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United States Department of State  
Bureau of International Narcotics and  
Law Enforcement Affairs

# Nigerian Advance Fee Fraud

STRICTLY CONFIDENTIAL

DR. KENNETH ELUEZE  
TEL: 234-90-407229  
FAX: 234-1-863584  
LAGOS - NIGERIA

DEAR SIR,

REQUEST FOR URGENT CONFIDENTIAL BUSINESS RELATIONSHIP  
RE: TRANSFER OF US\$28.6M AMERICAN DOLLARS INTO YOUR ACCOUNT  
AFTER DUE DELIBERATION WITH MY COLLEAGUES I DECIDED TO FORWARD  
MY PROPOSAL. WE WANT A RELIABLE PERSON WHO COULD ASSIST US IN  
TRANSFER OF EIGHT POINT SIX MILLION U.S. DOLLARS ONLY (8.6M)

FROM AN OVER-INVOICED BILL  
TO MY MINISTRY AND  
INDUSTRIES, THE CONTRACT  
AS THE OVER-INVOICED  
OWN USE. BUT UNDER  
ATE OR OWN FOREIGN AC  
HAVE AGREED TO SHARE THE  
EXPENSES (EXTERNAL & INTERNAL)

WANT TO KNOW  
INDUSTRY. AN  
CORPORATION. AM  
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MISS,

FUND PAID INTO YOUR ACCOUNT  
UPON YOUR  
ATION TH  
ER, YOU  
D ADDR  
NE/FAX



WILL ENABLE US SEEK APPROVAL OF THE FUND. YOU MAY  
RELEASE AUTHORITY IN OUR NATIONAL BANK. THREE  
TAKE US 14 WORKING DAYS TO ARRANGE FOR OUR SHARE. ALL THESE WILL ONLY  
DAY WE RECEIVE REQUIREMENTS

United States Department of State  
Bureau of International Narcotics and  
Law Enforcement Affairs

## NIGERIAN ADVANCE FEE FRAUD



Internet address: [www.http://travel.state.gov](http://travel.state.gov)

DEPARTMENT OF STATE PUBLICATION 10465  
Bureau of International Narcotics and Law Enforcement Affairs  
Released April 1997

# INTRODUCTION

While checking the office mail you come across a poorly handwritten envelope addressed to you (or your company) postmarked from Lagos, Nigeria. Inside, on official-looking stationery, is an unsolicited “confidential business proposal,” from someone purporting to be a Nigerian civil servant. The offer states:

“Having consulted with my colleagues, and based on information gathered from the Nigerian Chamber of Commerce, I am pleased to propose a confidential business transaction to our mutual benefit. I and my colleagues have in our possession instruments to transfer the sum of \$35,500,000.00 into a foreign company’s account in our favor. This amount emanated as a result from an over-invoiced contract, executed, commissioned, and paid for about two years ago by a foreign contractor. We are therefore seeking your assistance in transferring this money to your account as it can only be remitted to a foreign account, and as civil servants, we are forbidden to operate foreign accounts. The total sum will be shared as follows:

- 30% for the account owner (you)
- 60% for us
- 10% to settle any incidental expenses

“We shall commence the transfer of funds immediately, as soon as you send the following documents/information through the above fax number.

1. Four copies of your company’s letter head and invoice papers signed and stamped
2. Your banker’s name, address and fax numbers
3. The account number and name of would be beneficiary.

“Bear in mind that this is absolutely a private and personal deal, nonofficial; and should be treated with all measure of secrecy and confidentiality.”

You have just received an Advance Fee Fraud (AFF) letter, also known as “419” after the section of the Nigerian penal law that deals with this type of fraud.<sup>1</sup>

AFF letters and faxes are confidence schemes and appear as various proposals from “officials” of Nigerian Government ministries, existing companies, or Nigerian Government contracts. The letters and faxes contain official-looking stationery with

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<sup>1</sup>The “419” penal law was revised and expanded with the issuance in April 1995, of Presidential Decree No.13 entitled Advance Fee Fraud and other Fraud Offenses Decree 1995.

appropriate government seals, stamps, and signatures. The aforementioned AFF letter is an example of a transfer of funds from an over-invoiced contract.

The quality of AFF letters has evolved over the years, from poorly handwritten letters to more professional products prepared on word processors. Word processors also allow AFF criminals to generate more letters.

AFF criminals include university-educated professionals who are the best in the world for nonviolent spectacular crimes. AFF letters first surfaced in the mid-1980s around the time of the collapse of world oil prices, which is Nigeria's main foreign exchange earner. Some Nigerians turned to crime in order to survive. Fraudulent schemes such as AFF succeeded in Nigeria, because Nigerian criminals took advantage of the fact that Nigerians speak English, the international language of business, and the country's vast oil wealth and natural gas reserves—ranked 13th in the world—offer lucrative business opportunities that attract many foreign companies and individuals.

AFF confidence schemes are limited only by imagination, however, they usually fall into the following categories:

- Transfer of Funds From Over-Invoiced Contracts
- Contract Fraud (C.O.D. of Goods and Services)
- Conversion of Hard Currency (Black-Money)
- Sale of Crude Oil at Below Market Prices
- Purchase of Real Estate
- Disbursement of Money from Wills (Benefactor of a Will)
- Threat Scams or Extortion
- Clearinghouse

Each of these business schemes will be discussed in detail in the section entitled **AFF Schemes: Themes and Variations**.

According to the Metropolitan Police Company Fraud Department in London, some 3,000 AFF letters a week are mailed or faxed worldwide; primarily from Nigeria. The United States and Great Britain are the recipients of over 50 percent of this material.

To circumvent the cost of mailing the letters, these criminals will use counterfeit stamps and forged franked stamps or possibly attempt to bribe corrupt Nigerian Postal Service workers. It is believed that AFF letters with counterfeit stamps are surreptitiously placed in overseas mail or delivered by hand.

Names and addresses of potential victims are obtained through various trade journals, business directories, magazine and newspaper advertisements, chambers of commerce, and the internet.

Actual monetary losses to AFF scams are hard to obtain. Many victims are reluctant to come forward and report their losses in AFF scams because of fear or embarrassment. It is estimated that AFF scams result in the loss of hundreds of millions of dollars annually worldwide.

The U.S. Secret Service Financial Crimes Division, which receives 100 calls a day from Americans approached or defrauded from AFF criminals, indicates that “Nigerian organized crime rings running fraud schemes through the mail and phone lines are now so large, they represent a serious financial threat to the country [United States].”

Profits obtained in AFF are often used to support other more violent crimes such as narcotics trafficking. In the early 1990s, Nigerian drug traffickers expanded their operations to include AFF, which is less risky, does not require much travel, nor the movement of contraband. According to the Nigerian Drug Law Enforcement Agency, drugs and financial fraud are inextricably intertwined in Nigeria. Conservative estimates indicate that about 30–40 percent of heroin that moves throughout the world is either moved by or its movement is controlled by Nigerian criminals.

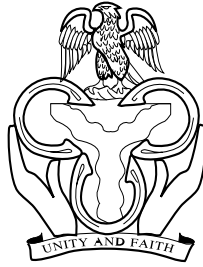
AFF has created such a negative impact on legitimate Nigerian businesses, the Nigerian Government periodically places notices in newspapers worldwide warning people of the fraud.

Though basically a nonviolent crime, AFF has resulted in the kidnaping or death of foreign victims. Part of the criminal’s ruse is to have the victim travel to Nigeria (either directly or via a bordering country) to meet a (with) Nigerian Government “official(s)” to complete the transaction. Often, the victim is told that it is not necessary to get a visa, or the criminals will get one for him or her.<sup>2</sup>

Once in Nigeria, these criminals will attempt to solicit more money from the victim, either by continuing the elaborate ruse, or if that fails—physical intimidation.

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<sup>2</sup>Nigerian law requires a valid visa for entry and departure. Airport visas are not issued and valid visas should only be obtained at a Nigerian diplomatic mission. U.S. citizens are encouraged to register at the U.S. Embassy in Lagos or U.S. Liaison Office in Abuja to obtain updated information on travel and security in Nigeria.



# CENTRAL BANK OF NIGERIA.

## **PRESS STATEMENT** **ON** **ADVANCE FEE FRAUD SCAM**

**T**HE CENTRAL BANK OF NIGERIA IS VERY MUCH CONCERNED THAT IN SPITE OF THE VARIOUS EFFORTS MADE IN THE PAST THROUGH PRESS STATEMENTS TO COMBAT THE ADVANCE FEE FRAUD/TELEFAX SCAM, IT HAS CONTINUED UNABATED, WITH INCREASING SOPHISTICATION. THE BANK IS ALSO WORRIED BY THE RECKLESS ABANDON WITH WHICH NAMES OF SOME TOP CENTRAL BANK OF NIGERIA OFFICIALS ARE OFTEN FRAUDULENTLY USED BY THE FRAUDSTERS TO LEND CREDIBILITY AND RESPECTABILITY TO THE SPURIOUS TRANSACTIONS.

2. GIVEN THE FREQUENCY WITH WHICH SOME GULLIBLE PEOPLE STILL FALL VICTIM TO THE BUSINESS SCAMS, THE CENTRAL BANK OF NIGERIA DEEMS IT NECESSARY ONCE AGAIN, TO RE-ISSUE THE PRESS STATEMENT (FIRST ISSUED IN 1991) TO ALERT THE INTERNATIONAL BUSINESS COMMUNITY, OF THE INCREASING SPAT OF THE ATTEMPTS BY INTERNATIONAL SYNDICATE OF FRAUDSTERS TO DEFRAUD THEM.

3. THE FRAUDULENT ATTEMPTS TAKE THE FORM OF CIRCULAR LETTERS, UNAUTHORIZED FAX AND TELEX MESSAGES RELATING TO PURPORTED APPROVED TRANSFERS OF FUNDS RUNNING INTO THE MILLIONS OF U.S. DOLLARS ARISING FROM ALLEGED FOREIGN CONTRACTS. THE "BUSINESS PROPOSALS" SHOULD ORDINARILY HAVE PUT ANY RESPECTABLE INDIVIDUAL ON INQUIRY. HOWEVER DRIVEN BY GREED AND THE URGE FOR QUICK MONEY, MANY HAVE IGNORED THE WARNING BY THE CENTRAL BANK OF NIGERIA. THE AUTHORS OF THE CIRCULAR LETTERS WHO BEAR NIGERIAN NAMES ARE PART OF AN INTERNATIONAL SYNDICATE WHO ARE OUT TO DUPE GULLIBLE OVERSEAS RECIPIENTS WHO ARE THEMSELVES BOTH VILLAINS AND VICTIMS IN THE BOGUS "BUSINESS" DEALS.

4. THE CENTRAL BANK OF NIGERIA, THEREFORE, WISHES ONCE AGAIN, TO WARN ALL RECIPIENTS OF SUCH FRAUDULENT LETTERS, ETC. THAT THEY DO NOT EMANATE FROM THE BANK AND THAT THE BANK HAS NO KNOWLEDGE OR RECORDS, WHATSOEVER, OF THE PURPORTED CLAIMS OR TRANSFERS OR EVEN THE RELATED ALLEGED CONTRACTS. RECIPIENTS SHOULD, AS SUCH, EXERCISE CAUTION AND IMMEDIATELY CONTACT THEIR LOCAL LAW ENFORCEMENT AGENCIES OR THE INTERNATIONAL POLICE ORGANIZATION (INTERPOL) NEAREST TO THEM IN ORDER TO HELP TRACK DOWN THE INTERNATIONAL CROOKS AND SWINDLERS.

5. THE BANK WILL NOT BEAR ANY RESPONSIBILITY FOR ANY LOSS SUSTAINED BY ANY PERSON OR CORPORATION THAT FAILS TO HEED THIS WARNING.

CENTRAL BANK OF NIGERIA  
TINUBU SQUARE, P.M.B. 12194, LAGOS, NIGERIA

Over the past 3 years, 15 foreign businessmen (one American) have been murdered in Nigeria in AFF scams.<sup>3</sup>

Since September 1995, at least eight Americans have been held against their will by these criminals in Lagos that have come to the attention of the U.S. Embassy. In 1996 the U.S. Embassy helped repatriate ten Americans who came to Lagos looking for their “pot of gold.”

More recently, on July 2, 1996, a Swedish businessman was kidnaped from his hotel in Lome, Togo. Kidnapers, reportedly Nigerian criminals, demanded \$500,000 ransom. It is believed that the businessman was a victim of an AFF scam that deteriorated into a kidnaping. After lengthy negotiations between the kidnapers and Swedish police, the victim was released unharmed on July 12, 1996.

There has been little success in prosecuting these perpetrators. One explanation is that only 5–10 percent of AFF victims will come forward and report an incident. Other reasons are:

- AFF victims may not want to admit they were defrauded, and involved in what they were led to believe was an illegal proposition.
- Victims may believe they can recoup their losses by continuing to play out the fraud. Criminals rely on this logic, referred to as “gambler's mentality,” resulting in more losses for the victim.
- Victims may believe if they report the fraud they will be prosecuted under U.S. law as a co-conspirator. At least one U.S. court has upheld civil forfeiture of the proceeds attributed to AFF.
- Sections 5 and 6 of the Nigerian Presidential Decree of April 1995, make receipt and/or possession of a fraudulent letter by a victim an offense. This may deter victims from returning to Nigeria to aid in the prosecution of these criminals.

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<sup>3</sup>On May 20, 1995, the U.S. Embassy in Lagos reported that James Breaux, an American businessman, was shot and killed in Surulere, Lagos. There are strong indications that Mr. Breaux, a resident of Switzerland, was lured to Nigeria by AFF criminals. **His U.S. passport indicated that he was admitted to Nigeria without a visa or entry stamp by immigration officials.**



Once a targeted victim forwards money and/or products to Nigeria in one of these scams, it is difficult, if not impossible, to recoup losses. Perhaps the best defense against AFF is to adhere to the old adage “if it looks too good to be true, it probably is.”

The purpose of this report is to provide the reader with a basic understanding of how AFF works. Included are steps and guidelines on how to recognize AFF, and ways to determine legitimate business proposals and partners in Nigeria.



*Pictured are some typical telephone lines in Lagos. It is very difficult for law enforcement officials to trace these telephone/fax lines to the perpetrators.*

# HOW ADVANCE FEE FRAUD WORKS

After a victim responds positively to an AFF letter by sending the required documentation (for example, signed company letterheads, bank account number, etc.) the hook is in. The primary reason for the documentation is not to rob the victim's bank account, but to perpetuate the illusion that the deal is legitimate and moving forward. The blank signed letterheads are altered and used by the criminals as props in other frauds, letters of reference to obtain visas, or sold to other AFF criminals.

For the next week to 10 days, the perpetrators establish a level of trust with the victim. This is accomplished by sending the victim more "official" documentation verifying the bona fides of the deal and the people involved. The criminals will correspond with the victim via fax machines and courier mail because it is difficult to trace. In the past, these criminals made extensive use of business centers in Lagos to place phone calls and send faxes, but the Nigerian Government reports—and evidence seems to confirm—that business centers were closed in an effort to thwart AFF scams.

**“...kind of like gambling. You get in so deep you keep putting money in to get something out of it.”**



The criminals also conduct the scams from their homes or other locations (front companies). To ensure the integrity of the phone lines at those locations, they will gain access to active telephone lines. The telephone lines were either abandoned by the owner who could no longer afford it, or are used without the knowledge or consent of the owner. Therefore, a criminal will use a phone line that is registered to someone living in another part of the city, making it almost impossible to trace.

What happens next is the most crucial point in the fraud and can take a number of directions. A victim will be advised that the deal is near completion, however, an emergency has arisen and money is needed to pay an unforeseen government fee or tax before the money can be released. If the fee is paid, the criminals will come up with another “problem” that requires immediate payment by the victim. Each “problem” is supported by “official” documentation.

The criminals can run this ruse for months or even years, depending on the gullibility of the victim or his or her desperation to recoup losses. One Western diplomat described it as “. . . kind of like gambling. You get in so deep you keep putting money in to get something out of it.”

At some point during the fraud, the criminals will attempt to have the victim travel to Nigeria or a bordering country to finalize the contract, money transfer, or other transaction. If the victim appears reluctant to go to Nigeria, the criminals will suggest a neutral country where an AFF team, unbeknownst to the victim, is already established. The AFF team will not target a victim in the victim’s own country where they have established roots and can easily check on the validity of the scam.

## **Travel to Nigeria**

In some instances, prior to coming to Nigeria, the criminals will tell a victim to bring expensive watches, pens, and men’s suits as “gifts.” Proceeds from these items are kept by the criminals.

The criminals may tell the victim that a visa is not required to enter Nigeria, or a visa has been arranged to be issued upon arrival. Without exception, a valid Nigerian visa is required for entry and departure, and airport visas are not available. Travel to Nigeria should not be undertaken without first verifying the bona fides of a company

or business partners. If a victim meets the criminals in a bordering country, the victim may find that he or she still must travel to Lagos. Entry without a visa, gives the criminals leverage over the victim and leads to other forms of extortion.

Once in Lagos, the victim will be housed in one of the many small hotels (euphemistically known as “419” hotels), located primarily around Murtala Muhammad Airport. At this point, the victim is totally immersed in the scam, and the criminals have total control over the victim’s every move. The victim is taken to meetings with criminals posing as Nigerian Government officials, or possibly corrupt government officials, to finalize the deal. The meetings can take place in government offices or annexes that are “rented” by the criminals or in a office that is setup to resemble a government office. These offices are often located near government buildings to add authenticity to the fraud.

If the victim is sufficiently duped by this elaborate ruse, he or she returns home unharmed and the scam continues. However, if the victim decides not to pay additional payments and/or sign a contract, the victim will be subjected to threats and physical abuse until he or she arranges for more payments.

## **Neutral Country**

If the victim is reluctant to go to Nigeria, the criminals will suggest a neutral country where a team is already established. The victim will be requested to provide them with his or her flight itinerary and the name of the hotel he or she will be staying. This is the first step in controlling the victim’s movements during the scam.

Operating under the guise that the business contacts are in Nigeria, the criminals will have the victim send roundtrip airline tickets from Lagos to the neutral country for face-to-face meetings with business contacts. The victim is also requested to reserve hotel rooms in his or her name for the contacts. The hotel rooms are never in the same hotel as the victim’s.<sup>4</sup> The criminals will cash the airline tickets, and use the hotel rooms, which are reserved under the name of a legitimate business person, or his or her company, in other scams or sell to another AFF criminals.

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<sup>4</sup>Surprisingly, nine out of ten victims comply with this request.

Meetings will be setup in areas of the city unfamiliar to the victim. To keep the victim off balance and allow the criminals time to conduct countersurveillance, the criminals will schedule and cancel a number of meetings with the victim.

Whether the victim decides not to pursue the “deal” or at some point during a scam, the victim stops paying, the criminals will not walk away from the victim. They will attempt to reconsumate the fraud using various ruses. The AFF criminals might pose as Nigerian Government officials attempting to get the victim’s money back or try to convince the victim that they are the legitimate government officials and the other men he or she dealt with were frauds. Revictimization will be perpetrated either by the original criminals, or sold to another AFF team to operate.

# ADVANCE FEE FRAUD: THEMES AND VARIATIONS

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All AFF proposals share a common thread. The proposals are unsolicited, emphasize the urgency and confidentiality of the deal, and require the victim to pay various government and legal fees and taxes before receiving what turns out to be non-existent money.

Below are examples of some of the more common forms of Advance Fee Fraud.

## **Transfer of Money From Over-Invoiced Contracts**

About 90 percent of AFF are over-invoiced contract scams. The scam involves an offer to transfer large sums of money into an overseas bank account owned by a foreign company. The money comes from over-invoiced contracts from a Nigerian company or one of the Nigerian Government ministries (that is, Central Bank of Nigeria, Nigerian National Petroleum Corporation). The author of the letter claims to be a government or bank official who is willing to pay the victim a generous commission of up to 30 percent for assisting in the transfer of the funds. Initially, the victim is asked to provide company letterhead and bank information to initiate the transfer of funds. The victim soon finds out that he or she is required to pay various “transaction fees” before the money can be released. The victim can be strung along for months or years paying various fees and taxes before realizing that the money does not exist.



# PROJECTS COSTS CONSULTANTS

QUANTITY SURVEYORS, CONSTRUCTION COST CONSULTANTS & PROJECT MANAGERS  
OFFICE: NO.160 KOLAWOLE STREET, SHOMOLU, LAGOS-NIGERIA  
TEL: 2341-824153, FAX:234-1-4978114

OUR REF: PCC/BE/O1\_\_\_\_\_YOUR REF:\_\_\_\_\_DATE: 28/12/95  
**ATTN: THE PRESIDENT/CHIEF EXECUTIVE**

Dear Sir,

## **REQUEST FOR URGENT BUSINESS EXECUTION**

We are writing based on the information about you and your firm we gathered from the foreign office of Nigerian Chamber of Commerce. We write with absolute confidence in the legality of our firm and that of you and your firm. Basically, the business we are about to introduce is based on trust and real confidence which we believe can exist between us.

For your introduction, we are a small but very influential firm of quality surveyors, construction costs consultants and project managers who have been involved in the planning and execution of a number of projects for the Nigerian National Petroleum Corporation (NNPC) which were executed by foreign contractors. Most of these contracts were deliberately over-measured and over-invoiced at their planning stages. These projects have been commissioned and the contractors paid their rightful dues leaving the over-invoiced sums owed them by the Corporation.

The military Government of Nigeria is part of an effort to win international support has directed that we examine these contracts and recommend all outstanding debts due all foreign contractors for payment. As consulting quantity surveyors on these projects, we and our colleagues at the corporation were able to discover these over-invoicing and over-management. At the end of this exercise, we are left with huge sums of money at the moment in a suspense account of the Central Bank of Nigeria (CBN) resulting from the initial over invoice costs. We are therefore introducing to you one of these contracts where the sum of US\$35M (Thirty Five Million U.S. Dollars) was over-measured and over-invoiced. We now seek the assistance of a trusted foreign company in order to process, claim and remit these funds into a nominated account as debt owed your company. In order to accomplish this therefore we shall require from you the following:

- i) A letter of trust and confidence to attest that we can trust and rely on you.
- ii) Three (3) copies of your company or any other company letter head and proforma invoice duly stamped and signed below with which you want us to process the claim.
- iii) Particulars of the bank account where you wish the funds to be transferred into.

You are expected to send these to me via my fax number **234-1-4978114**.

During our deliberations, we resolve that my firm and my colleagues shall take 60% of the funds while 30% shall be given to you for your assistance and the remaining 10% shall be used to off-set all expenses that may be incurred by both parties during the course of executing the business. You are therefore advised to keep records of all your expenses in the course of executing the business.

If this business interest you, please reply only by fax message so that we provide more details. While trying to reach us either by fax or phone, please dial direct. Do not go through the international operator in view of the confidential

### **NATURE OF THE BUSINESS.**

Please trust with utmost confidence and urgency as we hope to hear from you soon.

Yours faithfully,  
for: PROJECTS COSTS CONSULTANTS  
MR. FELIX OBI (PRINCIPAL PARTNER)

## **Contract Fraud (C.O.D. of Goods and Services)**

This fraud is sometimes referred to as “trade default” and targets primarily small companies with little export experience. According to the U.S. Department of Commerce, “Twenty-five percent of reported fraudulent business solicitations from Nigeria involve large orders for products of U.S. companies.”

The targeted company receives an order from a Nigerian company and a bank draft for items to be shipped via air freight. The Nigerian company will attempt to solicit a sample of the product and/or introductory price under the guise of planning to introduce the product into Nigeria. The Nigerian company will try to convince the targeted company that registration, import, and other fees are required to bring the product into Nigeria.<sup>5</sup> They will do this by sending the targeted company documentation from real or fictitious law firms.

The Nigerian company will usually place a number of small orders (less than \$10,000) with the targeted company, paying with legitimate bank drafts. This is to develop a business relationship with the targeted company and convince them that they have established an export opportunity and a new distribution system in Nigeria. The U.S. Commerce Department cautions American businesses whenever overseas bank drafts are used as payment by Nigerian companies or individuals. “While there is a possibility that such a draft could be legitimate, it is far safer to request payment in the form of an irrevocable letter of credit. The letter of credit should be confirmed by a reputable and known financial institution.”

The targeted company will then receive an urgent letter indicating that the Nigerian company was just awarded a lucrative contract with the Nigerian Government. The targeted company is requested to immediately send a large shipment of their product. A bank draft is included with the letter. The shipment is sent, and the targeted company learns too late that the bank draft is fraudulent, the goods are not recoverable, and the Nigerian company does not exist.

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<sup>5</sup>The U.S. Commerce Department indicates that “. . . only if an American exporter sells to the Nigerian Government through an agent is there a registration fee requirement. When registration fees are legitimately connected to government contracts, they are clearly published by the ministries to which they are payable, and they do not exceed Naira 5,000 (approximately \$61 at ₦81=US\$1 as of June 1996).”





# roundworld promotion & coy.

74 Iga-Iduganran Street (Registered in Nigeria)  
Isale-Eko, Lagos  
Nigeria

## SPECIALITIES:

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EXPORTER,  
MARKET  
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SERVICES.  
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STATIONERY  
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GENERAL  
CONTRACTOR.

Our Ref: RPA/092/96

Your Ref: \_\_\_\_\_ Date: 9th JULY, 1996

Our FAX NO: 234-1-5450026-ATTN: FDS 044

MESSRS:

**"TAKE PRIORITY ACTION"**  
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DEAR SIRS, [REDACTED]

RE: SUPPLIES OF COMPUTER SPARE PARTS - IBM COMPARTIBLE PARTS  
-----

WE HAVE BEEN CUTTING STEPS CONTINUOUSLY TRYING TO GET THE NAME OF THE ADDRESS OF A RELIABLE EXPORTERS OF THE ABOVE FROM YOUR COUNTRY WHICH WE ARE FORTUNATE TO OBTAIN THROUGH A GOOD SAMARITAN AS A RELIABLE AND HONEST PARTY TO CONTACT FOR REGULAR SUPPLIES OF SAME AND SHALL APPRECIATE YOUR EVERY POSSIBLE CO-OPERATION ON THIS FIELD.

FIRSTLY, WE ARE COMPELLED AS TO DRAW YOUR KIND ATTENTION TO THE FACT THAT WE ARE ALSO REGISTERED AS A LIMITED LIABILITY COMPANY, WHOSE ACTIVITIES INVOLVE IMPORTS/EXPORTS FOR MANY YEARS, ESPECIALLY ON ELECTRONICS ITEMS AND SHALL APPRECIATE YOUR EARLY RESPONSE TO THIS FRUITFUL NEGOTIATIONS.

AT THIS RATE, WE FEEL FREE AS TO ENCLOSE HERewith, THE FOREIGN BANK DRAFT ISSUED TO US BY OUR FOREIGN FINANCING HOUSE IN AN EQUIVALENT TO THE LOCAL CURRENCY DEPOSIT WE HAVE HAD WITH THEM, TO ENABLE YOU ARRANGE SHIPMENT OF THIS ORDER ON C&F LAGOS BY AIR PARCEL POST OR THROUGH ANY COURIER TO US JUST FOR PROMOTIONAL PURPOSE AT THE FORTHCOMING TRADE FAIR. THIS DRAFT IS TO BE ENTERTAINED INTO YOUR A/C., BY WAY OF T/T ON ACCOMPANY THIS DRAFT WITH COPIES OF THE DISPATCH DOCUMENTS AS THE COUNTER BANK WILL TAKE DOWN THE RECORD OF PURPOSE OF RELEASING FUNDS INTO YOUR ACCOUNT. PLEASE COOPERATE, AND WE ARE PLANNING TO SEND OUR IMPORTS MANAGER OVERTHERE IN THE MONTH OF OCTOBER 1996.

YOU WILL KINDLY SEND US A FAX DETAILING **US ITEMS TO BE** INVOLVE ON THE SHIPMENTS TO US AND POSSIBLY FULL DETAILS OF SHIPMENT OF THIS SAMPLE COLLECTIONS ETC., TO ENABLE US FOLLOW UP ACCORDINGLY.

IT IS THE DESIRE OF THIS HOUSE AS TO BE YOUR SOLE AGENT, SINCE WE ARE PRESENTLY OPERATING THROUGHOUT THE WHOLE STATES WE HAVE IN NIGERIA AND WE HAVE NEGOTIATIONS FOR SUPPLIES OF THE UNDER MENTIONED ITEMS:

**OUR BOOKINGS:—** COMPUTER SPARE PARTS — IBM COMPATIBLE PARTS

SHIPMT: BY AIR PARCEL POST ON C&F LAGOS OR THROUGH ANY COURIER AND FAX US URGENTLY THE DISPATCH SLIP, ETC., AS TO ENABLE US FOLLOW UP.

**REMARKS:—** PLS LET US KNOW IF YOU ARE ABLE TO ACCEPT **THE V.A.T CHECKS** FOR YOUR IMMEDIATE CLEARANCE AT YOUR END, AWAITING YOUR ACCEPTANCE CONFIRMATIONS AND BEST REGARDS TOWARDS YOUR EARLY RESPONSE.

YOURS FAITHFULLY,

DIRECTOR

(A.A.ABBEY) Esq.  
ENCL: INTERN.BANK DRAFT:

**USD 35,000,000.**

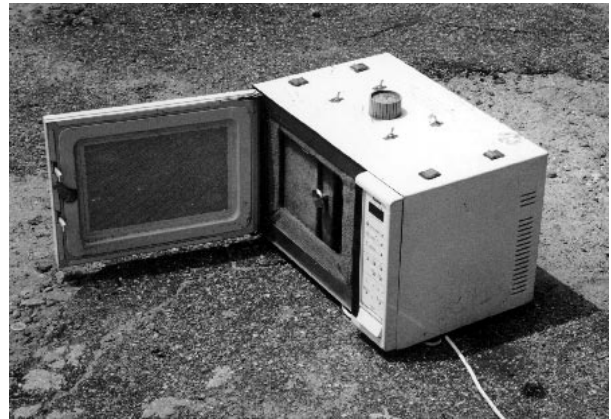


## Conversion of Hard Currency (Black Money)

This fraud is reminiscent of the 1930s flimflam whereby a con artist would put a piece of paper into a box and pull out a dollar bill from the other end. Today's version is called Conversion of Hard Money or "Wash-Wash." It is more sophisticated, but the results are the same.

The letter or fax entices the victim with a "chance of a lifetime" offer. Once the victim agrees to allow the criminals to obtain a visa for him or her and meet them in Nigeria, (or a neutral country) the following scenario occurs:

The victim will be shown a suitcase allegedly full of U.S. currency in \$100 bill denominations that was temporarily defaced with a black waxy material (vaseline and iodine) to mask their origin. The criminals tell the victim that there is \$40 million dollars in the suitcase. However, in order to remove this material, and restore the notes, the victim must purchase a special solution (commercial cleaning fluid) which is very expensive. The cost of the special solution ranges from \$50,000 to \$200,000. The victim will receive 40 percent of the \$40 million as his or her "commission."



*A microwave is sometimes used in the "wash-wash" scam. Instead of "solution" to remove the black material, criminals will use a microwave to melt the waxy material.*

In front of the victim, the criminals will wash one of the bills with the special solution restoring the U.S. currency to its original form. In an effort to assuage any doubts the victim may have, the victim will be asked to pick out another \$100 bill at random to be cleaned. Before the criminal cleans the bill, the victim is momentarily distracted by one of the criminal's accomplices. During that split second, the criminal using slight of hand, will pull out a real \$100 bill from his sleeve, and clean it in front of the victim. The "treated" notes are given to the victim to take to a bank for verification.

In some instances, as a sign of good faith, the victim will be able to keep the suitcase for a short time, until the victim gets the money to buy the solution. To prevent the victim from opening the suitcase, the victim is told that exposure to the air will cause the black substance to ruin the money. Ammonia is placed inside the suitcase in the event the victim opens the suitcase giving the impression that the money is disintegrating.

The criminals walk away with the victim's money, and the victim ends up with a suitcase full of blank paper.

**ENGR.KEBBI ZANNA**  
LAGOS, NIGERIA.  
Telfax:234-1-885553, 5890814

*Dear Sir,*

**BUSINESS PROPOSAL STRICTLY CONFIDENTIAL**

Your contacts came to me through a friend who does business between your country and Lagos. But I was careful not to reveal to him why I needed a competent foreign link in the person of your respected self.

In short,I am a trained Chemist specializing in currency chemistry and top official in the Nigerian Security Printing and Minting Limited, in Lagos. During the last political dispensation in Nigeria (1992 to 1993), I was hired and involved in the chemical re-conversion of otherwise genuine US Dollar Bills brought into Nigeria under hidden circumstances by powerful arab National who were out to give Financial Support to a moslem former presidential aspirant. And of course, this was with the tacit connivance of the then military government.

Now in the heat that followed the political crises and the subsequent cancellation of the elections, the former moslem presidential aspirant was clamped in jail and has since remained in detention, with the result that some package containing a little less than **(Forty-Million United States Dollars) \$40, Million U.S. Dollars**, awaiting re-conversion, were abandoned in my care and custody.

As a result of the discreet nature of the reconversion exercise, which in fact is known only to me, I now have in my exclusive control about **(Forty-Million United States Dollars) \$40 Million U.S. Dollars** bills in cash, presently in the form of bonded re-tractable negative 267,03 mint stage, deliberately defaced to elude detection and facilitate their importation into Nigeria. The bills now require only chemical reconversion to grade A1 135 neon proof mint stage and subsequent movement outside of Nigeria for choice investments preferably in your country.

After successfully reconverting the Dollar bills by chemical process, and in the event that you accept to work with me, you shall entitled to 40% of this funds and another 5% shall be set aside for expenses, while the remainder of 55% shall be fore me and (2) subordinates.

What in essence, the whole exercise entail, is that you shall be required to make a brief visit to Nigeria to see things for yourself and be convinced beyond doubts, that the reconverted bills would really meet any scientific or commercial tests in terms of its genuiness, either in Nigeria, Europe or in the U.S.A.

Your visit will also avail us the opportunity of knowing each other and collectively plan workable strategies for smooth conclusion of this exercise. A letter of invitation to enable you obtain a visa to Nigeria will be faxed to you in due course.

Finally, it is important to keep the facts of this exercise to yourself, the way I have done all these months. You must agree with me, that we cannot blow up a chance of a lifetime because we cannot be discreet over a matter that would defintely work to our mutual satisfaction.

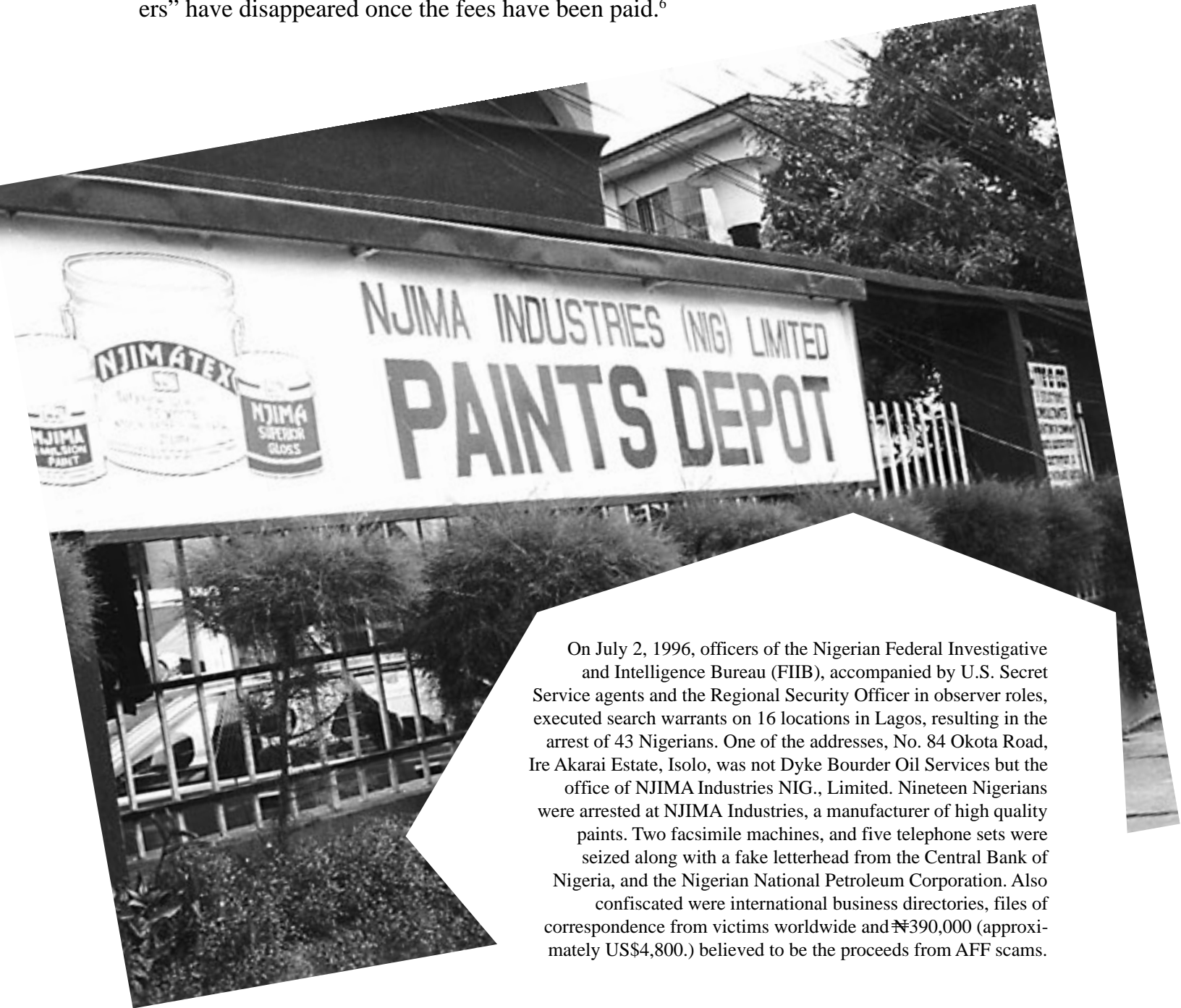
I await your urgent response, while I remain with best regards for your kind attention.

Sincerely yours,

**ENGR. KEBBI ZANNA**

## Sale of Crude Oil at Below Market Prices

The victim is offered special crude oil allocations at lower than market rate. As in other AFF business proposals, the victim is required to pay special registration and licensing fees to acquire crude oil at below market price, only to find that the “sellers” have disappeared once the fees have been paid.<sup>6</sup>



On July 2, 1996, officers of the Nigerian Federal Investigative and Intelligence Bureau (FIIB), accompanied by U.S. Secret Service agents and the Regional Security Officer in observer roles, executed search warrants on 16 locations in Lagos, resulting in the arrest of 43 Nigerians. One of the addresses, No. 84 Okota Road, Ire Akarai Estate, Isolo, was not Dyke Bourder Oil Services but the office of NJIMA Industries NIG., Limited. Nineteen Nigerians were arrested at NJIMA Industries, a manufacturer of high quality paints. Two facsimile machines, and five telephone sets were seized along with a fake letterhead from the Central Bank of Nigeria, and the Nigerian National Petroleum Corporation. Also confiscated were international business directories, files of correspondence from victims worldwide and ₦390,000 (approximately US\$4,800.) believed to be the proceeds from AFF scams.

<sup>6</sup>The U.S. Embassy advises that all sales of Nigerian crude oil are made through the Crude Oil Marketing Division of the NNPC.



# DYKE BOURDER OIL SERVICES

(PETROLEUM CONSULTANTS)

NO 84, OKOTA ROAD, OKOTA-ISOLO, LAGOS, NIGERIA.  
FAX: 234-1-525346, TEL: 234 - 1- 525972

OUR REF:.....

YOUR REF:.....

DATE 12th December, 1994

ATTN: THE PRESIDENT/C.E.O.  
Dear Sir,

## OFFER FOR SALE OF NIGERIA CRUDE OIL (SPOT LIFT).

**QUALITY:** Nigerian National Petroleum Corporation (NNPC) standard export.

**TYPES:** Nigerian Bonny Light, QUA IBOE Light, Penning Ton Light, Forcados Blend, Escravos Light, Bonny Medium, Brass Blend.

**QUANTITY:** Three Million Barrels only. From quarterly allocation of the Nigerian National Petroleum Corporation (NNPC).

<b>SPECIFICATION:</b>	SPECIAL GRAVITY	084.98%
<b>FOR BONNY</b>	API	37.00
<b>LIGHT</b>	RSW	0.6% VOL
	WATER CONTENT	0.2%
	POUR POINT BELOW	4OF
	SULPHUR WT	0/14

**PRICE:**

The price per barrel shall be the arithmetic means of "Brent" dated quotation as reported on the plant meter wire as per average low/light of four (4) quotation (TWO) days before and Two days after discharge. The offer is less a gross discount of US\$5.00 (United States Five Dollars) per barrel. This amount minus the current export price of US\$17.50 per barrel.

Letter of intent to be submitted to the Honourable Minister of Petroleum and mineral Resources, Nigerian National Petroleum Corporation (NNPC), Nol 7 Kofo Abayomi Street, Victoria Island, Lagos, Nigeria (i.e. contact through DYKE BOURDER OIL SERVICES).

**These conditions are as follows:**

1. Spot Life
2. Quantity: 1 million barrels per month for 12 months
3. OFFER ON F.O.B.
4. OFFER OFF "OPEC" records
5. Freight at buyer's account at US\$1.24 per barrel
6. Port charges, customs fees at buyers account at US\$250,000.00 per vessel of the Million barrel.
7. Buyer shall be the importer of records and shall be responsible for the payment of all customs duties or fees. Lay-time, demurrage, if any, at port of discharge shall bear all responsibilities in accordance with the terms and conditions of the charter party agreement.
8. Payment of letter of credit shall be made by the buyer after ten (10) days to discharge of the crude oil into shore and upon presentation of the shipping documents to the buyer's bank.
9. VAT (Value Added Tax).

I do hope this will mark the beginning of a good business relationship between your company and mine in the nearest future.

Thanks for your cooperation

I.C. Okwe  
Chairman,

# **JETAG PROJECTS W.A. LTD**

BRIG. GEN. BRIGHTH ONYE (RTD)  
PLOT 3 FASHADE CLOSE  
OREGUN  
IKEJA - LAGOS

ATTENTION: 

18th October 1994

SIR,

THANK YOU FOR YOUR EARLY REPLY, AS I MENTIONED TO YOU OVER THE TELEPHONE CONVERSATION, I USED MY COMPANY JETAG PROJECTS W.A. LETD AS A RETIRED SENIOR ARMY OFFICER TO FRONT FOR MY FORMER COLLEAGUES IN VARIOUS BUSINESSE.

I WISH TO INFORM YOU AT THIS STAGE THAT I HAVE SUCCEEDED IN THIS RESPECT DUE TO THE CONFIDENCE PROPOSED ON ME BY THE MENTIONED. THE ARMY IS NOT VERY POPULAR HERE IN NIGERIA AND MY CLIENTS ARE EITHER BUYING PROPERTIES ABROAD OR DEPOSITING MONEY INTO ACCOUNTS OVERSEAS.

IT IS THEREFORE GOING TO BE VERY INTERESTING AND PROFITABLE IF YOU CAN UNDERSTAND THE NEED TO MAINTAIN ABSOLUTE CONFIDENTIALITY OVER ANY TRANSACTION CARRIED OUT BY MY CLIENTS. MY CLIENTS NAME WILL NOT BE GIVEN TO YOU FOR NOW AND YOU CAN ONLY SEE THEM WHEN WE HAVE CONCLUDED AND FINALIZED THE TRANSACTION (PAYMENT STAGE).

AS I AM WRITING THIS REPLY, YOUR SECRETARY FAXED ME MORE LITERATURES WHICH I DON'T THINK WILL EITHER INTEREST MY CLIENT OR HAVE ANY MEANING TO THE BUSINESS AT HAND.

WHAT RATHER I THINK MY CLIENT WANT TO SEE IS (1) COLOUR PICTURE OF VARIOUS ELAVATIONS OF A RESIDENTIAL BUILDING IN FLORIDA THAT CAN HOUSE MY CLIENT HIS 3 WIVES AND 14 CHILDREN.

PICTURES OF A PROPOSED HOUSE THAT WILL BE CONVERTED TO A 20 ROOMS MOTEL TO SERVE MOST NIGERIAN DIGNITORIES WHEN EVER THEY ARE IN USA.

THIS IS TO HAVE SWIMMING POOL HEALTH CLUB LAWN TENNIS ETC. THE ABOVE SHOULD SECRETLY BE ARRANGED AND POSTED TO ME BY THE COURIER SERVICE IMMEDIATELY FOR DISCUSSION WITH MY CLIENT. THE FINANCIAL PRICE SHOULD BE STATED WHICH WILL MAKE PROVISION FOR 10% COMMISSION FOR MY COMPANY AND YOUR COMMISSION INCLUSIVE.

I LOOK FORWARD TO IMMEDIATE ACTION.

NOTE: BY JANUARY THE ARMY IS THINKING OF GOING BACK TO THE BARRACKS AND THAT MEANS THAT MY CLIENT RESIDING IN HIS HOUSE AND RANNING HIS HOTEL IN FLORIDA THEREFORE ANY TIME WAISTED WILL BE REGRATED.

## Purchase of Real Estate

This fraud involves an offer to purchase real estate using the services of a real estate broker or a “well established” business executive. Once a home is located, the broker or person acting on behalf of the home buyer is required to pay certain fees to complete the transaction in return for receiving a normal commission.

## Disbursement of Money From Wills

In this variant of the money transfer fraud, charities, religious groups, universities, and nonprofit organizations receive a letter or fax from a mysterious benefactor interested in the group’s cause and wishing to make a sizable contribution. Before the contribution can be released, the recipient must

first pay an inheritance tax or various government fees and taxes. The victim also may be requested to travel to Nigeria and/or a bordering country to collect the “gift.”



**UBA, ADE, USMAN & CO.**  
(EZU-ÓGALI CHAMBERS)

**BARRISTERS, SOLICITORS AND NOTARY PUBLIC**

No. 9 Apo Palace Way  
Ago-Okota-Isolo  
Lagos-Nigeria

Tel/Fax: 234-1-4528037

Date: 6th June 1996

Our Ref: UAU/EG/AD/96/06/06  
Your Ref:.....

ATTN:

Dear Sir,

RE: TESTAMENTARY BEQUEST OF LADY KOKI KAWASHIMA ADETOLA TO  
[REDACTED]

We hereby acknowledge the receipt of your fax dated 06-06-96. We are satisfied with your proof of identity.

Based on the Will of Late Lady Kiko Kawashima Adetola, she bequeathed to [REDACTED] the sum of \$250,000.00 U.S. Dollars.

We are making rapid progress with respect to the grant of probate and we shall inform you how far we have gone in our next correspondence.

Equally, we shall send to you in our next correspondence, an extract of the Will of the Late Lady Kawashima Adetola for your records.

In all, our sacrosanct duty remains the execution of the testamentary wishes of the deceased testator by ensuring that all gifts made in the Will is passed to the intended beneficiaries eventually.

Please acknowledge receipt of this letter immediately.

Kind regards,

DR. AHMED USMAN  
(Managing Partner)

## **Threat Scam (Extortion)**

This type of AFF is not common, and is seen primarily in Europe. It threatens the life of the recipient of the letter or fax unless funds are deposited in a certain bank on a specific day. There is no evidence that this fraud has been carried out.

## **Clearinghouse**

The newest twist in AFF has Nigerian and non-Nigerian criminals living outside of Nigeria claiming to be a clearinghouse or venture capital organization for the Central Bank of Nigeria (CBN).<sup>7</sup> In essence, clearinghouses are noninterested third parties setup by the criminals to provide payment instructions allegedly from the CBN to the victim. Clearinghouses also lend credibility to the AFF scam by alleviating any doubts the victim may have in dealing with a Nigerian bank. It is for this reason that a number of fraudulent clearinghouses have been setup in the United States.

A clearinghouse will not be setup in the same country as the country where victim resides. This makes it harder for the victim to verify the legitimacy of the clearinghouse.

The clearinghouse will either launder the proceeds from AFF or funnel its proceeds to the criminals who in turn deposit it into bank accounts in those world financial centers (Geneva, New York, London) whose strict banking laws limit police access to its records. From these bank accounts, the money is transferred to a corresponding bank in Lagos. Once the money hits Lagos, it is almost impossible to trace. Nigerian criminals in general do not sit on their money. AFF criminals will convert the money into consumable goods. They will buy expensive cars (via structured payment, lease plan, or steal them), appliances, or household goods (for example, heavy generators) and ship them back to Nigeria to sell. They will invest the profits in other ventures—including narcotics—and ship it back to the United States or Europe.

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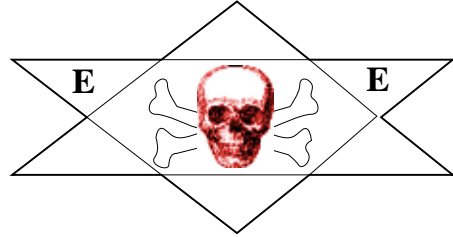
<sup>7</sup>The Central Bank of Nigeria does not have a clearinghouse, and, as with most legitimate banks in Nigeria, it goes through a corresponding bank in the United States or Europe.



# EXECUTION! EXECUTION!! EXECUTION!!! NATIONAL CORPORATION HEADQUARTERS LAGOS

## Bankers

Midland Bank, central London  
Riyald National Bank, Saudi Arabia  
Nordic Banking Group, Holand  
Change Banking Inc. Group, Hong Kong  
Chemical Bank Inc. Texas  
Chase Manhattan Bank, New York  
United bank for Africa, Lagos  
APN Amro Bank Geneva



Your Ref: \_\_\_\_\_ Our Ref: JANSO/0587/52AB \_\_\_\_\_ Date 15-11-94 \_\_\_\_\_

## PRIVACY

ATTN: [REDACTED]

We wish to introduce our company/ourselves as a subsidiary of INTERNATIONAL ASSASINATORS AND WORLD SECURITY ORGANZATIONS, with branches in one hundred and two (102) countries.

We have received a fax message our World Headquarters, New York, this morning to inform you to produce a mandatory sum of US\$35,000.00 (THIRTY-FIVE THOUSAND UNITED STATES DOLLARS) only, into our account given below in Switzerland within Ninety Six hours (96), alternatively, you will kidnapped and forced to commit suicide during the period of our on-coming anniversary of fifty years.

APM AMRO BANK  
12 QUAI GENERA GUISAN  
1212 Geneva 3  
A/C NO. 8270LB (L.N.SIADU)  
SWITZERLAND

## CAUTION

1. Fax immediately to this office, the payment slip, confirming the payment an to enable us reconcile with our files and deploy our men already monitoring you.

2. We will as well waste no time to carry our operations, if we discover that this contract is disclosed to any second party including the following:-

(a) Police (b) Relation and (C)Friends

3. We guarantee your safety locally and internationally, on the completion of this contract and will not hesitate to disclose our men in your country to you and as well render our service if needed or on request.

We seek your urgent co-operation, for it is not our wish to get you eliminated.

PRINCE (DR) BVANO H. JIMOH

SECRETARY

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# THE U.S. GOVERNMENT RESPONSE

The U.S. Government is taking a multipronged approach to the problem of Nigerian criminal activity. It is being actively pursued on the law enforcement and foreign policy fronts.

Senior-level meetings chaired by the Department of State, and attended by members of the U.S. intelligence community and U.S. law enforcement officials, including the U.S. Attorney General have been ongoing concerning Nigerian criminal activity. A U.S. Government working plan has been drafted to combat this issue, and a number of recommendations have been implemented.

Internationally, in 1996, the Political Eight (G-7 plus Russia) met in Lyon, France, to coordinate enforcement efforts against transnational crime. One outcome of the meeting was the formation of a subgroup dedicated to combatting Nigerian criminal activity.

The United States and 38 other governments have raised the issue of Nigerian criminal activity with the Nigerian Government to impress upon them the serious nature of this problem.

The best defense against Nigerian Advance Fee Fraud is public awareness. To receive additional information on Nigerian Advance Fee Fraud, contact the Financial Crimes Division of the U.S. Secret Service (see page 29) for assistance. District Offices of the U.S. Department of Commerce (see pages 28–30) and the Commercial Counselor at the U.S. Embassy in Lagos, Nigeria, also stand ready to assist any U.S. firm seeking information about a particular Nigerian company or the Nigerian business climate in general.

## **Determining the Legitimacy of Nigerian Business Proposals and Partners**

*The following was prepared by the U.S. Department of Commerce.*

If a proposed transaction looks legitimate, and a U.S. company is interested in pursuing it, the company is strongly urged to check the bona fides of the Nigerian company before proceeding. However, the legitimacy of a firm is not necessarily a suffi-

cient indication that all solicitations using the firm's name are legitimate. The transaction itself must be verified, because many scams use legitimate company names or names of Nigerian Government agencies in fraudulent solicitations. Until the specific proposal is verified, the U.S. company should not send out letterhead, invoices, bank account information, or product samples.

Domestically, this can be done by requesting a *World Traders Data Report* (WTDR) through a U.S. Department of Commerce District Office.

These reports, which are prepared by the commercial staff at the U.S. Embassy in Nigeria, provide the following types of information: types of organizations, year established, principal owners, size, product line, and financial and trade references. Due to specificity and detailed nature of the service, the WTDR takes 4–6 weeks and costs \$100. Overseas, the U.S. company representative should contact American Citizen Services Unit of the Consular Section at the U.S. Embassy or Consulate.

Remember, it is important to verify both the transaction and the company. Through prudent skepticism, American companies can avoid falling victim to individuals involved in fraudulent business activities, yet continue to take advantage of lucrative business opportunities with legitimate companies.



**U.S. DEPARTMENT OF COMMERCE  
INTERNATIONAL TRADE ADMINISTRATION  
U.S. AND FOREIGN COMMERCIAL SERVICE  
EXPORT ASSISTANCE CENTER DIRECTORY**

August 15, 1996

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**Assistant Secretary and Director General**  
**Operations**  
U.S. and Foreign Commercial Service  
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Washington, D.C. 20230  
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**Principal Deputy Assistant Secretary**  
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**ALABAMA**

Birmingham - Patrick T. Wall, Director  
950 22nd Street North, 7th Floor, ZIP 35203  
PHONE: (205) 731-1331, FAX: (205) 731-0076

**ALASKA**

Anchorage - Charles Becker, Director  
World Trade Center, 421W. First St., ZIP: 99501  
PHONE: (907) 271-6237, FAX: (907) 271-6242

**ARIZONA**

Phoenix - Frank Woods, Director  
2901 N. Central Ave., Suite 970, ZIP 85012  
PHONE: (602) 640-2513, FAX: (602) 640-2518

**ARKANSAS**

Little Rock - Lon J. Hardin, Director  
425 W. Capitol Ave., Suite 700, ZIP 72201  
PHONE: (501) 324-5794, FAX: (501) 324-7380

**CALIFORNIA**

LONG BEACH - Joe Sachs, Director  
US&FCS Director - Steve Morrison  
One World Trade Center, Ste. 1670, ZIP: 90831  
PHONE: (310) 980-4550, FAX: (310) 980-4561

Inland Empire - Fred Latuperissa, Director  
2940 Inland Empire Blvd, Suite 121  
Ontario ZIP: 91764  
PHONE: (909) 466-4134, FAX: (909) 466-4140

Los Angeles - Sherwin Chen, Director  
11000 Wilshire Blvd., Room 9200, ZIP: 90024  
PHONE: (310) 235-7104, FAX: (310) 235-7220

Orange County - Paul Tambakis, Director.  
3300 Irvine Avenue, Suite 305  
Newport Beach ZIP: 92660  
PHONE: (714) 660-1688, FAX: (714) 660-8039

Sacramento - Brooks Ohlson, Director  
917 7th Street, 2nd Floor, ZIP: 95814  
PHONE: (916) 498-5155, FAX: (916) 498-5923

San Diego - Mary Delmege, Director  
6363 Greenwich Drive, Suite 230, ZIP: 92122  
PHONE: (619) 557-5395, FAX: (619) 557-6176

San Francisco - Vacant, Director  
250 Montgomery St., 14th Floor, ZIP: 94104  
PHONE: (415) 705-2300, FAX: (415) 705-2297

Santa Clara - James S. Kennedy, Director  
5201 Great American Pkwy., #456, ZIP: 95054  
PHONE: (408) 970-4610, FAX: (408) 970-4618

**COLORADO**

DENVER - Ann Tull, Director  
1625 Broadway, Suite 680, ZIP: 80202  
PHONE: (303) 844-6622, FAX: (303) 844-5651

**CONNECTICUT**

Middletown - Carl Jacobsen, Director  
213 Court Street, Suite 903 ZIP: 06457-3346  
PHONE: (860) 638-6950, FAX: (860) 638-6970

**DELAWARE**

Served by the Philadelphia Export  
Assistance Center

**FLORIDA**

MIAMI - Peter B. Alois, Director  
P.O. Box 590570, ZIP: 33159  
5600 Northwest 36th St., Ste. 617, ZIP: 33166  
PHONE: (305) 526-7425, FAX: (305) 526-7434

Clearwater - George Martinez, Director  
128 North Osceola Avenue, ZIP: 34615  
PHONE: (813) 461-0011, FAX: (813) 449-2889

Orlando - Lou Nixon, Director  
Eola Park Centre, Suite 1270  
200 E. Robinson Street, ZIP: 32801  
PHONE: (407) 648-6235, FAX: (407) 648-6756

Tallahassee - Michael Higgins, Director  
107 West Gaines Street, Room G-01, ZIP: 32399  
PHONE: (904) 488-6469, FAX: (904) 487-1407

**GEORGIA**

ATLANTA - Tapan Banerjee, Director  
285 Peachtree Center Avenue, NE, Suite 200,  
ZIP 30303-1229  
PHONE: (404) 657-1900, FAX: (404) 657-1970

Savannah - Barbara Prieto, Director  
120 Barnard Street, Room A-107, ZIP: 31401  
PHONE: (912) 652-4204, FAX: (912) 652-4241

**HAWAII**

Honolulu - George B. Dolan, Director  
P.O. Box 50026  
300 Ala Moana Blvd., Room 4106, ZIP: 96850  
PHONE: (808) 541-1782, FAX: (808) 541-3435

**IDAHO**

Boise - Steve Thompson, Director  
700 West State Street, 2nd Floor, ZIP: 83720  
PHONE: (208) 334-3857, FAX: (208) 334-2783

**ILLINOIS**

CHICAGO - Brad Dunderman, Director  
Stanley Bokota, US&FCS Director  
55 West Monroe Street, Suite 2440, ZIP: 60603  
PHONE: (312) 353-8040, FAX: (312) 353-8098

Rockford - James Mied, Director  
P.O. Box 1747  
515 North Court Street, ZIP: 61110  
PHONE: (815) 987-8123, FAX: (815) 963-7943

Wheaton - Roy Dube, Director  
c/o Illinois Institute of Technology  
201 East Loop Road, ZIP: 60187  
PHONE: (312) 353-4332, FAX: (312) 353-4336

**INDIANA**

Indianapolis - Dan Swart, Director  
11405 N. Pennsylvania Street, Suite 106  
Carmel, IN. 46032  
PHONE: (317) 582-2300, FAX: (317) 582-2301

**IOWA**

Des Moines - Randall J. LaBounty, Director  
210 Walnut Street, Room 817, ZIP 50309  
PHONE: (515) 284-4222, FAX: (515) 284-4021

**KANSAS**

Wichita - George D. Lavid, Director  
151 N. Volusia, ZIP: 67214  
PHONE: (316) 269-6160, FAX: (316) 683-7326

**KENTUCKY**

Louisville - John Autin, Director  
601 W. Broadway, Room 634B, Zip: 40202  
PHONE: (502) 582-5066, FAX: (502) 582-6573

Somerset - Sara Melton, Director  
2292 S. Highway 27, Suite 320, ZIP 42501  
PHONE: (606) 677-6160, FAX (606) 677-6161

**MISSISSIPPI**

Jackson - Mark E. Spinney, Director  
201 W. Capitol Street, Suite 310, ZIP: 39201  
PHONE: (601) 965-4388, FAX: (601) 965-5386

**MISSOURI**

ST. LOUIS - Sandra Gerley, Director  
8182 Maryland Avenue, Suite 303, ZIP: 63105  
PHONE: (314) 425-3302, FAX: (314) 425-3381

Kansas City - Rick Villalobos, Director  
601 East 12th Street, Room 635, ZIP: 64106  
PHONE: (816) 426-3141, FAX: (816) 426-3140

**MONTANA**

Served by the Boise Export Assistance  
Center

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Omaha - Allen Patch, Director  
11135 "O" Street, ZIP: 68137  
PHONE: (402) 221-3664, FAX: (402) 221-3668

**NEVADA**

Reno - James K. Hellwig, Director  
1755 East Plumb Lane, Suite 152, ZIP: 89502  
PHONE: (702) 784-5203, FAX: (702) 784-5343

**NEW HAMPSHIRE**

Portsmouth - Susan Berry, Director  
601 Spaulding Turnpike, Suite 29, ZIP: 03801  
PHONE: (603) 334-6074, FAX: (603) 334-6110

**NEW JERSEY**

Trenton - Rod Stuart, Director  
3131 Princeton Pike, Bldg. #6  
Suite 100, ZIP 08648  
PHONE: (609) 989-2100, FAX: (609) 989-2395

Newark - Tom Rosengren, Director  
Gateway One, 9th Floor, ZIP: 07102  
PHONE: (201) 645-4682, FAX: (201) 645-4783

**NEW MEXICO**

Santa Fe - Sandra Necessary, Director  
c/o New Mexico Dept. of Economic  
Develop.  
P.O. Box 20003, Zip 87504-5003  
PHONE: (505) 827-0350, FAX: (505) 827-0263

**NEW YORK**

NEW YORK - Joel W. Barkan, Acting Director  
6 World Trade Center, Rm. 635, 10048  
PHONE: (212) 264-0635, FAX: (212) 264-1356

Buffalo - George Buchanan, Director  
111 West Huron Street, Rm 1304, ZIP: 14202  
PHONE: (716) 551-4191, FAX: (716) 551-5290

Rochester - James C. Mariano, Director  
111 East Avenue, Suite 220, ZIP: 14604  
PHONE: (716) 263-6480, FAX: (716) 325-6505

Harlem - K.L. Fredericks, Director  
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PHONE: (210) 228-9878, FAX (210) 228-9874

Houston - James D. Cook, Director  
500 Dallas, Suite 1160, ZIP: 77002  
PHONE: (713) 718-3062, FAX: (713) 718-3060

**UTAH**

Salt Lake City - Stephen P. Smoot, Director  
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**VERMONT**

Montpelier - James Cox - Director  
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**VIRGINIA**

Richmond - Philip A. Ouzts, Director  
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**WASHINGTON**

SEATTLE - Lisa Kjaer-Schade, Director  
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**WISCONSIN**

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**WESTERN REGION**

Keith Bovetti, Regional Director  
250 Montgomery St., 14th Floor  
San Francisco, CA 94104  
PHONE: (415) 705-2310, FAX: (415) 705-2299

## **Reporting a Fraudulent Business Proposal**

In the United States contact:

U.S. Secret Service  
Financial Crimes Division  
1800 G Street, NW  
Room 942  
Washington, DC 20223

Phone: (202) 435-5850  
Fax: (202) 435-5031

Or contact the local U.S. Secret Service Field Office.

Overseas, contact the Foreign Commercial Service (FSC) at the nearest U.S. Embassy or Consulate. If there is no FCS office, contact the American Citizens Services Unit of the Consular Section or the Regional Security Office.

## **Determining the Legitimacy of a Business Proposal**

For help in determining the legitimacy of a business proposal, contact:

U.S. Department of Commerce  
Office of Africa, Room 2037  
Nigerian Desk Officer  
Washington, DC 20230

Phone: (202) 482-5149  
Fax: (202) 482-5198

To obtain marketing information on Nigeria and other countries:

All reports on the National Trade Data Bank can be accessed by CD-ROM disks in libraries or by subscribing for internet access. For more information, call 1-800-STAT-USA.

## BEFORE YOU GO

For information on travel conditions in Nigeria and other countries, contact the U.S. Department of State, Bureau of Consular Affairs. The Bureau of Consular Affairs produces *Consular Information Sheets* on all countries. *Consular Information Sheets* provide warnings, country descriptions, entry requirements, as well as information on air travel safety, crime and criminal violence, commercial fraud, areas of instability, traffic safety and road conditions, medical facilities, photography restrictions, currency regulations, drug penalties, and the location of the U.S. Embassy. Request the *Consular Information Sheet* for Nigeria. The following information is excerpted from the latest *Information Sheet* for Nigeria dated November 25, 1996:

**“Entry Requirements:** A visa is required and must be obtained in advance; airport visas are not available. Promises of entry into Nigeria without a visa are credible indicators of a fraudulent commercial scheme in which the perpetrators seek to exploit the foreign traveler’s illegal presence in Nigeria with threats of extortion or bodily harm. U.S. citizens cannot legally depart Nigeria unless they can prove, by presenting their entry visas, they entered Nigeria legally. There is an airport departure tax. Entry information (and information on departure tax) may be obtained at the Embassy of the Republic of Nigeria, 2201 M Street, NW, in Washington, DC 20037, telephone (202) 822-1550, or at the Nigerian Consulate General in New York, telephone (212) 715-7200. Overseas, inquiries may be made at the nearest Nigerian embassy or consulate.

**“Commercial Fraud:** A major and continuing problem is the commercial scam or sting that targets foreigners, including many U.S. citizens. Such scams could involve U.S. citizens in illegal activity, resulting in extortion or bodily harm. The scams generally involve phony offers of either outright money transfers or lucrative sales or contracts with promises of large commissions or up-front payments. Alleged deals frequently invoke the authority of one or more ministries or offices of the Nigerian government and many even cite by name the support of a Nigerian government official. The apparent use in some scams of actual government stationery, seals, and offices is grounds for concern that some individual Nigerian officials may be involved in these activities. The ability of U.S. Embassy officers to extricate Americans from unlawful business deals is extremely limited. Nigerian police do not always inform the U.S. Embassy of an American in distress. The Department of Commerce has issued advisories to the U.S. Business community on doing business in Nigeria. Both the Department of Commerce and the U.S. Embassy in Lagos can provide business travelers with further details.”



For information on travel conditions in Nigeria and other countries, contact the U.S. Department of State, Overseas Citizens Services:

**Recorded Information:** (202) 647-5225

**Automated Fax System:** (202) 647-3000

**Internet World Wide Web:** <http://travel.state.gov>

The U.S. Department of State publishes a pamphlet entitled *Tips for Business Travelers to Nigeria*. To obtain a copy:

**Automated Fax System:** (202) 647-3000 (Code 1044)

**Internet World Wide Web:** <http://travel.state.gov>

Single copies are also available at no charge from the Office of American Citizens Services and Crisis Management, Room 4811, U.S. Department of State, Washington, DC 20520-4818. Please enclose a stamped, self-addressed envelope.

