



# **CONSUMER REMEDIES AND REDRESS: E-COMMERCE AND CROSS BORDER COOPERATION**

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# OUTLINE

- ▶ **THE EFCC: LEGAL & INSTITUTIONAL FRAMEWORK**
- ▶ **CUSTOMER REMEDY AND REDRESS**
- ▶ **E-COMMERCE: FRAUD TRENDS**
- ▶ **CROSS BORDER COOPERATION: HOW HAVE WE FARED?**
  - ▶ **CASE STUDIES OF INTERNET FRAUD RELATED CASES**
- ▶ **WAY FORWARD**



# CUSTOMER REMEDY & REDRESS



Consumer

Redress

**Defective Product:**

Replacement, Compensation,  
Refund of Price, Refund of product, ETC

Remedy



**FCCPC**



Consumer

Redress

**False Pretense:**

Criminal Prosecution,  
Conviction with minimum imprisonment of 7yrs

Remedy





# E-COMMERCE

**E-commerce**, also known as electronic commerce or internet commerce, refers to the **buying and selling of goods or services using the internet**, and the transfer of money execute these transactions



## ADVANTAGES

- Faster buying/selling procedure, as well as easy to find products.
- Buying/selling 24/7
- More reach to customers, there is no theoretical geographic limitations.
- Easy to start and manage a business
- No need of physical company set-ups

## DISADVANTAGES (Fraud Trends)

- **Promotion Abuse/Sign Up Fraud**
- **Business E-mail Compromise**
- **Account Take Over**
- **Digital Payment Fraud**
- **Romance Scam**
- **Phishing**
- **Credit Card Fraud**
- **Identity Theft**



# CROSS BORDER COOPERATION- *How have we fared?*

## Fantastic!



Establishment/Enactment of requisite agencies to  
**Agencies/laws:** FCCPC, EFCC Etc.



**USA**

-DOJ, FBI Etc. Police to Police Request and Complaint  
(Joint Ops Viz: Wire Wire and Re-Wired)



**UK**

- NCA: Police to Police Request and Complaint  
(Robust partnership leading to physical presence in Nigeria and constant joint ops and investigation)



**Germany-**

BKANCA: Police to Police Request and Complaint  
(Robust partnership leading to physical presence in Nigeria and constant joint ops and investigation)

**BUT.....We can do better**

MOU: **USFTC/FCCPC/EFCC** underway: Much more to gain from this MOU



# CASE STUDIES OF CYBER CRIME CASES

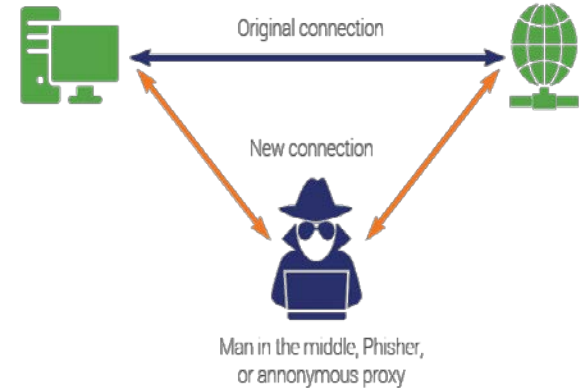
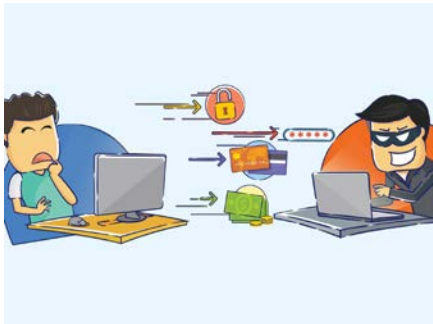
In **2019** alone, over **400 cyber related fraudsters** were convicted across the country

## MOST COMMON TRENDS:

- Business email compromise (BEC)
- romance scam
- Money laundering

Viz:

- Business email compromise (BEC) + romance scam + money laundering





# CASES STUDIES: Augustine Ighadalo..... BEC + Romance Scam Scheme

The suspect along with others still at large defrauded several corporate entities across various cities in the USD

The Sum of **\$1,049,251.84 USD**

Started with the common **ROMANCE SCAM, Identify Theft , etc** Format



Augustine Ighadalo  
**Convicted to 5yrs**



US Bases Money Mule

VectorStock



Toyota Camry

Seizures



\$125,000USD



Lexus RX 350



N45,000,000.00



US based Victim (via spoofed e-mail communication)

shutterstock



# CASES STUDIES: ADEYERI DAMILOLAM AHMED AND HIS MOTHER ALABA ADEYERI

ADEYERI DAMILOLA AHMED AND THREE OTHERS (STILL AT LARGE) WERE THE MASTERMIND OF A SUCCESSFUL BEC SCAM **TOTALING \$232,000USD** THAT WAS FUNNELED THROUGH AN AUSTRALIAN BANK ACCOUNT.

**Confessed to have been involved in bigger BEC Scams**

**Himself and his mother were Conspiracy and Charged for Identity Theft and Impersonation Contary to Sec. 22 and 27 of CCA, 2015. and convicted to 12yrs and 3yrs respectively without the option of fine**



## SEIZURES



**Their pictures on the day of sentencing**

- N10,000,000 = **\$28,000 USD** liquidated from his fix deposit account
- N57,600,000 = **\$160,000 USD** used in purchasing property in the name of his mother
- \$24,000 USD in one of his accounts





# CASES STUDIES: Gbadebo Adeyemi

His case was in consequence of actionable intelligence Leading to RAIDING of their hideouts

Found in possession suspected fraudulent documents (Facebook Grants)

Facebook was contacted and they responded that they are not running such programs

He was charged for **COMPUTER RELATED FORGERY** and **POSSESSION OF FRAUDULENT DOCUMENT**

Sec. 13 Cyber Crime Act, 2015

Sec. 6 Advance Fee Fraud Act, 2006



**Gbadebo Adeyemi**

**Convicted to 7Years**



## CASES STUDIES: Ismaila Mustapha AKA MOMPHA and Obiwanne Okeke George AKA INVICTUS



Mompha

Strong nexus



Hushpuppy

Arrested on 18/10/2019 onboard Emirates Airline

Being prosecuted for:

Conspiracy

Money Laundering

Operating Bureau De Change without License

Sezures:

Six (exotic wrist watches) worth \$300,000

EFCC has seized his cash worth over \$1,500,000USD and still tracing more

These three arrest has made the entire Organised Cyber Criminal Syndicate Network (OCCSN) Confused



His arrest was in consequence of active liaison between the EFCC and the FBI



# THE WAY FORWARD

***Government:***

***Financial Institution:***

***Society***





# QUESTION AND ANSWERS

