eFraud as a Career in Nigeria

Cyber Fraud Intelligence Report

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There are several factors contributing to the increasing number of cyber fraudsters in Nigeria. The primary factor had always been unemployment but given the rate at which some of these criminals succeed and flaunt their wealth, the desire to get rich quickly is fast displacing unemployment as the number one factor.

The perception and popularity of Nigeria as a breeding ground for cyber fraudsters is a percentage game – a small percentage of a large number is also a large number.

It must be clearly emphasized that the percentage of youths perpetrating cybercriminal activities in Nigeria is insignificant compared to those seeking legitimate means of livelihood. However, when hundreds of thousands of criminally minded individuals are constantly attacking millions of individuals and businesses at home and abroad, the impact is bound to be duly felt across the globe.
The Nigerian Cyber Thief

Growing up in Western Nigeria in the mid-80s, there was a popular poem taught through song in elementary schools. It was recited almost every week with the aim of making kids understand the importance of honesty and integrity. The key lines from the song follow:

... Kini nga f’ole se laye ti mo wa (what would I ever do with stealing in my life)
Laye ti mo wa kaka ki njale ma kuku seru (rather than steal, I’d work as a slave to retain my integrity) ...

The theme of the poem is that stealing is abhorrent. As a matter of fact, in those days, armed robbers were killed by firing squads and the event used to be broadcasted live on national TV.

Fast-forward thirty-five years, stealing or robbery – for the most part – has now moved from the physical realm to the cyber realm. While a physical thief remains distasteful, a cyber thief isn’t always looked down upon in the same manner even though the financial damage that he’s capable of causing is in several orders of magnitude greater than the one that a physical thief is capable of. What’s more – the risk taken by the cyber thief in accomplishing his objectives pales in comparison to the one taken by a physical thief.

The transformation of physical theft, which sometimes leads to loss of human lives, to cyber theft, which hardly ever results in fatalities, has been one of the main reasons why there appears to be a forgiving mindset with cyber fraud. Another reason is that those who chastise their friends or members of their family who might be involved in cyber fraud activities can only do so from the moral angle. They struggle to continue the argument when the excuse of unemployment or lack of viable options is thrown in their face.

To this end, there is some level of resignation in the Nigerian society that cyber fraudsters are a symptom of a dysfunctional system for which the government is responsible.
How to become a cyber fraudster

In Nigeria, 99% of cybercriminals are financially motivated, and so are cyber fraudsters. These are referred to as “Yahoo! Boys” or more fancifully, “Gee Boys”.

The search phrase “how to become a gee boy in Nigeria” on Google returns over 1.2 million results in less than 1 second. A lot of young Nigerian men see gee work as their only way out of poverty, and they are determined to do what it takes to breakthrough.

These individuals typically ask questions about getting in the trade on local discussion forums at the risk of being berated, as well as, at the prospects of being assisted.

Seeing the opportunity, several individuals who aim to drive traffic to their websites are often seen publishing comprehensive guides on how to become a yahoo boy on their websites.
Yahoo Format to Bill Your Clients For More

This format is working like Hot Cake!

204 Comments  🚀 Mikebush The Rich Lazy Asshole

If you need a real yahoo format that would help you bill your clients, then you should use this format, also known as the dating format 419.

I will also allow you to download the dating format for scamming pdf after reading this. It's saying thank you for being a hustler. As long as you follow this blog, you will always have reading this, you can download the dating format for scamming clients in PDF format.

After I wrote about how to start a yahoo business, a lot of people sent in comments regarding how they were able to convince their clients to send money to them. I made it clear to them that the best format for scamming clients is the Yahoo format for dating. This is also a well-paying billing format for Yahoo.

"... several individuals (...) are often seen publishing comprehensive guides on how to become a Yahoo boy ..."

Everything you need to become a Yahoo Boy this year

01/04/2017

Tell your friends

After 2016 showed us that recession is actually a word, we want to show you how to make yahoo money in 2017.

Once upon a time, hustle and dedication translated into plenty money.

Nowadays, hustle is just another name for hard work, you can 'hustle' like a donkey and still go to bed hungrier than when you woke.
One of the available tutorials (see Figure 2) lists the main requirements, steps, and common types of schemes as follows:

**01 Requirement:** Laptop, smart phone, steady internet connection, VPN, good (English) written communication skill, and a foreign phone number

**02 Steps:**
- Create a profile on your social media or online dating platform of choice
- Discover your mojo by assuming a persona that you truly understand (e.g. if you want to claim to be a doctor, you must know simple medical terms)
- Select your target. Do not rush things!
- Get what you want!

**03 Schemes:**
- Common Scams (e.g. Lottery) – send a call to action email to several people telling them something that can catch their attention such as winning a jackpot
- Credit Card Fraud – one of the possible actions requested of the recipient in scheme a above could be to provide their credit card information for the purpose of processing their winnings. The criminal can then use this card to order goods

The schemes described above are pretty basic. Other effective schemes are covered later on in this report.

Interestingly, the author of this tutorial, perhaps for fear of getting in troubles with relevant Nigerian authorities, caveated his article with the following disclaimer:

"Everything you read so far is pure sarcasm

I do not in any way encourage young bright intelligent people to become Yahoo boys or girls. For you to have typed "how to become a Yahoo boy" in the Google search box, it means you’re indeed interested in becoming one; or, you just want to make inquiries, for research purpose, if there are actually guides on how to become a Yahoo boy in Nigeria. If your reason for reading this post is because you actually want to become a Yahoo boy, then I’m afraid to break it to you that everything you read so far is pure sarcasm. Notwithstanding, all the Yahoo boy formats I shared with you above are actually correct. That is exactly how Yahoo boys operate. If you’ve been to the university or you hang out with young guys a lot, then it’s not so difficult to come in contact with Yahoo boys in Nigeria and know all the Yahoo boys’ format. Everything is not entirely their faults. The past and present corrupt politicians in the country have played an important role in the increase of crime in this country. Funny enough, they are the ones that come out first to criticize yahoo boys in Nigeria. What’s the difference? One party steals with a pen and paper, the other steals with a laptop and internet connection. All thief na thief na!

To his credit, the writer concluded the article by stating five reasons why no one should consider becoming a Yahoo boy, so chances are that the authorities will not be looking for him.
In Nigeria, religiosity is endemic and God talk is normal. Even when people do things that the holy books teach against, they’re still seen praying to God for success. In the course of this study, we found that the two favorite prayers of the gee boys are: “God bless our 10 fingers” and “God bless our hustle”.

A great percentage of the Nigerian Christians go to church regularly regardless of the type and magnitude of the crime that they commit, they believe that God is gracious and merciful, and will always forgive them. To this end, the biblical verse “With God, all things are possible” resonates well with cyber fraudsters. It is not uncommon to see people asking the following types of questions in online forums:

... I was watching this sermon on TV where the pastor was preaching on how necessary it is to pay your tithe which is 10% of your income but funny enough, he did not specify the kind of job or how you earn the income that’ll enable you to pay your tithe. (...) Should it be considered right or wrong if a prostitute pays his tithe? A Yahoo boy nko? What about our politicians? ...

The poster would like to know what readers thought about prostitutes, Yahoo boys, and corrupt politicians paying tithes (i.e., 10% of their illicit gains) to their spiritual leaders.
Fraudsters in Employment

Unemployment and underemployment are both big issues in Nigeria. In Nigeria, the term “gainful employment” is used to describe what qualifies as satisfactory employment. As a result of this, cyber fraudsters moving stolen money from abroad into Nigeria are often aided by bankers who consider themselves underpaid and would do anything (ethical or not) to make extra cash needed to sustain their families.

One of such bankers, Djo Adefemi Adedoyin, was arrested alongside a cyber fraudster by the EFCC in December of 2018\(^4\). The fraudster, Favour Oriafoh, 30, defrauded a Hong Kong national, Xu Yue of £79,000 in romance scam after presenting himself to her as Terry Mac, a football (soccer) agent. The arrest of these individuals came following investigation into a petition received by EFCC from the Hong Kong Police Force that the young lady was a victim of romance scam traced to Nigeria.

Adedoyin, an account officer with a major Nigerian bank, helped arrange transfer of the stolen money into the domiciliary account of one of his customers, who was also in the know.

The fraudster had promised the banker and the account owner 15% of the transfer sum (about $17,000). In one transaction, Adedoyin could have made an amount almost equal to his annual salary but it wasn’t to be.

In the course of our research, we found many fraudsters making requests for domiciliary accounts for the purposes of receiving large sums of money from foreign countries.

Examples of such requests is shown below:

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**Figure 3**

Requests for domiciliary accounts in WhatsApp and Telegram closed groups.
An overview of Trend Micro and INTERPOL’s research report - Cybercrime in West Africa: Poised for an Underground Market - was presented in section 3. As early as 2012, Trend Micro predicted that a cybercriminal underground market will emerge from the West African region. Then, in this 2017 report, Trend Micro and INTERPOL posited that cybercriminals in this region are bound to continue to hone their skill sets and arsenal to slowly form their own community.

This is very accurate, but what needs to be mentioned is that these cybercriminals don’t necessarily require an underground market to peddle their services and capabilities. In the course of our study, we found that seasoned and prospective cyber criminals typically share their services, thoughts, ideas and enquiries in the surface web. They leverage social media platforms (most notably, Facebook and Instagram) and several other local online discussion forums for this purpose.

The screenshots presented here are examples of adverts, articles, and forum posts that are available to anyone in the public domain, and not every poster does enough to remain anonymous.

The owner of this website in Figure 4 writes articles on legitimate and illegitimate ways of making money in Nigeria. He’s self-proclaimed millionaire who made his first million at the age of 24 (one year after graduating from the University).

Below are some of the comments about his post on how to become a credit card scammer:

Figure 4
Cyber fraud adverts in surface web

Another post – How to do Bank Fraud without Getting Caught – attracted the following questions:

Figure 5
Cyber fraud adverts in surface web

Figure 6
Cyber fraud adverts in surface web
The screenshot in Figure 7 comes from a Facebook page available to anyone with a Facebook account. The poster in the upper section of the screenshot has a compromised Facebook account for sale while the other advertiser claims to be a LEGIT SPAMMER (i.e., harvester of log in credentials, online banking and payment card data) who has a lot of high value US bank accounts for sale.

Upon closer examination of his Facebook profile, we found that Olamzzybobo Olamide does actually have some talent. He describes himself as a stand-up comedian and investor funds maker, but he also has four music tracks on SoundCloud.

This is a reminder of the reality in Nigeria. It is not uncommon to find talented individuals like Olamzzy resorting to cybercrime as the only viable means of reaching their maximum potentials or simply surviving.

Below is an account of another anonymous cyber fraudster claiming that he had to resort to this “game” because life wasn’t fair after he graduated from higher institution. Reading his comments in this post, it’s easy to conclude that he’s a Business Email Compromise (BEC) specialist.

Necessity, as they say, is the mother of invention. The Dark Web became a necessity the moment cyber-crime was outlawed and authorities in the developed countries started tracking down and arresting individuals peddling illicit products and services on the open Internet. We’ve seen traces of Nigerian cyber threat actors (especially those collaborating with eastern European cyber fraud gangs) on the Dark Web, but for the most part, there is no compelling need to move their activities to the Dark Web.

In the next section of this report, we will provide some insight into our findings from chat rooms and other closed groups used by these cyber fraudsters, the new Dark Web from the standpoint of Nigerian cyber criminals.
ABOUT DIGISS

DIGISS LLC was born out of the need to address organizational cyber security challenges. Our knowledge of best practice cyber security frameworks, global cyber threat landscape, high profile breaches, and tactics, techniques and procedures of cyber adversaries gives us the edge while delivering business-focused cyber security solutions.

Our primary aim is to thwart cyber adversaries by implementing and optimizing security controls that reduce the likelihood of a successful breach.

Learn more: www.digissllc.com