit of more then \$31,400,000 US. This does not mean this loot is still in Belgium)

## **AFF losses suffered in 2006 by companies and private citizens in million US\$**

These are the losses including all the real expenses incurred by the victims in the country itself. The advance fees are paid to scammers in other countries (example: Belgian victims lost over \$51,000,000 US to foreign AFF scammers in 2006)

Victims very often sustain much more loss than the advance fees paid, such as emergency interest rates, fire sales of assets, lost friendships and even marriages. (The psychological impact is more devastating to the victim than the financial impact, and the financial impact is catastrophic.)

## **Bankruptcies caused by 419 AFF**

In some cases victims and/or their companies get so deep in debt to pay all the different advance fees that they are forced to file for bankruptcy.

We do not specifically log bankruptcies that occur during or after the 419 scam. Only the ones brought to our attention.

## **Loss of careers or jobs caused by 419 AFF**

Many victims, whether professional or blue collar, lose their career and/or practice.

Many lose their job and are unaware that it is because of AFF. When companies fall victim to AFF, they must downsize or file for bankruptcy. Very often the victim still does believe the scammers or doesn't want to go on the record as an AFF victim. One example is a factory with 271 staff that went bankrupt because, after production began, management of the factory was convinced to advance fees to release a first down payment of \$12,000,000 US. The complete contract value was for \$42,000,000 US. The victim was shown in person the following convincing but counterfeit or stolen instruments: diplomatic passport, completion plans for an existing project of national importance, business, banking and government references from several Middle Eastern, Asian and European countries. And last but not least a bank account with a payment in favour of the victim accessible through internet banking on an exact copy of the website of a large Canadian bank. The victim received the account number and codes to access the bank account via internet banking. Only one problem: making transfers from the account failed.

The victim also visited the project and was received with an impressive governmental VIP reception. During his visit the victim met other contractors who were pleased with the project, everything appeared in order. The financial loss, excluding subcontractors was \$9,000,000 US the company went bankrupt and the staff that lost their job think it's because of bad market conditions and orders that were cancelled. We don't know what happened to the subcontractors, we assume nothing good. We do know that the scammers involved only made a net profit of \$1,200,000 US. *Who cares about the difference between AFF profits and the real total damages?*

## **Loss of home caused by AFF**

In almost all countries we investigated, we were confronted with AFF victims that were evicted from their home by their landlord or the bank for defaulting on their mortgage. We have found evidence of scammers being proud of the number of victims that lost their homes because of the skill of the scammer responsible. A high number AFF victim foreclosures is seen as an accomplishment by a majority of AFF scammers and also mentioned during some of the AFF training for new recruits.

## **AFF victims Prosecuted for fraud!**

During the AFF scam, victims are very often threatened with the possibility of a government or international institution investigating their part in "the deal". Example: tax evasion, money laundering or corrupting officials. This is to make sure that the victim will not involve his own government or other outsiders, whom he would normally trust

and consult on "the deal". Generally, victims have nothing to fear from such threats, they should fear being prosecuted in their own country for bank fraud after they received and cashed counterfeit checks or bogus wire transfers to their bank account.

For example: With cashier's check AFF, local authorities are usually trying to charge the victim with attempting to defraud their bank, or Nigeria, or someone, when in fact it is the AFF victim who is defrauded. Much time and energy is wasted by local authorities on such cases, which are eventually dismissed as they learn more about AFF.

**Key positions** held by resident members of a scam ring that we have recorded are with: postal services, banks, credit card organizations, insurance, transport, oil companies, embassies, hotels, airports, police, immigrations, academic hospitals, intelligence related companies and state departments.

**Key ownership** connected to AFF scamrings we have recorded in: banks, Western Union and Moneygram agencies, Internet cafes, customs clearing agents, car dealerships, and hotels

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## No 419 AFF problem in your country?

The 419 Unit of Ultrascan is not an official reporting centre however in 2006 we did review 16690 complaints from 161 countries. concerning Nigerian 419 advance fee fraud			
Albania	4	Kuwait	35
Algeria	17	Latvia	16
Andorra	1	Lebanon	21
Angola	2	Libya	13
Antigua and Barbuda	6	Lithuania	78
Argentina	57	Luxembourg	28
Armenia	7	Macao	2
Aruba	3	Macedonia	16
Australia	532	Madagascar	4
Austria	30	Malaysia	207
Azerbaijan	21	Maldives	2
Bahamas	6	Mali	3
Bahrain	13	Malta	12
Bangladesh	6	Mauritania	1
Barbados	5	Mauritius	77
Belarus	3	Mexico	145
Belgium	993	Micronesia	2
Benin	22	Moldova, Republic of	1
Bermuda	4	Monaco	8
Bhutan	2	Mongolia	2
Bolivia	64	Morocco	27
Bosnia and Herzegovina	139	Mozambique	10
Botswana	2	Namibia	1
Brazil	286	Netherlands	512
Brunei Darussalam	12	Netherlands Antilles	24
Bulgaria	129	New Zealand	91
Burkina Faso	5	Nicaragua	3
Cambodia	18	Nigeria	478
Cameroon	44	Norway	68
Canada	1130	Oman	17
Cape Verde	1	Pakistan	14
Cayman Islands	1	Palestinian Territory	33
Chile	58	Panama	9
China	216	Papua New Guinea	1
Colombia	32	Paraguay	2
Costa Rica	3	Peru	16
Cote D'Ivoire	283	Philippines	91
Croatia	24	Poland	39
Cyprus	4	Portugal	28
Czech Republic	255	Puerto Rico	8
Denmark	71	Qatar	6
Dominican Republic	12	Romania	511
Ecuador	10	Russian Federation	42
Egypt	51	Rwanda	5
El Salvador	7	Saudi Arabia	87
Eritrea	2	Senegal	36
Estonia	11	Sierra Leone	1
Ethiopia	9	Singapore	37
Faroe Islands	5	Slovakia	11

Finland	118	Slovenia	28
France	825	South Africa	358
Gabon	3	Spain	233
Gambia	25	Sri Lanka	15
Georgia	11	Sudan	3
Germany	738	Sweden	167
Ghana	322	Switzerland	176
Gibraltar	2	Syria	8
Greece	172	Taiwan	32
Grenada	2	Tanzania	3
Guam	3	Thailand	31
Guatemala	11	Togo	17
Guinea	2	Trinidad and Tobago	6
Guinea-Bissau	3	Tunisia	20
Guyana	3	Turkey	104
Haiti	5	Uganda	5
Hong Kong	72	Ukraine	19
Hungary	39	United Arab Emirates	73
Iceland	8	United Kingdom	1766
India	76	United States	2801
Indonesia	123		0
Iran, Islamic Republic of	36	Uruguay	5
Iraq	11	Uzbekistan	4
Ireland	43	Vanuatu	1
Israel	80	Venezuela	11
Italy	162	Vietnam	18
Jamaica	16	Virgin Islands, British	1
Japan	221	Virgin Islands, U.S.	2
Jordan	4	Yemen	16
Kazakhstan	4	Yugoslavia	9
Kenya	31	Zambia	2
Korea, Republic of	84	Zimbabwe	2

Total	16690
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## **Do you recognize these 419 Advance Fee Fraud scams**

Lottery scam  
Counterfeit Postal draft scam  
Over invoiced contract scam  
eBay check (over) payment and refund scam  
Unclaimed inheritance scam  
Unclaimed bank account scam  
Counterfeit Check scam  
Dating-romance scam  
Black (defaced) currency scam  
Gold dust scam  
Diamond scam  
Fake bank scam  
Housing scam  
Anti-terrorist certificate scam  
Disaster relief fund scam  
Financial representative in your country scam  
Work permit scam  
Payment for art scam  
Deceased next of kin scam  
Construction sub contractor scam  
Lower priced crude oil scam  
SWIFT transfer scam  
Antique export payments scam  
University study place scam  
Money from former ruler scam  
Relative of holocaust victim scam  
Identity theft  
Jobs for professionals scam  
Dead millionaire funds for charities or disaster relief scam  
Very low interest loans for relatively small advance fees scam  
Hotel bookings and refund  
United Nations loan approval scam  
Death threat scam

**Spam** (off topic controversy)

To everyone "who really wants to know" it must be obvious that most spam is arranged by professionals who want to make a lot of money or disrupt established structures for commercial, criminal or political reasons, and "amateur" or "niche" spammers that want to pick up some extra cash to survive every month.

Everyone that wants to spam, can try for them selves and be fairly successful within a single day or find and pay a professional or amateur spammer to do the job.

Spam filters are necessary, but by now we should be aware that it doesn't solve problems created by intelligent humans that are focussed to find a hole in those filters.

The spam filters want to win a battle by using technical solutions against intelligent humans who only see spam filter methods as very interesting and entertaining but solvable problems. In spam quarters there is no higher honour then to penetrate a commercially built filter, so forget about winning that battle conclusively before the time arrives that people don't use email anymore as a main communication.

There are about 300 hardcore professional spammers, and thousands of amateurs/copycats/ associates, that sell their services independently.

It would take, a newly started private or government backed Non Government Organization that focussed only on finding the professional spammers, approximately 6 months to ID and physically locate the first 100 key persons within that group including sufficient evidence. If acted upon by law enforcement, it would cut spam significantly at a fraction of the current cost and it would hurt at the basis where until now it is all fun and games.

In the lavatory of the 419 Unit there is the following tranquilizing quote on the inside of one of the doors:

*-There is this space filled with communications of a billion people, only 20% is genuine, so what we do is filter the 80% spam (because we are advised that it is necessary, and the solutions are for sale) further we make regulations that make the genuine 20% of the communications difficult or illegal, but we do not address the extremely tiny group of people that ignore the regulations and are responsible for most of the problem and its growth.-*