

February 19 2008 **version 1.7**

# 419 Advance Fee Fraud

Money For Free Is Big Business

## The World's Most Successful Scam

### Highest Losses

- Over 32 billion US\$ to date, 4.3 billion in 2007

### 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

### No priority with authorities

- Talk is cheap; inadequate funding for anti e-cyber crime efforts

### Rizomatic dynamics

- The roots of E- Cyber Crime networks

2007 Recorded and analysed by the 419 Unit  
of Ultrascan Advanced Global Investigations

- 3 **Shocking numbers on 419 Nigerian Advance Fee Fraud A fast growing multinational industry. In 69 countries**
  
- 3 **No reliable statistics on 419 Advance Fraud.**  
 Check fraud  
 Lottery scams  
 Non delivery fraud and auction fraud  
 Last will, testament, inheritance scam
  
- 4 **Centralized counter-419 operations**
- 4 **The AFF statistics by the 419unit@ultrascan.nl**  
 4 What's different with our numbers?  
 4 What is not different with our numbers?  
 5 What is the situation - what should be done?
- 5 **419 AFF Spam**
- 5 **Misunderstandings on 419 AFF**  
 5 check and lottery fraud  
 6 Phishing
- 7 **Developments during 2007**  
 7 Money laundering and money mules  
 8 **Talk is cheap; inadequate funding for anti e-cyber crime efforts.**  
 8 **Rizomatic dynamics of E- Cyber Crime networks**  
 9-10 country specifics.....
- 11 **Scammers and scamrings on record**  
 AFF resident active scam rings on record  
 Individual members of AFF scam rings on record
- 12 **419 AFF low estimates**  
 Total active resident AFF scammers  
 Profits before sharing with other scamrings  
 Profits after sharing with other scamrings  
 AFF losses suffered by companies and persons
- 12 **Global Top 10 419 AFF loss**
- 13 **European Top 10 419 AFF loss**
- 13 **Top 10 estimated residing 419 AFF perpetrators**
- 14 **TOP 10 LOSSES, TOP 10 PROFITS**
- 15 **Fake company websites, money mules, bankruptcies, loss of career, home, victims prosecuted**  
 bankruptcies caused by 419 AFF (on record)  
 loss of careers or jobs caused by 419 AFF (on record)  
 loss of home caused by AFF  
 AFF victims! prosecuted for fraud (on record)
- 16 **Top 10 Money Mules**  
**Low estimates for period April 1996 - December 2006**  
 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
- 18 **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  
 Key positions held by AFF scam ring  
 Key ownership connected to AFF  
 AFF scam ring bosses financing political change in Nigeria
- 19-22 **explanations with the records\* and estimates**
- 24 17475 complaints from 161 countries
- 26 Do you recognize these 419 Advance Fee Fraud scams
- 27 Spam (off topic controversy)

## 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

Internet auction sites

Social and business networking sites

Mobile phone SMS

Internet phone

Internet gaming (new)

Personal introduction

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 2007) 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 less sophisticated. Lottery scam mailing - 4% of the recipients react of which 2.5% pays one or more advance fees.

### 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 2007.

#### The information that we collect and analyse:

- Scam proposals via internet, fax and phone through our robots for reception and response in 69 countries.
- Complaints of victims that contact the 419 Unit for assistance.
- Communications from perpetrators with victims and perpetrators with perpetrators.
- A small number of Police reports and court decisions.

More than 31,098 scammers, outside Nigeria and excluding "money mules", have been identified since March 2003, of which 7,336 have been monitored and reported to the authorities in the countries where they were residing.

The 419 Unit of Ultrascan is not an official reporting centre however in 2007 we did review 17475 complaints concerning Nigerian 419 advance fee fraud coming from 161 countries

- Our estimates are based on our records analysed and prepared by 419 AFF experts.
- We investigate and follow volatility and trends of AFF.
- Profile fraud victims - perpetrators and their Modus Operandi.

#### 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)
- 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 organized by Nigerians, but no longer initially from Nigeria. A minimum of 31,098 perpetrate their crime from 69 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 networks***, supporting 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 frauds SPAM tripled in volume and the change to targeted e-mail messages has caused concern among law enforcement agencies.

419 AFF proposals 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 2007

### Caller ID theft/spoof

Internet phones or cell phones hacked to show calls as coming from European and US numbers even though they originate from Nigeria.

### Fraud web sites

In 2007 the number of fake company and phishing websites almost doubled from 23000 to 44000 on record. Is this a responsibility for providers to take action and clean up their image?

At the end of 2007 there was an average of 1500 fake company websites registered per week, of which every week we registered 120 bogus financial services companies. The websites are registered with false or stolen ID.

### Money mules

A "Money mule" is someone who allows his or her bank account to be used for the transfer of illegal funds for a small commission.

419 AFF comes in many forms. In all cases, money needs to be funnelled back to the scammers in a way that will hide its origins. To this end, the scammers recruit often unsuspecting people.

The offer comes in the form of someone being an agent for a company or a freelance job, collecting payments and sending them.

The problem is that many people do not see this as a crime. After all, they think, I am just offering a service for which I am getting paid.

By using many of those money mules, the effect is distributed over many individuals making it hard for law enforcement to trace it.

Banks should be able to filter transactions of their customers in order to protect them from becoming a "money mule".

### Money laundering

The dollar is still the main scam currency, but there is a significant trend to Asian currencies and the Euro.

Money laundering takes place on all levels of these cross border crime organizations.

-On the ground level the routine is noticeably through money mules and cash transfers.

-The second level mainly by investments in real estate markets in the fast growing economies. (Examples are Shanghai and Dubai)

-The third level still shows the use of airlines and tickets to launder and transfer ill-gotten profits.

-On the top-level of international crime syndicates, money laundering, transfers and tax evasion takes place through "the minute system" when minutes of Satellite, mobile and broadband phone are the international means to launder money to practically every country in the world.

-Ownership in banks is a way for crime to control normal businesses. We found significance in overcapitalized banks, in countries that join(ed) the EU or (for example Nigeria) that returned to the international business and banking community when it was taken of the FATF list.

**E - Cyber crime units** in many countries, that suppose to handle 419 AFF, are planned or working but all are understaffed, not qualified, insufficiently funded, under equipped, not right positioned, hardworking staff is underpaid, with some of the units that the media tells us exist, it's a tiring hassle for a normal person to find them and

at moments some e-crime units cannot be reached. (Phones are not answered and email bounces)

We have asked a mix of over a thousand interested members of the public, victims and perpetrators that followed, or had to deal with, the anti-e-crime efforts in past years. They see e-crime units as black holes, nothing more than hoaxes paid for by governments to simulate public safety in the real and virtual world. In 2007 those units did not have significant results that could be noticed by victims, the public and more important, criminal perpetrators.

In the world of cyber-crime the officers and analysts we have dealt with are more interested in the scientific aspect of the work and the compilation of a generic report in years to come as opposed to having any impact on the criminal activity.

In a nutshell there are few practitioners in the world of cyber-crime investigation and efforts still not have significant tactical or strategic input with local or federal law enforcement.

### **Talk is cheap; inadequate funding for anti e-cyber crime efforts.**

Proposals for possible effective efforts get in to a downwards red tape spiral and still are dismissed, or priority is played down. Every bit of information is translated to the perception level and threat assessments of (ignorant?) decision makers; at best they try to fit/bury it into existing limited resources of their department. In contrast with over a billion people, the majority of businesses and most criminal organisations that already use E-cyber space.

As a comparison, when government and politicians are asked to set priorities with an effective budget, it's the last item on the list, assigned with "a guarantee to fail budget", for which you cannot even make a decent threat assessment or a not to boring internet game for 15 year olds.

Meanwhile the authorities argue about who should participate and which department or NGO should part with some of their budget in favour of funding a tiny e-crime unit. Don't worry this ignorant and old structure approach is exactly the road to failure against rizomatic crime networks.

It seems a structural problem that "cyber crime" (networks) attracts departments with conflicting responsibilities. Those departments would like to have "the responsibility" at least for the part that they "understand". Because not one is on itself qualified to grasp or handle the complexity of the matter; for example the E, Cyber and Crime components. At best it results in different departments attacking the different branches of the cyber crime tree, but not the roots.

Cyber-crime may be important when terrorism is involved but the current focus will result in a too late remedy, can we wait for that moment? Or do we lift issues to a higher level now?

### **The rizomatic roots of E- Cyber Crime networks.**

Of course all businesses, including cyber crime, are dynamic and it is necessary to adapt. But adapt to what?



Consider the roots of E- Cyber Crime networks have **rizomatic dynamics**: resisting, contaminating, and vitalizing what has been established, integrating unknown actors and open sourced adaptive. No linear growth or (common) organizational structure.

The only guarantee one gets when cutting a head of these “new” criminal networks, is that there are more new heads popping up in (until recent) unpredictable shapes and places.

Media campaign's to warn and educate the public, procedures to protect and change infrastructure, new laws and regulations or arresting a hundred or a thousand obvious perpetrators is positive action, but does not stop the growth and effectiveness of those rizomatic criminal networks, they adapt faster, their decision cycles are significantly shorter and they get better.

~~Do you believe that a government or one of its agencies can/will help you when you're victim of what's known as cross border e-crime, cyber crime, internet crime? Will there be cyber crime war departments in 10 years?~~

**Greece** has doubled its AFF out and input and became a European banking centre for Nigerian AFF. Almost all Greek banks have at least 210 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 419 AFF organizations have recruited more low cost 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 like opening bank accounts, registering companies with the chamber of commerce and receiving money transfers, in 2007 have read more about locals arrested for AFF, in 2008 this will become mainstream when prosecuting AFF, while the 419 AFF organisations stay aloof. There is no centralized 419 reporting.

In the **Netherlands** we have seen overall a slightly improved situation. Only a 15% rise of 419 scams email containing Dutch contact details. On the other hand, more websites, normal mail, dating and job scams with Dutch contact details. More complaints from victims, which could mean people, are less reluctant to report when they are scammed as before. In 2007 we registered a 70% decline in the use of Dutch company bank accounts by 419 scammers. But a steep rise in money mules. The federal police project Apollo that started on October 10 2006 ended October 10 2007. It investigated the possibilities for change in Dutch infrastructure, rules, regulations and law, to make the Netherlands less attractive for West African Fraud Crime Networks. During the effort 125 perpetrators were arrested.

2008 *could be* a turning point if project Apollo is continued in to a new structure. However it seems that Dutch authorities let the ball drop, and with that the knowledge base collected by the Apollo project. There is no centralized reporting

The federal police project Apollo can be considered as an exemplary “best structural effort”. Other countries with 419 fraud problems are suggested to copy this effort.

In the **U.K.** police action against 419 AFF came almost to a halt. The only structured attempt is a small Fraud Alert unit in London. The set up of a new national co-ordination E-crime unit is currently pending Home Office approval for funding – a typical example of the very slow decision cycles with the authorities - when the largest criminal networks influence most of the internet financial activity – by the

time that the authorities react, the crime networks have already anticipated - private sector investment could be necessary.

**Japan** has almost no 419ers that work there, compared to the high losses of Japanese AFF victims. But it has the exclusive to a 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 their 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.

Chiba prefectural police have confirmed about 1.3 billion yen from abroad was deposited in about 100 accounts opened by the suspects. Prefectural police launched a joint investigation with Saitama prefectural police to crack a money laundering scheme run by another Nigerian using the same method to launder money for syndicates outside Japan.

Remitting money to Japan is easy because identification and other security procedures are less strict compared with the West. The Japanese effort is considered a "best hands on" effort

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" fraud prevention and reporting centre.

Kuala Lumpur in **Malaysia** has become a centre for 419 AFF; we noticed an increase in the number of scammers deployed there from Europe, Canada and West Africa. Reports from Asia, mainly New Zealand, Australia and Vietnam but also from the US, show an increase of victims whose defrauded moneys are laundered via banks in Malaysia.

In **the U.S.** the authorities put their effort in prosecuting check fraud victims and unwary money mules, and a media campaign that obviously doesn't work. There was a minimal effort in international law enforcement cooperation in contrast with the large number of U.S. victims. There still is no centralized reporting with significant results.

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

419Unit release February 19 2008	on our records*					
Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	AFF resident active scam rings 2007			individual members of AFF scam rings 2007		
		2006	2005		2006	2005
Argentina	1			3	3	
Australia	8	5	2	39	23	12
Austria	2	2	2	50	51	62
Belgium	7	4	3	159	81	72
Bolivia	1			9		
Brazil**	4	3		33	24	
Bulgaria	2	1	1	33	21	32
Cameroon	3			34		
Canada***	6	5	5	118	62	79
Chile				2		
China**	20	12	2	521	178	73
Colombia	1	1		3	3	
Croatia				2	1	
Cyprus	2	2	1	5	5	2
Denmark	3	2	2	41	25	26
Dubai	7	5	2	99	18	2
Egypt	4	4	2	26	19	15
Finland	2	1	1	11	6	5
France**	11	9	7	352	312	127
Gambia				5	4	
Germany	12	9	10	389	311	275
Ghana**	24	16	4	577	283	124
Greece**	10	12	4	152	192	155
Hong Kong **	3	2		17	12	
Hungary**	2	2	2	14	18	16
India**	8	7	3	324	107	79
Indonesia	2	1		15	6	
Iran	1			5	2	
Iraq	1	2		10	11	
Ireland	8	7	6	131	128	117
Israel	2	2		5	3	
Italy**	17	15	8	332	209	149
Japan	3	2	1	9	5	2
Kenya **	5	3		73	8	
Korea, Republic of	7	5		52	31	
Kuwait	1	1		8	6	
Libya				1		
Lithuania	3	2	1	11	5	3
Luxembourg				2	1	1
Malaysia**	7	5	2	125	53	51
Malta	1	1	1	7	4	2
Mauritius				1	1	
Mexico	2	1		5	2	
Morocco				2	2	
Netherlands	14	17	24	611	777	802

<b>Netherlands Antilles</b>	<b>1</b>			<b>6</b>		
<b>New Zealand</b>	<b>1</b>	0		<b>3</b>	1	
<b>Pakistan</b>	<b>1</b>	1		<b>5</b>	4	
<b>Palestinian Territory</b>				<b>1</b>		
<b>Philippines</b>	<b>4</b>	4		<b>12</b>	13	
<b>Poland</b>	<b>3</b>	2	2	<b>12</b>	7	11
<b>Portugal**</b>	<b>5</b>	3	3	<b>41</b>	26	24
<b>Romania**</b>	<b>5</b>	5	2	<b>22</b>	26	19
<b>Russia</b>	<b>2</b>	1		<b>22</b>	12	
<b>Saudi Arabia</b>		1		<b>4</b>	4	
<b>Senegal</b>	<b>1</b>			<b>2</b>		
<b>Singapore</b>	<b>5</b>	3		<b>26</b>	6	
<b>Slovenia</b>						
<b>South Africa</b>	<b>8</b>	7	3	<b>216</b>	173	177
<b>Spain</b>	<b>24</b>	22	18	<b>913</b>	765	561
<b>Sweden</b>	<b>3</b>	2	3	<b>16</b>	9	11
<b>Switzerland</b>	<b>7</b>	5	3	<b>83</b>	12	7
<b>Taiwan</b>	<b>3</b>	3		<b>16</b>	12	
<b>Thailand**</b>	<b>5</b>	2	3	<b>129</b>	29	31
<b>Tjech Republic**</b>	<b>2</b>	2	2	<b>11</b>	13	9
<b>Turkey**</b>	<b>5</b>	3	3	<b>31</b>	9	5
<b>United Kingdom</b>	<b>23</b>	19	20	<b>719</b>	713	724
<b>United States**</b>	<b>21</b>	15	8	<b>302</b>	233	271
<b>Yugoslavia</b>						
<b>other countries**** excl. Nigeria</b>	<b>17</b>	12	36	<b>321</b>	310	272
<b>Totals</b>	<b>363</b>	280	202	<b>7336</b>	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.

419Unit release Februari 19 2008	419 AFF low estimates for 2007 2006 & 2005								
Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	total active resident AFF scammers 2007	profits before sharing with other scammings in million US\$		profits after sharing with other scammings in million US\$		AFF losses suffered in 2007 by companies and persons in million US\$			
		2006	2006	2006	2006	2006	2006	2005	
Argentina	25		0,25		0,10	0,00	2,70	2,5	
Australia	275	220	52	34	34,84	23,12	166,00	125	92
Austria	105	110	19	22	16,15	18,92	3,00	5	8
Belgium	390	300	71	43	51,12	31,39	79,0	51	70
Bolivia	19		0,9		0,36	0,00	0,10	1,1	
Brazil**	70	60	22,5	21	17,10	16,17	22,00	16	
Bulgaria	45	35	1,7	1	1,17	0,69	1,40	0,6	0,3
Cameroon	130		0,45		0,16	0,00	0,10	0,15	
Canada***	3310	3120	460	420	312,80	289,80	158,00	150	172
Chile			0,1		0,04	0,00	0,21	0,12	
China**	3500	2900	530	404	180,20	141,40	205,00	115	20
Colombia	10	12	0,3	0,6	0,09	0,18	5,60	1,3	
Croatia	9		0,165		0,04	0,00	0,70	0,11	
Cyprus	9	7	30,2	0,9	23,86	0,72	1,10	0,7	0,6
Denmark	75	39	22	16	15,84	11,68	8,2	7	7
Dubai	132	70	156	161	124,80	130,41	81,00	45	1,3
Egypt	75	52	25	31	20,50	25,11	27,00	32	28
Finland	21	17	2,3	0,8	2,07	0,73	4,10	2	3
France**	590	515	155	166	69,75	73,04	235,0	192	130
Gambia	30		0,25		0,06	0,00	1,20	3,2	
Germany	1455	1210	318	215	174,90	117,18	280,0	221	210
Ghana**	2410	1690	92	66	56,12	39,60	3,30	1,7	0,4
Greece**	190	210	344	389	216,72	241,18	12,00	53	11
Hong Kong **	38	17	81	66	55,08	45,54	35,00	32	
Hungary**	50	50	4,8	5	4,13	4,35	1,30	2,7	1,2
India**	510	190	85	26	45,90	14,30	52,00	32	3,5
Indonesia	38	20	19	16	5,51	4,80	7,00	4,5	
Iran	15		10,5		3,36	0,00	2,50	1,7	
Iraq	30	28	16	60	3,52	12,60	0,25	2,1	
Ireland	170	145	109	93	63,22	54,87	57,0	35	45
Israel	15	10	3,6	3	1,98	1,62	2,40	11	
Italy**	830	610	276	204	129,72	97,92	159,0	115	120
Japan	35	8	102	17	90,78	14,96	270,00	350	320
Kenya **	170	30	7	3	3,36	1,47	5,00	3	
Korea, Republic of	104	45	76	70	28,88	25,90	72,00	63	
Kuwait	25		0,8	3,2	0,24	0,93	4,20	0,6	
Libya	5		0,5		0,15	0,00	0,30	0,04	
Lithuania	15	7	71	33	31,24	14,85	2,90	0,6	0,7
Luxembourg	3	3		23	0,00	18,40	0,6	6	3
Malaysia**	260	85	21	7	17,22	5,81	17,00	15	11
Malta	10	2	11	9	4,07	3,42	0,35	0,1	0,07
Mauritius	2		1,2	0	0,50	0,00		0,1	

Mexico	20	15	28	40	9,52	14,00	12,00	17	
Morocco			0,1		0,03	0,00	3,00	0,2	
Netherlands	1281	1552	302	386	108,72	135,10	83,0	79	72
Netherlands Antilles	17		10,3		3,61	0,00	0,80	0,35	
New Zealand	7	1	3,2	0	1,57	0,00	4,10	6,5	
Pakistan	15		0,25	0	0,10	0,00	1,50	0,3	
Palestinian Territory	1			0	0,00	0,00	0,10	2	
Philippines	35	35	51	67	39,78	51,59	1,30	3	
Poland	33	20	7	3	4,97	2,10	5,60	4	1,7
Portugal**	75	50	18,5	9,5	12,40	6,46	19,00	13	12
Romania**	61	62	24	18	15,12	11,52	6,80	3,5	0,8
Russia	35	25	103	72	32,96	23,76	46,00	3,7	
Saudi Arabia	10	10	3,5	12	1,51	5,04	11,00	17	
Senegal	31		0,07		0,02	0,00	0,06	0,09	
Singapore	60	20	51	32	21,42	13,76	7,00	3,5	
Slovenia					0,00	0,00	0,05	0,03	
South Africa	1550	1250	117	115	47,97	48,30	105,00	116	136
Spain	3140	2840	373	269	145,47	102,22	355,00	350	320
Sweden	36	29	17	7	6,46	2,59	11,00	26	26
Switzerland	285	115	279	88	220,41	68,64	130,00	160	102
Taiwan	50	37	17	62	4,59	16,12	2,90	2,2	
Thailand**	310	110	79	33	50,56	21,45	28,00	19	1,1
Tjech Republic**	21	22	5	7	4,10	5,81	6,00	10,5	9
Turkey**	105	110	72	17	61,92	14,79	55,00	26	5
United Kingdom	2520	2120	486	377	199,26	158,34	580,0	530	520
United States**	6200	3500	712	378	113,92	64,26	830,00	790	720
Yugoslavia					0,00	0,00		0,45	
other countries**** excl. Nigeria									
<b>Totals</b>	<b>31098</b>	<b>23740</b>	<b>5957</b>	<b>4622</b>	<b>2914</b>	<b>2249</b>	<b>4290</b>	<b>3883</b>	<b>3184</b>

<b>TOP 10 Active Resident Scammers</b>		
<b>Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.</b>	<b>total active resident AFF scammers 2007</b>	2006
Canada***	3310	3120
China**	3500	2900
Germany	1455	1210
Ghana**	2410	1690
Italy**	830	610
Netherlands	1281	1552
South Africa	1550	1250
Spain	3140	2840
United Kingdom	2520	2120
United States**	6200	3500

<b>TOP 10 LOSSES</b> Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	<b>total active resident AFF scammers 2007</b>	2006	<b>profits before sharing with other scamrings in million US\$</b>	2006	<b>profits after sharing with other scamrings in million US\$</b>	2006	<b>AFF losses suffered in 2007 by companies and persons in million US\$</b>
Canada***	3310	3120	460	420	312,80	289,80	158,00
Italy**	830	610	276	204	129,72	97,92	159,0
Australia	275	220	52	34	34,84	23,12	166,00
China**	3500	2900	530	404	180,20	141,40	205,00
France**	590	515	155	166	69,75	73,04	235,0
Japan	35	8	102	17	90,78	14,96	270,00
Germany	1455	1210	318	215	174,90	117,18	280,0
Spain	3140	2840	373	269	145,47	102,22	355,00
United Kingdom	2520	2120	486	377	199,26	158,34	580,0
United States**	6200	3500	712	378	113,92	64,26	830,00

<b>TOP 10 PROFITS</b> Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	<b>total active resident AFF scammers 2007</b>	2006	<b>profits before sharing with other scamrings in million US\$</b>	2006	<b>profits after sharing with other scamrings in million US\$</b>	2006	<b>AFF losses suffered in 2007 by companies and persons in million US\$</b>
Canada***	3310	3120	460	420	312,80	289,80	158,00
Italy**	830	610	276	204	129,72	97,92	159,0
China**	3500	2900	530	404	180,20	141,40	205,00
Greece**	190	210	344	389	216,72	241,18	12,00
Germany	1455	1210	318	215	174,90	117,18	280,0
Netherlands	1281	1552	302	386	108,72	135,10	83,0
Spain	3140	2840	373	269	145,47	102,22	355,00
Switzerland	285	115	279	88	220,41	68,64	130,00
United Kingdom	2520	2120	486	377	199,26	158,34	580,0
United States**	6200	3500	712	378	113,92	64,26	830,00

419Unit release February 19 2008	on our records*		on our records*			
Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	Money Mules x1000	Fake company websites used by scamrings in country	bankruptcies caused by 419 AFF	loss of careers or jobs caused by 419 AFF	loss of home caused by AFF	AFF victims! prosecuted for fraud
Argentina	1	31	1			
Australia	42	112	6	6	3	7
Austria	1	27	3	10	1	1
Belgium	32	72	8	11	6	6
Bolivia	3	3	1			1
Brazil**	5	23		32	5	3
Bulgaria	14	7		1	2	1
Cameroon	2	55		1	1	
Canada***	12	1711	3	38	4	9
Chile	0,45	16				
China**	80	767	7	8	4	3
Colombia	6	3				
Croatia	0,12	3				
Cyprus	0,08	5		1		
Denmark	6	18	5	28	3	2
Dubai	26	6		3		
Egypt	2	14	4	255	2	3
Finland	0,6	3				
France**	6	211	3	23	10	5
Gambia	0,6	3				
Germany	85	152	9	21	7	8
Ghana**	9	86		5		4
Greece**	2	26	11	92	3	5
Hong Kong **	15	91	1			1
Hungary**	3	17	1	3	1	2
India**	211	242	2	23	6	5
Indonesia	3	45	5	3	3	1
Iran	1	16	1	2	1	
Iraq	6	2		9		
Ireland	7	25	3	2	5	2
Israel	2	6		1		
Italy**	129	521	8	36	8	5
Japan	1	7	3	7	32	
Kenya **	2	5				1
Korea, Republic of	10	7	2	3		
Kuwait	2	5		3		1
Libya	1	2				
Lithuania	1	5		1		
Luxembourg	1	3		2		5
Malaysia**	5	201	3	7	3	1
Malta	0,05			1		
Mauritius	0,21	3				
Mexico		15	2	2	1	
Morocco	7	10				



Netherlands	53	3301	8	38	9	17
Netherlands Antilles	6	2		1		1
New Zealand	1	21	1			1
Pakistan	6	15			2	
Palestinian Territory	1	0				
Philippines	3	39	3	3	3	
Poland	7	6	1	3		
Portugal**	1	8	6	2	1	1
Romania**	18	142	1	3	2	
Russia	33	377	1	72	5	3
Saudi Arabia	0,17	2		1		
Senegal	3	38			1	
Singapore	2	63	1		1	2
Slovenia	3	20		1		
South Africa	21	219	5	58	3	5
Spain	101	2822	8	78	5	5
Sweden	0,9	11	2	2	1	3
Switzerland	6	255	4	7	2	9
Taiwan	9	42		1	1	1
Thailand**	9	30		2	1	3
Tjech Republic**	3	56	6	15	2	3
Turkey**	10	8	3	5	3	3
United Kingdom	259	8521	61	73	17	36
United States**	710	2886	312	352	71	56
Yugoslavia	4	2		1	1	
other countries**** excl. Nigeria	1380	20150	2	392	5	5
<b>Totals</b>	<b>3393,18</b>	<b>43618</b>	<b>517</b>	<b>1750</b>	<b>247</b>	<b>236</b>

TOP 10 Money Mules Nigerian Advance Fee Fraud on record* and low estimates for the countries listed below.	Money Mule accounts x1000
Australia	42
China**	80
Germany	85
India**	211
Italy**	129
Netherlands	53
Spain	101
United Kingdom	259
United States**	710
other countries**** excl. Nigeria	1380

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

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					
				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

Portugal**							
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 2007 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 2007 we did review 17475 complaints concerning Nigerian 419 advance fee fraud coming from 161 countries			
Albania	3	Kuwait	36
Algeria	15	Latvia	10
Andorra	1	Lebanon	20
Angola	3	Libya	6
Antigua and Barbuda	2	Lithuania	78
Argentina	61	Luxembourg	13
Armenia	3	Macao	1
Aruba	2	Macedonia	16
Australia	588	Madagascar	2
Austria	21	Malaysia	251
Azerbaijan	11	Maldives	1
Bahamas	6	Mali	2
Bahrain	12	Malta	6
Bangladesh	7	Mauritania	1
Barbados	2	Mauritius	77
Belarus	1	Mexico	144
Belgium	878	Micronesia	1
Benin	26	Moldova, Republic of	1
Bermuda	1	Monaco	9
Bhutan	1	Mongolia	3
Bolivia	52	Morocco	29
Bosnia and Herzegovina	119	Mozambique	5
Botswana	1	Namibia	3
Brazil	301	Netherlands	403
Brunei Darussalam	17	Netherlands Antilles	21
Bulgaria	169	New Zealand	91
Burkina Faso	2	Nicaragua	2
Cambodia	24	Nigeria	598
Cameroon	16	Norway	72
Canada	912	Oman	15
Cape Verde	1	Pakistan	43
Cayman Islands	1	Palestinian Territory	13
Chile	62	Panama	42
China	329	Papua New Guinea	1
Colombia	22	Paraguay	7
Costa Rica	1	Peru	25
Cote D'Ivoire	93	Philippines	81
Croatia	3	Poland	73
Cyprus	1	Portugal	29
Czech Republic	281	Puerto Rico	8
Denmark	31	Qatar	7
Dominican Republic	21	Romania	622
Ecuador	9	Russian Federation	637
Egypt	21	Rwanda	1
El Salvador	2	Saudi Arabia	72
Eritrea	1	Senegal	37
Estonia	15	Sierra Leone	2
Ethiopia	4	Singapore	32
Faroe Islands	1	Slovakia	9



Finland	82	Slovenia	26
France	1217	South Africa	356
Gabon	1	Spain	219
Gambia	22	Sri Lanka	17
Georgia	3	Sudan	3
Germany	1023	Sweden	126
Ghana	439	Switzerland	155
Gibraltar	1	Syria	7
Greece	241	Taiwan	41
Grenada	1	Tanzania	4
Guam	5	Thailand	92
Guatemala	11	Togo	21
Guinea	3	Trinidad and Tobago	4
Guinea-Bissau	2	Tunisia	26
Guyana	3	Turkey	237
Haiti	8	Uganda	2
Hong Kong	69	Ukraine	57
Hungary	32	United Arab Emirates	51
Iceland	3	United Kingdom	1593
India	153	United States	2477
Indonesia	125		0
Iran, Islamic Republic of	42	Uruguay	7
Iraq	5	Uzbekistan	3
Ireland	39	Vanuatu	1
Israel	31	Venezuela	17
Italy	162	Vietnam	63
Jamaica	31	Virgin Islands, British	1
Japan	151	Virgin Islands, U.S.	9
Jordan	2	Yemen	17
Kazakhstan	5	Yugoslavia	13
Kenya	35	Zambia	3
Korea, Republic of	62	Zimbabwe	4

Total	17475
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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.-*