



## Nigerian Fraud Schemes

The Nigerian Fraud Schemes are also known as Advanced Fee Fraud (AFF) or "4-1-9" after the Nigerian Penal Code Section 419, which identifies fraud schemes. The United States has been a target for these types of scams for years involving tens of thousands of people. The criminals obtain names of potential victims from a variety of sources including trade journals, professional directories, newspapers and commercial libraries. They do not target individual companies or persons but rather send out mailings en masse. Examples include:

- An individual or company receives a letter, fax or email from an alleged "official" representing a foreign government or agency;
- An offer is made to transfer millions of dollars in "over invoiced contract" funds into your personal bank account;
- You are encouraged to travel overseas to complete the transaction;
- You are requested to provide blank company letterhead forms, banking account information, telephone/fax numbers;
- You receive numerous documents with official looking stamps, seals and logos testifying to the authenticity of the proposal;
- Eventually you must provide up-front or advance fees for various taxes, attorney fees, transaction fees or bribes;
- Other forms of the 4-1-9 schemes include: c.o.d of goods or services, real estate ventures, purchases of crude oil at reduced prices, beneficiary of a will, recipient of an award and paper currency conversion.

The United States Secret Service has established "Operation 4-1-9" designed to target Nigerian Advanced Fee Fraud on an international basis.

To find out more about these types of frauds visit the U.S. Secret Service web site at [www.uss.s.treas.gov/alert419.shtml](http://www.uss.s.treas.gov/alert419.shtml). If you have received an email involving such a scam you may forward the email to [419.fcd@uss.s.treas.gov](mailto:419.fcd@uss.s.treas.gov). If you have already lost funds in pursuit of one these schemes you can contact the U.S. Secret Service through the above web site.