

The Nigerian 419 Email Cycle: By Femi Oyesanya

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Introduction

To get a clear understanding of 419 Email fraud, the paper presents the methods associated in committing the Nigerian 419 Email fraud. Nigerian 419 Email begins as unsolicited Email. It is largely SPAM. However, Nigerian 419 Email does not employ the sophistication of masking the senders originating email address like most of your typical unsolicited mail.

Nigerian 419 Email is direct mass mailing to several Internet Email addresses. The originating Email accounts are predominately accounts from Free Email providers on the Internet. However, the Email accounts can also be from local Nigerian Internet Service Providers, or in some instances Email accounts from proxy Internet Email accounts located in foreign country.

The goal of this article, is to show the steps involved in the commission of a 419 Email fraud. It shows a cycle of how the 419 email is first created, steps involved in harvesting Email addresses on the Internet, and methods for the mass transmission of these Emails to unsolicited victims on the Internet.

Single 419 Emails can be sent to millions of Internet recipients. Most of these Emails are discarded, but in some cases, victims can suffer considerable financial loss.

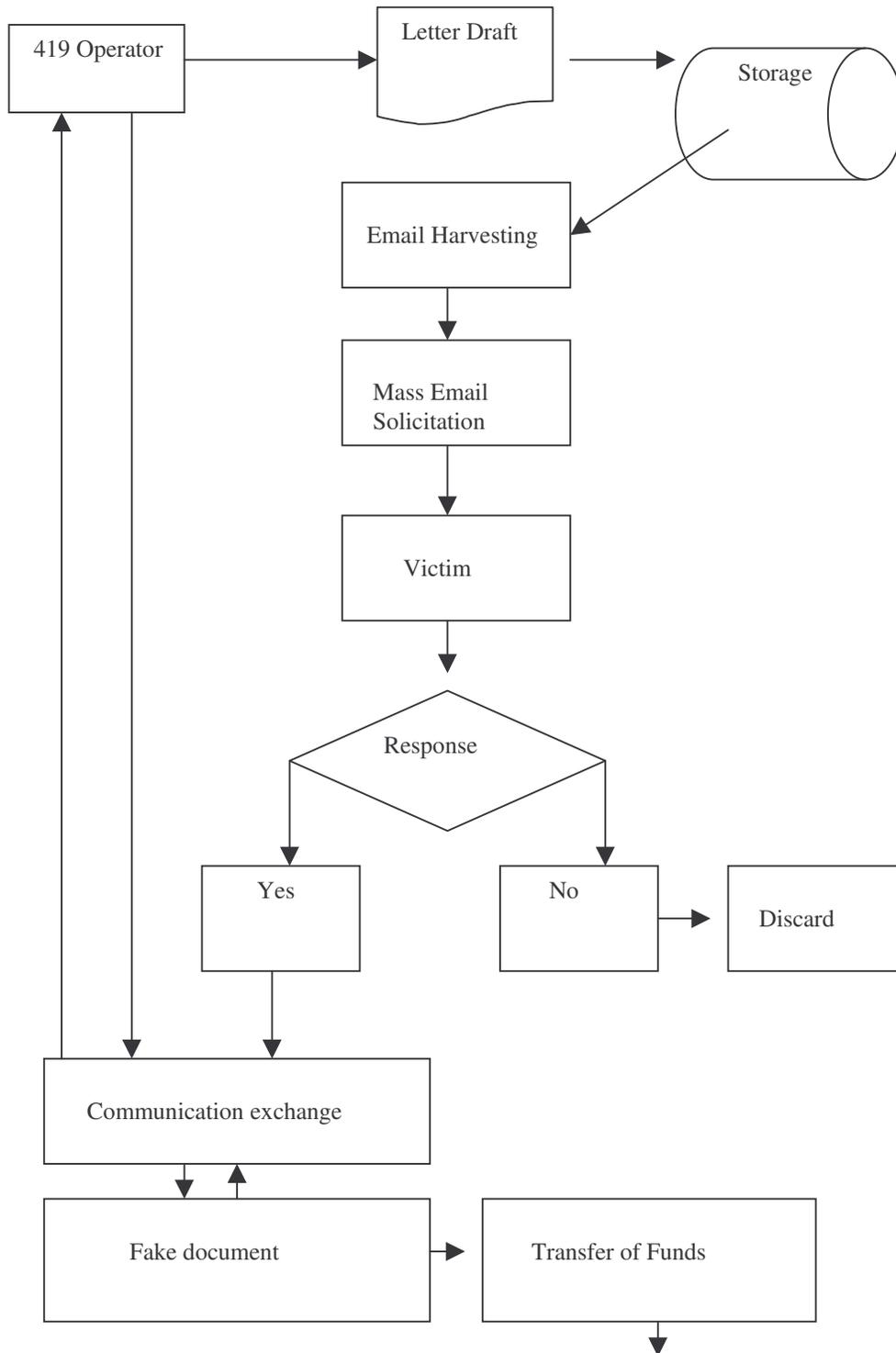
The 419 Steps

Nigerian 419 Email generally does not involved any major technical computing sophistication. With the emergence of the Internet and Cybercafes in Nigeria, the tools used by the 419 Operator are simple word-processing Software, Email Accounts at a Free Email Provider, and the underlying Email Server for the actual forwarding of these Emails to unsuspecting victims.

Generally speaking, one can categorize the steps involved in the 419 Cycle as follows:

- A) Letter drafting
- B) Email Harvesting
- C) Initial mass solicitation
- D) Initial victim response
- E) Communication exchange and False Document Presentation
- F) Transfer of fund by victim
- G) Money laundering.

1.0 The 419 Life Cycle



Letter Drafting

The process of drafting a 419 letter is usually done by using a typewriter, or Personal Computer. In most cases, the 419 letter is either saved to a floppy disk or to the hard drive of a Laptop. The transient nature of a 419 operator, moving from one Cybercafe to another, requires that he keep his wares at bay. Hence, the 419 letter is written and carried around in a portable medium.

Although the subject matter of 419 letters generally varies, the following are some common characteristics that they share:

Characteristics of a 419 Letter

Characteristic	Example
salutation	Dear sir: , Attention CEO:
An introductory statement portraying the writer to be a person of affluence, a Nigerian government official, a Nigerian Business, etc	<i>I am a member of the Federal Government of Nigeria Contract Award and Monitoring Committee in the Nigerian National Petroleum Corporation (NNPC). Sometime ago, a contract was awarded to a foreign firm in NNPC by my Committee.</i>
A request for confidentiality	<i>First, I must solicit your confidence in this transaction, this is by virtue of its nature as being utterly confidential and top secret. Though I know that a transaction of this magnitude will make any one apprehensive and worried, but I am assuring you that all will be well at the end of the day. We have decided to contact you by e-mail due to the urgency of this transaction</i>
The Advanced Fee fraud scheme.	<i>Sometime ago, a contract was awarded to a foreign firm in NNPC by my Committee. This contract was over invoiced to the tune of US\$21.5M. U.S. Dollars. This was done deliberately. The over-invoicing was a deal by my committee to benefit from the project. We now want to transfer this money which is in a suspense Account with NNPC into any Overseas Account which we expect you to provide for us.</i>
A offering for a percentage of the transaction	For assisting us in this deal, you will be entitled to 30% of the money,60% will be for me and my partners while 10% has been mapped out from the total sum to cover any expenses that maybe incurred by us during the course of this transfer, both locally and international expenses
A solicitation for an advanced fee or bribe.	Unfortunately, before we proceed with your transaction, my partners are requesting the Sum of \$10,000 as collateral.

Email Harvesting

The email harvesting stage of a 419 is the phase where the 419 Operator uses to capture email addresses. This can either be done manually, or by the use of automated email harvesting Software. Note that it is also possible to buy bulk Email Addresses from Internet based Email Address resellers on the Internet. However, the extent that Nigerian 419 Operators result to this practice, is not known.

Manual Email Harvest

Nigerian 419 Operators manually harvest email addresses on the Internet by visiting Internet Guest-books. A Website Guest-Books is a feature on web-sites that Web-Site Operators use to get comments from visitors. Internet visitors signing an online Guest-Book will usually leave a comment and an email address. These Email Addresses are the prime harvest target for the 419 Operators. To warn other would be 419 Email harvesters, the 419 Operators usually leave a territory marking comment once the Email address at an Online Guest-Book has been harvested. Comments such as, "guyman", or "mugu" are used to mark Guest-Books that has been harvested.

Automated Harvest

Automated 419 Email harvest is done using specialized Email harvesting Software. Generally, these harvesting tools are Web Site crawlers that are able to parse Email addresses embedded within HTML codes on a Web Site. These tools will extract only Email Addresses from a Web Site.

Initial mass solicitation

The Initial Mass Solicitation phase of a 419 fraud, is the stage where the 419 Operator takes the drafted 419 letter, and transmits it via Email to the harvested Email Address on the Internet. This process can be done manually or automatically. The manual transmission is done in most cases using a free Web based email client. In this case, the 419 Operator manually sends the 419 letter using a mail client with the manual intervention of selecting a letter and the corresponding victim email address. The process of selecting the destination Email address is usually "cut and paste".

Automated transmission on the other hand, can be done using the Automated mailing functions that are integrated into some of the more advanced Email Harvesting software. Selecting and transmitting the 419 letter, using an automated form is driven by the Software. No manual intervention is required to harvest and transmit the 419 Letters. This Phase is the spamming stage, and it is at this

point, that the 419 Operator begins to send unsolicited email to the Internet. Most Nigerian 419 Operators use a Cyber-Cafe facility for the transmission of their bulk mail operation.

Initial victim response

No 419 Operation will be successful, without the collaboration of a victim. Once the 419 Operator has transmitted his Email messages to the Internet, Email users at the receiving end, will have to make a decision. Overall, most people will discard the Email, but a collaborating victim, will response with a favorable or non-favorable feedback. A non-favorable feedback is the communication exchange between a victim that chooses to play along with the 419 Operator, knowing fully well the defrauding intentions of the 419 Operator. Words such as, "baiting", have been used to describe this type of response. A favorable response on the other hand, is the response of a victim that perceives the opportunity for financial gain, and is unsuspecting of the fraud.

Communication Exchange and False Document Presentation

Once a 419 Operator acquires an unsuspecting victim, he must now maintain the dialogue by more email exchange and may even provide documents to validate the fraud. Most of the documents are either forged Nigerian institutional forms or actual documents obtained by the corrupt compromise of authentic Nigerian government institutions. These documents may include receipts of payments, banking account records, or Invoices. All of which are non-authentic.

The unsuspecting victim might also be required to forward personal information, such as personal bank accounts, Passports copies, etc. These documents are either transmitted via email, or through International mail carriers.

Transfer of fund by victim

As the exchange of communication proceeds, the 419 Operator gains the confidence of the unsuspecting victim. Over time, the 419 Operator will create an Advanced Fee request. At this stage, the victim is asked to make a payment of some sort in order for the full or partial fulfillment of the fraud. At this phase, the victim once more, has the opportunity to withdraw from the relationship. However, in most unsuspecting cases, the victim proceeds to come up with the money.

There are various variations of how the Advanced Fee request is done. In some cases, the victim will be issued fake Nigerian Bank drafts for deposit at his bank account, and asked to remit money against the deposit. Remittance of money by the victim is usually done by depositing funds into Nigerian Bank accounts, or via International money transfer agencies.

Generally, once the victim has been defrauded, there is either a termination of activity amongst the parties, as the victim now becomes aware of his financial loss, or in some rare cases, the victim may be again defrauded by an extended recovery plot. The recovery plot is an extension of the 419 scheme, where the victim is asked to invest more money to regain his lost monies.

Money Laundering

The Money Laundering phase is the phase where the 419 Operator, after defrauding a victim, schemes to turn dirty money, into clean money. This phase involves moving the Ill-gotten 419 funds into various financial schemes in Nigeria and around the world and sometimes the reinvestment of these 419 loots into legitimate business in Nigeria and around the world.

