

## **ADVANCE FEE FRAUD**

Advance fee fraud is introduced in several ways. The connection between the various types of Advance Fee fraud is the demand for advance fees or payments before the promised transaction. The fee requested usually comes in the form of:

- **Legal Fee**
- **ECOWAS Fee**
- **Drug Clearance Fee**
- **Value Added Tax (VAT)**
- **Audit Fee**
- **National Economic Recovery Fund**
- **Terrorist Certificate**
- **Transfer Fee**
- **Processing Fee**
- **Licensing Fee**
- **Registration Fee**
- **Communications Fees**
- **Storage Fee**
- **Release Fee**
- **Legal Fee**
- **Transaction Fee**
- **Insurance Fees**
- **Bribe; Gift To Government Officials, Demurrage, Etc.**

## **TYPES OF ADVANCE FEE FRAUD SCAMS**

In all of the fraud types listed below, the intended victim is eventually asked to pay a fee before a business transaction or transfer of money.

### **CONTRACT SCAM**

Someone alleged to be the head of a government agency (i.e. Central bank of Nigeria, Nigerian National Petroleum Corporation, Debt Management Office, Nigerian Mining Corporation, Ministry of Finance, etc.) that has over-invoiced contracts and needs assistance from a foreign partner to move the money out of Nigeria.

### **WILL SCAM**

1. Deceased religious leader or philanthropist who has bequeathed his/her wealth to a Church or individual.
2. Bank accounts abandoned by wealthy foreign businessmen who died in accidental circumstances. The need for someone to pose as the relative of the deceased and claim the money.
3. Families (widows, sons, brothers) of former West African Presidents, politicians and Military Generals looking for help to transfer money bequeathed to them.

## **SECURITY DEPOSIT SCAM**

Stolen assets (cash, gold, diamonds) deposited in a security company that needs to be transferred out of the country immediately.

## **DONATION SCAM**

Donations offered to charitable or religious organizations. The beneficiary will need the service of the donor's attorney to claim his/her money.

## **BLACK MONEY SCAM**

Black money scam, known in Nigeria as "wash wash," is almost as popular as advance fee fraud "419". The victim is usually enticed with a business proposal or other type of temptation before the introduction of the black money business. Once the scam artist successfully persuades the victim, he is then shown a bag or suitcase full of black paper, cut to USD size and arranged in bundles. Each bundle has a genuine one hundred-dollar bill at each end that are temporarily masked or defaced with a black waxy material or iodine. The victim is made to believe that the entire bag contains bundles of genuine one hundred-dollar bills that are temporary masked and need to be cleansed. The scam artist asks for money to purchase an expensive chemical-cleaning agent to restore the money.

## **CREDIT CARD & COUNTERFEIT CHECKS**

Often con men will attempt to obtain the confidence of the victim by ordering goods from Europe, Asia and America and paying with genuine checks. Naturally, the seller receives an order and is cautious enough to wait for the check to clear before shipping the goods. The checks, usually not more than U.S \$10,000 clears successfully from the bank. The company then believes that these new customers are trustworthy persons doing genuine business in Nigeria. Shortly afterwards, the scammers send another request for shipment of goods worth U.S. \$100,000, and pays in check or credit card. The company, having done business with the buyer in the past without a hitch, sends the goods immediately to encourage the existing business relationship. After the goods are sent, it is discovered this payment was made with counterfeit checks or stolen credit cards.

Scammers often contact people advertising items for sale on the Internet. The scam artists agree to purchase the item and then send a check for much more than the agreed price. The seller deposits the check and asks their bank to let them know when it has cleared. The bank informs the seller the check has cleared his bank so the seller forwards the overage cash via Western Union.

Then the seller's bank contacts him again telling him that the bank the check was written on has contacted them and told them the check is counterfeit. If you have shipped items, you are out of your goods and money.

## **THE NIGERIAN HOT JOBS SCAM**

There is a new trend in the ever-growing Advance Fee Fraud Scams called "the Nigerian Hot Jobs scam." It is a new type of Advance Fee fraud, where a vacancy advertisement is sent on the Internet via email or posted on a fake website. The scam

artists also pull resumes from websites where job hunters post their resumes. The offer is for a lucrative job, usually in the Nigerian oil industry. The job offer promises between \$15,000 to \$65,000 per month and extensive vacation time. In addition, the employee will be provided with living accommodations and a car. If the victim were to apply for this lucrative job, he/she is lured to pay some fees and taxation. Needless to say after the victim has paid these fees, he/she will soon realize that hot jobs are not available in Nigeria.

## **WHAT YOU SHOULD DO**

If your staff or client receives what appears to be an attempt at Advance Fee Fraud, they should not give out any personal information or money. See the advisory information at: [www.treas.gov/usss/alert419.shtml](http://www.treas.gov/usss/alert419.shtml)

If your client believes they may be a victim of Advance Fee Fraud and may have lost money, please contact the United States Secret Service Field Office closest to you. Field Office contact information is listed in your local phone book's blue or government pages. For a complete listing of field offices worldwide go to: [WWW.secretservice.gov](http://WWW.secretservice.gov)

If your client is not a victim but would like to report receipt of a suspicious email or letter:

Forward email messages to: [419.fcd@usss.treas.gov](mailto:419.fcd@usss.treas.gov)

Fax or mail letters to:

950 H Street N.W.  
Suite 5300  
Washington D.C. 20223  
Fax: (202) 406-6930