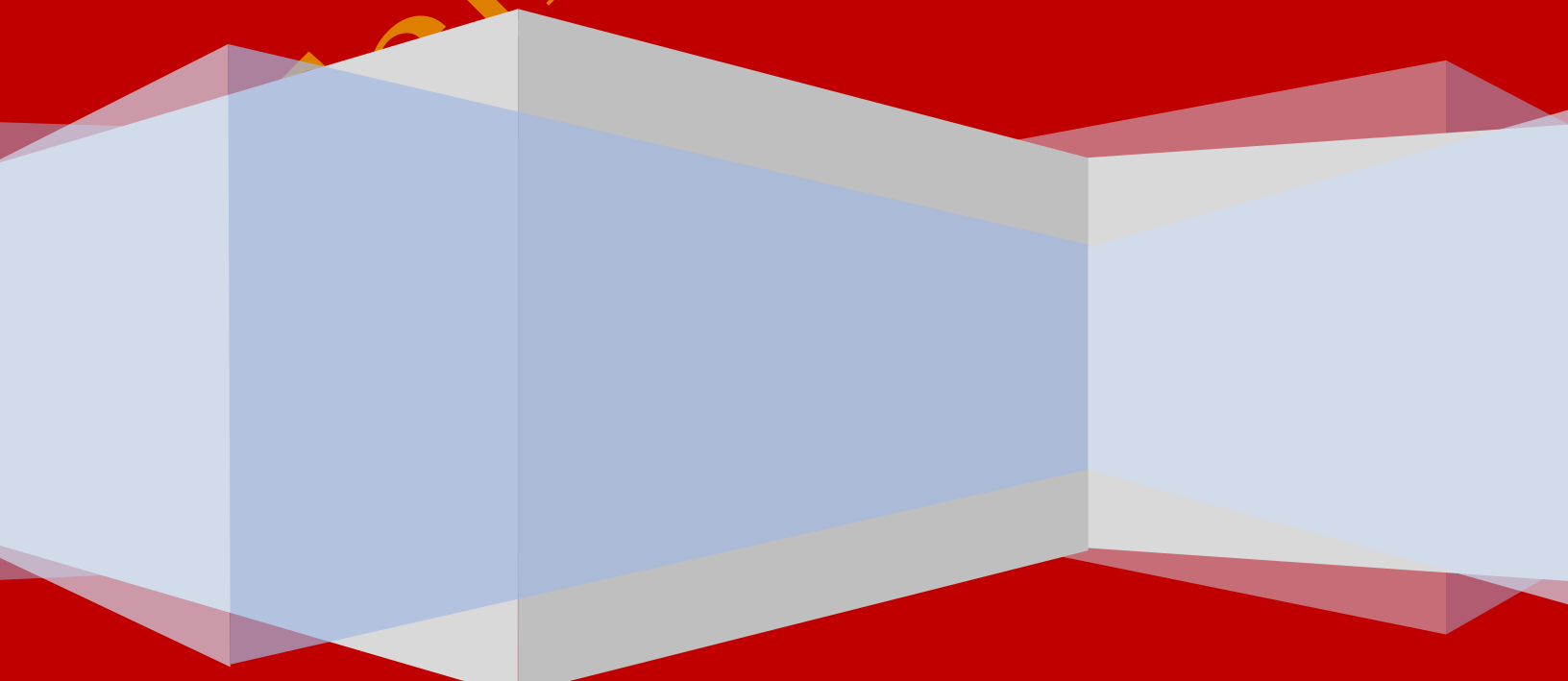


# PROJECT TELIOSSAGI

Anonymous



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## PROJECT-TELIOSAGI

Online scam (Yahoo-yahoo) is one of the illegitimate online businesses. It is what has damaged the lives of a lot of people, it has wrecked peoples businesses, rendered them homeless, I have a friend who said *“if you have a sure client then bring her bank let me load money and load money until the account is not useable again, let us wreck her and leave her homeless”* and I asked *“seriously??”* he said *“yes, this yahoo is one of the reasons you see some people in the US and UK on the streets, we will use...”*(I’m not here to tell stories so I’ll leave the rest out) but the point is if you are unfortunate enough to come across a yahoo boy that is really good at what he does and you are unaware of the tricks and tactics they use then I must say that your happy or already hard life is about to change for the worse.

I am but a simple guy that never liked the idea of cheating and cunning people of their hard earned money, a lot of these yahoo boys justify their act by saying *“with the nature of the economy, I think it is worth giving it a try”* yes the economy is really bad over here, the government is really messed up but still, what’s bad is bad. I’ve seen my parents struggle to make ends meet and I’ve seen them loose some money to bad investments and while I felt their pain, I can only imagine how people who lost their entire living to scammers would feel.

It wasn’t really easy for me, living in a society where 75 out of a 100 young men are scammers and out of the remaining 25, 15 are too uneducated to involve

in online scamming and only ten have the will to not join because they don't have the courage to or because they know it's bad and have the will to say "NO". I've stayed broke and done hard labor under the sun for very small pay while I've watched my age mates live the most lavish life style and use the most expensive gadgets and drive expensive cars, I have even seen my juniors from high school use and wear things I can only imagine to afford in the far future but all in all, I didn't let it sway me, I believe that good things come to those who wait and after 5 years since I was given the opportunity to join the online scam community, a good thing finally came, the ideas to create **PROJECT TELIOSSAGI** which transcribes to **END SCAM** and is a mixture of *Latin* and *Japanese*, well we can't ent scam but we can avoid it as much as possible.

Now I'm not going to make myself look good by saying that I'm not doing this for the money, I very much am, but then I genuinely hate to see injustice and I hate to see people suffer and if I can do something about it then I'm always willing to help, payment or not.

Scam is illegal in any country or place in the world, be it physically or online the only difference is, while it wouldn't be too difficult to trace and find a physical scammer, it is very hard and almost impossible to trace and catch a really smart online scammer, you may say that it's not almost impossible because Hushpuppy was caught, but believe me when I say hushpuppy may have been a very large scale online scammer but he wasn't a smart one, there are scammers out there way richer and bigger than Hushpuppy but they are so smart that not very many people know about them.

Yahoo boys know that online scam is bad and that they will be severely punished by the law when caught but they say “*na person wey no smart naim them they catch*” its pidgin English and it means *it is only a person that isn't smart that will be caught*. They know they are cheating people off their hard earned money “but who cares, the world is for the taking after all”, well correct but I don't think that was how that quote was intended to be used and if it was, well I'm just taking mine too. I've written these pages to reveal how online scammers perform these scams and the counter measure to take so that you can identify and avoid them when you come across them.

Now you may wonder why and how I know so much about these scams and why expose it instead of use the information and make my own money, well like I said it is the society I find myself, I'm naturally a techie and I also happen to have friends who are deep into this thing and as long as I pretend to be part of them they just keep telling me more and more things and showing me new updates, and I'd rather make money that allows me sleep comfortably at night.

(note: going forward you will understand what I mean when I say “new update”) so after months of a self deployed undercover mission I found out all that I possibly could for now and I have to publish this now because new update comes every few months when people come to be aware of the old scamming formats they use and when the apps they use tighten their security and many more other reasons.

**A VERY IMPORTANT NOTE; AFTER READING THIS WHOLE BOOK, IF YOU MEET A PERSON ONLINE AND YOU CAN DETECT THAT HE OR SHE IS A SCAMMER, DO NOT ENGAGE!! I REPEAT, DO**

**NOT ENGAGE!! YOUR BEST BET IS JUST TO STAY CLEAR OF THEM. BELIEVE IT OR NOT, SOME OF THEM USE MYSTICAL POWER TO GET CLIENTS TRAPPED SO ONES YOU ENGAGE YOU WILL GET SUCKED IN EVEN THOUGH YOU KNOW THAT PERSON IS A SCAMMER. DO NOT ENGAGE!!**

Well without taking any more time let's go straight ahead and start with;

## **History of Online scam (Yahoo-Yahoo).**

Now just like every guide I feel like it's important that you know the history of how this online scam started so I am going to share with you a brief history of Yahoo-Yahoo.

Yahoo-yahoo date back to the early 1990's when technology was accessible to only a few, precisely the government and the rich. However, it started as a pick pocketing and progressed to blackmail.

Yahoo internet fraud did not begin immediately in countries all over the world. In Europe, it started on 8 October 1997 when the popular Yahoo mail was founded. The Asians later joined in the early part of the 2000s when cyber cafes sprout in nearby residents.

The advertent emergence of yahoo-yahoo is primarily due to the downfall of economies in the respective countries. Of course, if the economy is good, the masses would not indulge in the yahoo scheme.

It first originated in the US as phone calls phishing but has progressed to be entirely internet-based after Yahoo mail went global. In Africa, it is purely a result

of the greed of the government that inspired the emergence of yahoo-yahoo and the yahoo boys, girls, men and even women.

The unemployed seized the opportunity to swindle money from unknown rich men within their countries, neighboring countries, and countries overseas. Between 2006 and 2009, when wireless technology became accessible to the masses, the relevance of yahoo-yahoo improved in the world.

The emergence of accessible internet to all however made cyber cafes less relevant in the industry, and the yahoo boys graduated to full cyber hustlers known as G boys, especially in Africa.

Today, the industry breeds millions of young millionaires in the world, including the likes of Hushpuppi, arrested in 2020 for his flaunty lifestyle on social media.

## **Yahoo Terms**

### **Yahoo Boy:**

Who is a Yahoo Boy?

*(Note: Sometimes I am going to use the term “Yahoo boy” to generally refer to everybody that is involved in online scam as it is easier for me.)*

A yahoo boy is an internet hustler whose origin is defined by the popular Yahoo mail. He survives by convincing clients to send him money, gold, silvers, iPhones, credit card details, online banking details, gift cards (itunes, Google play, greendot, amazon, etc), etc. The car that yahoo boys like the most is the Mercedes amongst other expensive cars. A yahoo boy also has a yahoo name other than his



real name. For example, the yahoo boy name of Ramon Olorunwa Abbas is Ray Hushpuppi.

## **Client**

A client is a person that a yahoo boy meets online or contacts by one means or the other and through the use of the formats I'll be explaining convinces to send him or her to send him money, silver, iPhones, gold, credit card details, online banking details, gift card, etc. Usually, the client of a yahoo boy stays overseas. A yahoo boy finds his client using popular platforms such as Facebook, Tinder, Craigslist, Instagram, MySpace, online games with chatting platforms, etc. With little knowledge of how to become a yahoo boy with phone, a yahoo boy can bill any client, they say grace is involved. Invariably you who's reading, you are a client or a potential client.

## **Format:**

Yahoo boy format is the way that yahoo boys use to collect money and bank details from clients. Without the yahoo boy format, a yahoo boy will not be able to bill a client. There are several formats that these yahoo boys use and you will get to understand better as you read on.

## **Update:**

Even though I am making a compiled book of online scammer and how they operate, many organizations are aware of the online scammers and from time to time the way and methods they use to scam have been discovered and most organizations have created ways to stop them. Take facebook and Instagram's new updated security and

forms of verification as example, but that hasn't stopped them from scamming because every day they come up with new ways and find new loopholes to exploit and scam people and when they find a new way to bypass new security setting or discover a new way to scam people and make money they call it UPDATE.

### **Bomb(ing)/Work(ing):**

This is the part where the yahoo boy is looking for a client, or already has a client and he is chatting with the person and following the format he has chosen to use on that particular client. When a yahoo boy says I was up all night bombing, he means he was up all night chatting and getting he's getting things into place to eventually bill the client. Bombing and working are used interchangeably, over here they say things like *"I been dey work client"* and *"I been dey bomb last night now sleep dey catch me"* they just meaning they were chatting with their clients and it's usually at night because most countries their clients live are hours behind us here in Nigeria.

### **Billing:**

Towards the end of following every format the ultimate goal is to get money from their clients and at that point when they ask their clients for money after using the format they used it is called **Billing**.

### **Cash Out:**

Cashing out is the final phase of a successful yahoo format. To cash out, they must be careful not to get caught up. So, they bill clients using BTC address or convince clients to send items to a drop location or through a Picker.

**Picker:**

A Picker is someone who bases in The US or Nigeria and has a foreign bank account or a matured Nigerian bank account. The pickers own job is to provide the yahoo boys with the bank account to receive huge sum of money without attracting the attention of the government agencies. A picker can also be someone who picks up online orders, that is if a yahoo boy has made an order through Amazon or At&t or any kind of online order at all with their clients card, the drop off address will have to be at whatever location the picker is based, a location that is not close to where the yahoo boy stays . The picker is the one that goes and collects the delivery and sends it to the Yahoo boy wherever he is based usually back to Nigeria and they Always have their cut from every transaction. Pickers are usually both Nigerians in Nigeria, Nigerians in America and Americans as well. Pickers are used as a means to show just how genuine the yahoo boy is when he is using any format on his client, meaning that if the yahoo boy was to send his client an American bank account or a registered and legit Company account for the client to pay money into depending on the format that he has used, it will make the client believe that this person is actually real which is actually not the case.

**Tools:**

Tools are the apps and software's that these scammers use to carry out all the online scams they do online.

**Apps and Software used for online scam**

Here I'll make mention of the major applications and different software that these scammers use;

- To make contact with their victims.
- To hide their true identity.
- To redirect their location
- To get the pictures they use to pretend to be other people.
- To impersonate people and how they manage to make it look so real.

### **VPN:**

Most of us know what a VPN is and what it does but for the benefit of those that don't know I'll explain it.

VPN means **Virtual Private Network** and it is basically used to hide a device's IP address from the internet. The IP address discloses the device's location on the internet. Most sites and apps they can come in contact with their clients on don't accept Nigeria as a country of origin, and that usually would limit their participation. Also, they don't want to use Nigeria as their current location because it is seen as a generally bad country to foreigners.

### **Dating apps and Dating sites:**

These days dating apps and sites are the order of the day for hooks up and getting into relationships. These yahoo boys use dating website and apps to find their clients. Most beginner yahoo boys always start from dating then when they have gotten to a certain level they start directly attacking accounts and engage the credit cards of their clients.

Dating App Interface

There are several dating apps that are used, and some of them are Okcupid, Dateme, eHarmony, livedatemark, elitesingles, Tinder, etc there are just so many.

## Social Media:

When they have started talking with the client on dating apps or sites and the chemistry is going on fine, the next step is the move to social media and eventually to private chats like Whatsapp and Google Hangout (I know you might wonder how they can use Whatsapp since Whatsapp shows the number of the country you are based, keep reading and you'll understand). They usually create a social media account months before they start the yahoo.

The reason they create it ahead of time is to avoid suspicion from their client.

They make use of the major Social Media such as Instagram, Twitter, Facebook, and Snapchat.

*(Note: They can also make first time contact with clients via any of these social media platforms (especially Facebook and Instagram) by creating fake accounts with pictures of different people. These guys buy old account from people willing to sell theirs and edit it to suit their fake identity and they look for pictures of unknown white people on instagram that they know their clients can't find on Google and use it as their profile picture and basically pretend to be that person. They save many pictures of that particular person so that they won't run out of pictures to use).*

## Foreign Phone Number:

The next step is usually to get a foreign phone number, an American phone number a European phone number, a Canada phone number, basically phone numbers from usually the top countries in the world as they are going to pretend to be from anyone of them.

Now the major reason for the foreign phone number is to further solidify their claim as being genuine, they might need to move over to WhatsApp and start chatting because the general logic is that WhatsApp only works with phone numbers and you can only use a phone number if you are in the country where the phone number belongs to. But in truth there are many ways and apps used to get and use the phone number of a country while in another country. So normally if you can chat on WhatsApp then with someone you meet online then it's only natural that you believe that the person is real, but truth be told, these days that isn't usually the case.

One of them told me *"Most times I clone a U.S number, and inform my client I will be moving to Kenya for a business trip. Since I already have a Kenyan friend, I will ask him to help me out with a Kenyan number. That is the logic"* and this is just one example out of the many formats they use to get their clients to believe them.

He also said *"The aim is to look genuine for a while, before you move over to your normal line. The truth is that you can make it look easy, but it depends on you. To become a successful yahoo boy is quite simple but you have to know how to play your game."*

## **Cloning App:**

Depending on the gender they wish to take. They may decide to be a female or a male, so they need to solidify their claim. In most cases clients might decide to engage in video chats just for the fun of it or to confirm if the person is real, especially if they've been duped before or they've heard the story of someone that was duped. So in order for these yahoo boys to prove themselves they make use of cloning apps

### **What the cloning app does:**

- Creates gender (Male/Female)
- Selects a country of origin (US, Italy, UK, etc)
- Uses the present country of stay

Once they download the cloning app, they can take up the face of anybody they wish, and the voice of any gender. All they need is just to specify the settings on the App, and the rest will take care of itself.

## **Photoshop:**

We all know what Photoshop is and what it does but a lot of people underestimate the power of Photoshop. Photoshop when used very properly in the hand of an expert can turn a picture of mud into the most beautiful piece of art. Photoshop in the case of these yahoo boys is used to create fake pictures for those pretending to be girls or women, it is mainly used by those who claim to run a real estate company or a Car shop online and they Photoshop the pictures of the person they are impersonating into the cars or into the houses they want to sell just to

increase their credibility and to create fake documents and all the necessary things needed to buy a car or a house online and this is just a bit of what they use Photoshop for.

### **Grammarly:**

Grammarly is an app that corrects grammatical errors in sentences and because they claim to be from either USA or UK or any foreign country that isn't Nigeria or depending on the format that will be used, take that of a teacher for example you can't be caught using grammatical blunders as a teacher so generally they don't want to be caught making unnecessary mistakes in their grammar so they use grammarly. That is for those who care enough to use grammarly anyway, a lot of them do not and would just lie that the wrong grammar is as a result of faulty keep pad or autocorrect.

### **Fake Bank Alert Apps:**

After a yahoo boy makes a fake transfer or does a fake transaction they use these fake bank transfer apps to create fake receipts and fake debit alerts to send to their clients to show as proof of a concluded transfer.

Never allow a person you do business with that you do not personally know to go just because they showed you debit receipt, always wait and confirm your credit alert.

## **The 2 Key things that make up Online Scam**

### **1. Format**



## 2. Online Phishing

### Format

I explained what format is earlier, but that was just the tip of the ice berg. Truth is this is where the main scam lies. There are several formats they use to charm their clients into believing they are real and get their clients to send money or give out private information to them.

You see being an online scammer happens to be quite the work that's why over here they say *"the client I've been working"*.

They have to select a format, prepare it, and make sure they stick to the plan.

*"Never fall in love with your client it will disrupt your plans and moves"*

There are many formats they employ, and I will list out just a few of them.

1. A very pretty and sexy girl(used to get sex starved and deprived men on social media).
2. A soldier in a foreign country.
3. A pilot or an Engineer.
4. An expatriate in a foreign country
5. A rich man in a foreign country and kidnapped.
6. A real lover that is sick and needs money to survive.

Basically they can pretend to be anybody at all and have different formats to use and approach you.

Depending on situations, they can coin out their own format as long as they have a bunch of pictures of a particular person that fits the profile.

The aim of all these is get either of or all of the following;

- Client's account details
- Credit card details
- Make the client send money to them.
- Make the client send them gift cards.
- To collect At&t login details.
- Paypal Account login details.
- Online banking details.
- Verizon login detail.
- Verified Cashapp Login details or get their cashsapp verified for them.
- To give a monetary loan.
- To buy or purchase goods from them, etc.

It all depends on the format they choose to use on their clients.

There are still many other ways people can be scammed and lose tons of money on the internet as a result of falling victim to a yahoo boy's scheme. If they don't want to engage in the dating game, there are several other patterns they adopt like:

- Phishing
- Email Blasting.
- Online Real Estate sites.
- Online Auto Mobile Shops.

**Note:** They are all duplicates of the real company websites and I'll teach you to detect the real from the fake.

## **Finding Clients:**

Now to break down how they find clients on social media, Instagram to be specific, after getting their fake profile ready they go to verified instagram pages, that of cnn, bbc, Donald trump, obama, country music artists, rap artist, movie stars and basically instagram pages that they know are verified and has thousands and millions of followers, they go to the comment section of their posts and look for people who commented, like their comments and then send then follow and message them and wait for a reply, ones they get a follow back and a reply, business is on.

For Facebook they join Facebook groups containing potential clients and make themselves noticed and with a charming and impressive profile set up, they don't even have to send a message first.

With dating sites they set up impressive profiles and message people they feel are rich or just random people or they wait to get a text first then its gotime.

These are all under getting clients for the dating format. I should tell you that the dating format is the most dominant format of all, most of the formats I will be explaining here are going to be subsidiaries of the dating format.

## **Online Phishing**

I wouldn't call phishing a format although phishing can be used in a format. Online phishing means trying to get financial or other confidential information from internet users by recreating the webpage of a financial institution or any online platform that would normally ask for those kind of information to prove a person's identity, it is also sending an email that looks as if it is from a genuine organization usually a financial institution or an online store. That email or webpage is set up for people to fill in login detail and other confidential information that the real organization will require on the real site or email and it contains a link to a fake website that replicates the real one. After the form is filled, the person behind this scheme will have access to information that is supposed to be confidential and personal, they will be able to login to the real sites as the person whose information they have phished, perform transactions as that person and usually empty the account of the person or do whatever it is they have in mind to do when they created the phishing webpage.

For yahoo boys they phish their client by sending direct phishing links and the ultimate goal is to collect bank details, that is why I said phishing can be used in a format although not as a format.

Yahoo boys that are into hacking and carding also visit the dark web or forums that search engines can't index.

**Conclusion:**

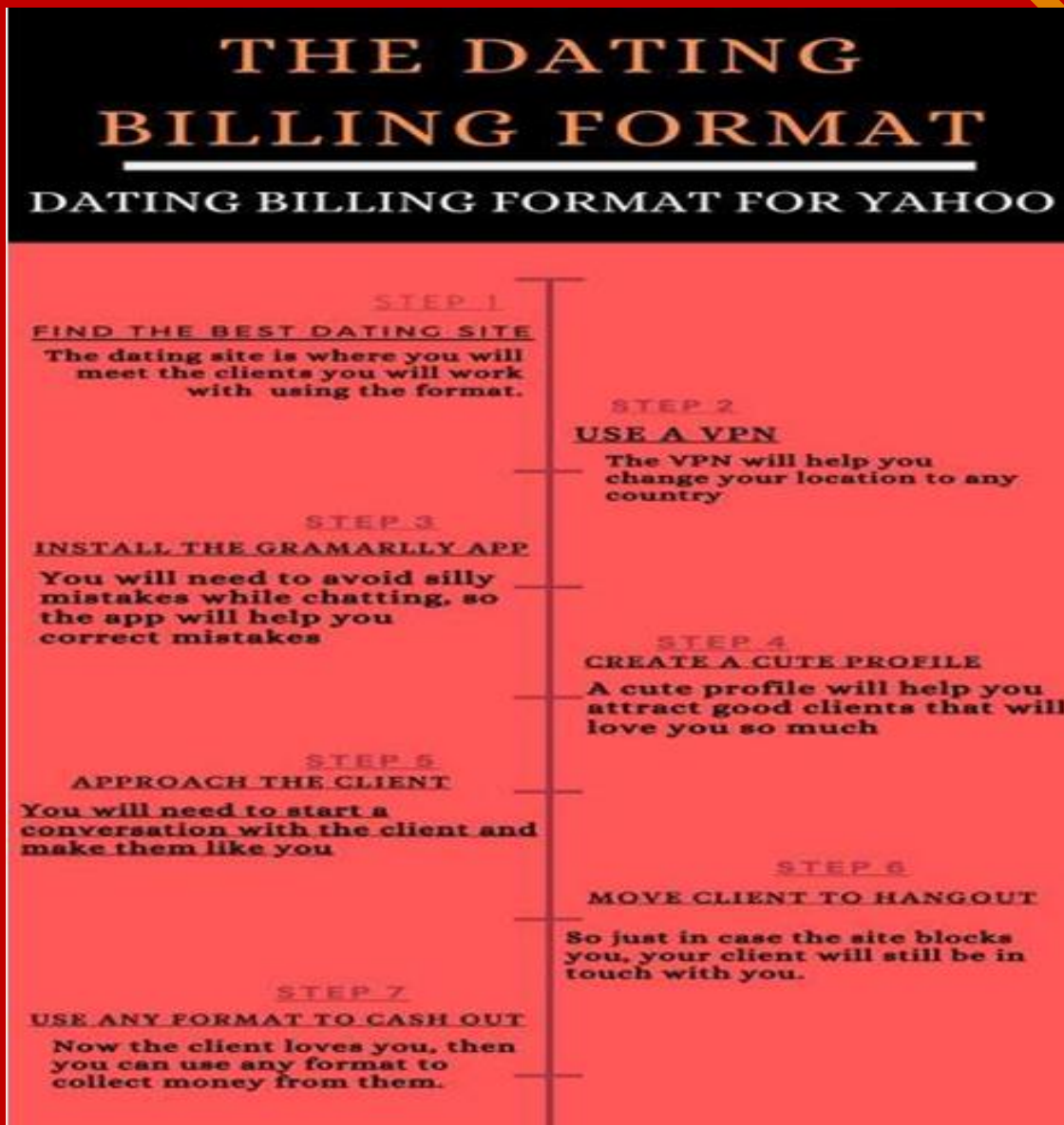
In this article, I exposed all the basic and major steps that most yahoo boys use. In the following articles I'll explain in details more ways that they use to scam people and how you can detect and avoid them on the internet and save yourself from getting into trouble and lose a lot of money, believe me, these scammer can and will put you into a lot of trouble and can even wreck and ruin your life as a whole.

## Dating Format

I'll have you know that dating is the key to majority of the online scam there are.

Dating is like the head and most vital, without dating format, a lot of the other formats I will be breaking down and explaining will be impossible.

Here are the steps that dating format follows:



### Steps for Dating Billing Format

The diagram outlines the steps involved in the basic dating format. Usually people in the US, UK, Australia and Canada are the major targets because they believe that people in these countries are the ones that have the most money to spend and their currency is higher in comparison, but honestly everybody is a target as long as you are not in Qatar, Japan, Korea or China and any country with currency value lesser than theirs. The reason these countries are avoided is because of the language barrier and the fact that the means for the people to send money abroad is very difficult for the average citizen.

Despite the fact is that many website and app owners are updating their sites with the latest security software to weed out and stop yahoo boys. They still always find and exploit a loophole (Update), so please do not think that because you are on a social media platform that is only permitted in your country you are safe from scammers. I will also be listing out some of the sites and I will drop suggestions on how they avoid some of these security barriers.

### **Major Dating sites to get Clients**

I will list out the major yahoo dating sites to get clients,

Some sites on my list can even surprise you – because you aren't expecting them.

#### **OkCupid**

This site has one of the best securities, but it is still one of the best dating sites out there but there's still a way to bypass the high security on this site.

With a strong and active VPN they are able to bypass the security and location restriction to create an account and start finding clients. Since this is one of the best

dating sites with a very good security, it is clear that there are few scammers on the sites. Only yahoo boys with the latest update know how to use this site to find clients to scam.

## **Facebook, Groups/Pages**

A dating site mustn't be called a dating site first before it can be used to get clients. Facebook groups and pages are one of the best places they get real clients. Try to avoid people who say they saw your profile from a group and they are interested in you or think you are good looking or whatever flattering words they will use. The number of online scammers is too high and is still on the rise so I assure you that 95% of the people that will dm you from a group is a scammer.

After putting this page together, I just got the latest update on how they get clients on Facebook. I'm going to really break down how Facebook is used to get clients. They do something they call deep search. They go to prominent pages on Facebook like that of CNN, BBC, Aljazeera, Tattooed men, Jimmy Fallon show, all sorts of groups, etc and put on post notification. When there is a new post from these accounts what they do with their fake Facebook account is to like and comment and then (here's where the work starts) they begin to view the profiles of people that also liked and commented on that same post. After viewing the profile confirming that the person is a real person they open the persons friend list and then view the profile of any random person in the person's friend list and do the same thing till they are 4 to 5 profiles down the initial profile they viewed from the post that they liked and commented on, then they choose somebody they feel fits their target and live the person a really captivating message that will tempt the person to reply, ones the person replies they start working the person and one they can get the person to move to Whatsapp of hangout, then they tag the person as a client and they start to use any format they wish on that client.



Deep search is used like 4 to 5 times a day on 4 to 5 people and they wait hoping at least one or 2 of the people they messaged replies.

## Instagram

On Instagram Deep search is also used in the exact same manner it is used on Facebook.

## Twitter

Most people will scream “how is that even possible?” because twitter has the tightest security of all social media.

I guess you must have seen people falling in love with themselves on twitter and later getting married after many days or year. The steps are quite simple to get clients from Twitter.

How they use Twitter to get clients

- They create a new profile with a foreign personality
- They follow Celebrities from United States
- They follow some people that comment on their tweets
- They make friends
- They send them DMs and hope they respond
- They move them to a personal chat forum like Whatsapp, hangout or iMessage.
- They build up a relationship
- They start working with the format they’ve prepared.

The only thing about Twitter is that they can’t create and use a fake profile yet. So anybody that scams on twitter is either using his real picture or the picture of something that isn’t another person, maybe a flower or something like that.

## EHarmony

Another dating site that yahoo boys use to find and work US clients is eHarmony. It is another tough site with a high population of US citizens.

Their security is also tight to limit the number of scammers on the platform but some of these yahoo boys have friends right there in the US who can help them set up an eHarmony account and once they gain entrance then be sure that they will get clients as soon as possible.

Other dating sites that are used to find clients

[www.pof.com](http://www.pof.com)

[www.polish-dating.org](http://www.polish-dating.org)

[www.sdc.com](http://www.sdc.com)

[www.sexintheuk.com](http://www.sexintheuk.com)

[www.shaadi.com](http://www.shaadi.com)

[www.toyboy.com](http://www.toyboy.com)

[www.uniformdating.com](http://www.uniformdating.com)

[www.elitesingles.com](http://www.elitesingles.com)

[www.lovematch.com](http://www.lovematch.com)

Etc.

Now basically any dating site can be used even though it is restricted to a particular country because of the apps and tools I have earlier mentioned that these scammers use to bypass these security restrictions.

So yours is to be watchful and mindful and avoid anybody who refuses video calls even after being friendly with you, especially young girls and men who are too forward and have a lot of sad life stories to tell without hesitating to tell you who they barely even know.

They feed on and exploit people's sympathy, they always have a sad story to tell for those of them who use the regular dating format alone without any other format attached. I repeat avoid people with excuses whenever you try to make video calls, no matter how caring or friendly they seem, another trick they use is, they pick up the call and cover the camera and tell you that the camera is bad so you can only just keep chatting till they get a new phone, That is a huge RED FLAG, block the person and move on, it may seem harsh but it's the harsh reality we all need to face one social media these days.

### **How to identify a fake Facebook and Instagram account.**

Like I earlier said, these scammers create profile on these social media and use pictures of people that they got from Instagram. But since these accounts were recently created it is quite easy to identify that the account doesn't belong to a real person.

Things to look out for when trying to identify a fake account:

#### **The year the account was created:**

Though some scammers phish Facebook accounts and buy from people willing to sell their old accounts, a lot of other guys just open new Facebook accounts, most facebook accounts created from 2018 to 2020 should a red flag if you receive a message from them, so be on guard and be suspicious of that person until they can genuinely prove themselves as the real owners of the account.

### **The number of likes on a post:**

This may not seem like a big deal, but say you are messaged by an idol looking girl or woman, and on her posts there are only 5,10,15,20 to 50 likes and even lesser comments, thing about it. In the world we live in now, people with model shaped bodies don't have very few number of followers or likes on their posts, so before you get captivated with the beauty or sexiness of a girl or man that messages you, take this fact in to consideration and thread carefully from there.

I also said that some scammers buy and phish old accounts with a lot of followers, yes, but when you see and account with 5k, 10k, 20, 30k followers and the number of likes on the posts are just 100, 200 or less, red flag, avoid or thread carefully from there, there's a high possibility that you have come across a yahoo-boy. Also look out for the date the last picture was posted. People don't get 5k to 10k or more followers in less than a year, unless the person is a celebrity. Just be suspicious and careful.

### **The Quality of the picture**

This will be noticed when the picture on the profile is a mirror selfie and it isn't always obvious unless the yahoo-boy is sloppy. For example the girl in the picture is holding an iPhone x, we all know how clear a picture from an iPhone x should be but instead the picture quality doesn't add up, that is because it is a screenshot, screenshots reduce picture quality.

## Friend List

One big mistake that a lot of yahoo-boys make is to create an account using a white man or woman or somebody in or from America or some foreign country and all the people on their friend list are Nigerians, with trashy nicknames for a username to add to it. Always go through the friend list of anybody that leaves you a message on either of these social media platform. Some yahoo-boys are smart and they keep everything about their account private, their friend list, where they are from or where they live or where they went to school and all. Ones you come across and account with hidden information, chances is that they person is a yahoo-boy, avoid that person and do not reply no matter how enticing the message that was sent to you is.

**NOW THE KEY FACTOR OF DATING SCAM ISN'T TO GET MONEY, THAT'S IS JUST THE GOAL, BUT TO GET THAT GOAL THE THING THEY NEED AND AIM FOR THE MOST IS THE EMOTION AND HEART OF THEIR CLIENTS(THAT IS WHY THEY CAN CHAT WITH THEIR CLIENTS FOR 2 TO 3 MONTHS). ONES THEY BECOME VERY GOOD FRIENDS OR LOVERS WITH THEIR CLIENTS, THEN THEY USE THE LAST PART OF THE FORMAT THEN THEY BILL THE CLIENT, BECAUSE AT THAT POINT THEY KNOW THAT THE CLIENT TRUSTS THEM ENOUGH TO RELEASE MONEY OR ANY OTHER THING THEY ASK FOR TO THEM.**

## **Gay Format**

Members of the LGBTQ community aren't exempted from this, if anything gays are key targets because since a lot of people aren't gay, gay men are quite quick to get attracted to another gay man so that is exploited.

The gay format practically works exactly like the normal dating format.

There are the steps they need to do through;

- They visit Google and search for "Gay Dating Websites"
- Browse through a lot of options,
- Turn on their VPN – set location to the US or UK.
- Fill out their profile on the dating website.
- Then start looking for gay clients they can start chatting with.

The aim would be to present themselves as a gay partner and looking to start dating you. They also look for LGBT communities and join them, which will expose them to many other clients.

They begin chatting and then engage the normal Dating Format. If you want to know about the dating format, then purchase Dating Format.

## **Blackmail Billing Format**

The blackmail format literally what it's called, Blackmail. This format comes in various forms.

Sextortion (sexual blackmail)

Defamation blackmail

Emotional blackmail

### **Sextortion:**

In sextortion they get in touch with a client and get the client to fall in love with them. It usually takes a month, they send nudes to the client and ask for nudes in return.

When they have the real naked pictures of the client that shows the clients face in it one of 3 things will happen, either they use another format to bill the client and when the client refuses to pay they move to threaten the client that they will leak the nudes online or they just go straight to blackmail when they have enough nude pictures and videos of the client or both, they use another format to bill the client and after the client pays they still use the blackmail format to get more money from the client.

### **Defamation Blackmail:**

This format is difficult, but it pays better if the yahoo-boy can run it well. They simply frame up the client with fake accusations and request for their account details.

What is required for this format is an email address that bears any American name, a frame up or blackmail message and sending it to the client's email address.

*Note: The idea is that they send the blackmail message to at least 20 clients. Out of the 20 clients, about three will fall for the trick. They do not request for payment in the first email. After the client replies and they sense fear, then they bill the client.*

### **Emotional Blackmail:**

Emotional blackmail requires a lot of time. Here, the scammer has to make the client fall in love with him. Also, they usually hook up with an older man/woman to succeed.

After weeks of strumming the sexual emotions of the older man or older woman, they tell them that they are not helping and that they do not care about them enough and make all sorts of accusations that hurt emotionally and the client in turn will feel bad and want to avoid making them feel bad and then they bill the client in any form available.

### **FBI Format**

This blackmail format is rather extensive so I will explain it in a later Topic.

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**FRIENDS OR LOVERS WITH THEIR CLIENTS, THEN THEY USE THE LAST PART OF THE FORMAT THEN THEY BILL THE CLIENT, BECAUSE AT THAT POINT THEY KNOW THAT THE CLIENT TRUSTS THEM ENOUGH TO RELEASE MONEY TO THEM.**

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## **Military Dating Format.**

These scammers are willing to do anything and exploit anything and any feeling as long as they can get money out of people. One of the major formats to bill a client easily is the Military Dating format and the 419 military formats. These formats are popular because the average America citizens love their military men.

Those military men put in lots of efforts to safeguard the country, so they deserve all the love they get from their citizens. In this topic I will be showing you all about the military dating format.

This topic will show you the following:

- What the military format is
- How they use the military dating format
- When they use the military dating format
- And samples of this format.

## **What is the military dating format?**

The military dating format uses the psychology of telling their clients that they are soldiers in a faraway country fighting against Islamic terrorists. They will then explain how they are being maltreated and how the government is making things worse for the soldiers.

The aim of the 419 military format is to make their client trust them as a good citizen of America and to avoid the whole brouhaha of video call and phone calls.

It is clear that they already have a good knowledge of the American military system.

### **Why the Military dating format is used a lot**

- It spikes up emotion in the heart of clients
- It removes the issue of phone calls
- They don't need to make video calls, so they can comfortably only send recorded videos from people's Instagram account.
- Everybody loves a soldier.

### **How the Military Billing format is used to scam**

#### **Getting a US Number**

This is the first step to convincing a client that they are really an American citizen.

Clients may want to call them to confirm, but they will remind you that they aren't allowed to take calls and the Network signal is bad, they still need a US registered Whatsapp number for private chats.

#### **Getting Military Pictures from Instagram**

This is the most important part of the whole scam. The best place to get most of these pictures is from Instagram. So for you as a person to avoid this, especially Instagram users, search your country military hashtag and just go through as many profiles as you can, you might just come across the real owner of the picture the scammer is using.

*(Note: this will not always help you identify if you're chatting with a scammer. It is for those who have the time and patience and luck to come across the real owner without having to search for long. Only use this if you do not want to get deeply involved with the person before finding out if the person is real or not.)*

## **Finding clients on Dating Sites**

At the end of the day the key player in majority of online scam is dating sites. This military dating format goes hand in hand with the dating format so they find a client who is lovesick on any dating site. Like I have already said, no dating site is perfectly secure and free from scammers, you can always come across an online scammer on any dating site at all.

## **Moving Clients to Whatsapp or Google Hangout.**

A more private social media is their comfort zone so they usually use Whatsapp or Google Hangout. Keep in mind that this WhatsApp will be registered with an American number to boost their credibility.

## **A Sample of Military Dating Format**

*I am a US military personnel based in Afghanistan for peacekeeping. I graduated from Valley Forge Military academy where I served as a company commander with the rank of a captain. From West Point in 1984, my first assignment after commissioning was to the second armored division at Fort Hood, where I served in a variety of platoon and company level leadership assignments with the 1<sup>st</sup> Bn, 66<sup>th</sup> Armor Regiment.*

*In 1989, I was assigned to the 2<sup>nd</sup> ACR in Bamberg, Germany, where I served until 1992, including the deployment to Operation Desert Storm... Wittmariane79...*

This is only but a fragment of what the whole format will look like.

### **Steps Used for The military billing format.**

This is one of the simplest yahoo billing formats; it is simply because it usually always works because a large number of foreign women loves military men. Now, how do they start the military billing format for Yahoo? I will list the steps;

- They Find a good dating site – as I have explained before
- They Find a client
- Exchange greetings with you and become friends
- Tell you that they are in the military serving in Afghanistan or wherever.
- Spend a few weeks chatting and gaining your trust and building emotional feelings.
- Tell you that they want to marry you and live all their life with you.
- Ultimately get you to fall in love with them
- After a month or two, they tell you that they want to leave the command base, but their superiors said that you must pay
- Tell you to help them with money to pay and come back to be with you.
- Collect the money through a friend and run away.

### **When the military dating format is used**

Depending on the client they are chatting with, they know when to use the Military dating billing format. These are the signs they watch out for, before they make use the military dating format.

- If the client is an elderly woman or man
- If the client doesn't keep too many friends (because they can ask them about the person they just met online)
- If the client is an introvert.

- If the client have been scammed before or know about Nigerian scammers.

All these are what they check before they send you the military format letter.

### **Mistake Scammers Make When Using the Military Dating Format**

#### **Chatting every time of the day.**

When they do this, it should make people suspicious of them because as a soldier they should have a limited amount of time they spend online. They know this so they make sure they limit how much they chat.

#### **Grammatical Blunders**

Well good news is a really large number of yahoo boys do not use grammarly. Everybody in the US or British military must be properly educated so once there are grammatical blunders, yes everybody makes mistake but when it comes to online chatting, it raises the first red flag and it's best to become suspicious of a person you meet claiming to be in the military, 1 red flag is enough because one can never be too careful when it comes to people online.

#### **Conclusion**

The military format work and feeds off emotions, sympathy and love. My advice, if you meet a military man online, I would say, be weary of him. Yeah you love soldiers and they fight for your country, true but also put yourself first, consider your mental and emotional health before going ahead to indulge a conversation. If you do start a conversation and become friends and lovers, and the time for billing comes, insist that you meet a family member of theirs first, let them know that you are doing that for your safety and that if they love you then they will understand. They will

come up with all sort of lies, still **insist** on meeting a family member, you can be in love and still put your foot down about being cautious.

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## **Oil Rig Scamming Format [How it Works and How to Protect Yourself]**

I am going to talk about the oil rig format and show you how it works. If you are looking to know more about oil rig scamming format or looking to protect yourself from oil rig scamming, then this topic will help you achieve that.

This is one of the best yahoo formats because it doesn't require phone calls, video calling, and all because a rig worker is far away in the deep sea. But it is also quite complex and it requires a lot of intelligence from the scammer.

### **The aim of this oil rig scamming format is simple;**

- Find a woman or man on a dating site
- Make them fall in love
- Collect money from them

It's quite the same with most of the other formats right?

But when doing this – just like the dating format they must pretend to be an engineer working on an oil rig somewhere around the world.

Let me show you how this format works [Exposing the oil Rig Format]

### **How Does the Oil Rig Scamming Work?**

Let's say a yahoo boy is using the oil rig in the North Sea, that will be his location till the format is completed and he has his money.

So how exactly do they start with this format?

Let me show you the steps.



## Register on a Dating Website

Just like the culture when it comes to bombing or working clients, they need to be where their clients would be. They won't get clients from their house, so they need to go online and find these clients.

I have already listed some of the best dating websites that they find clients **on an earlier chapter,**

But for the records, here are some of the places they find desperate clients to victimize;

- Facebook
- Instagram
- Twitter
- LOVOO
- POF
- And other dating websites and apps

## Creating a Stunning fake Profile



### A fake ID card to make the profile real

I have explained how they create a stunning profile – whether fake or real and I have also explained how to identify a fake account.

They often make use of a male profile since women can be easily deceived into believing them faster and since there aren't a lot of women working on the rig. There are plenty of places for them to get pictures for the scam – which I have explained in the Dating billing format.

They have to come up with;

- Good white name

- Complete profile address
- Likes and Dislikes
- Future plans for having kids or not
- Interested in divorced women/single women.

Basically they just have to make their profile look really good and sweet and then it'll be easier for them to get women clients from any dating platform.

### **They pretend to Be Widowed or Divorced**

One of the best ways they gain the trust and empathy of client is for the scammer to claim that he is a widower or that he recently got divorced. That way it looks like they already have the experience of marriage and it attracts women who are looking for a serious relationship.

They will claim that they are lonely oil rig Engineers, looking to fall in love again. The idea of the format would be to fall in love with someone and get married again.

### **Flattery**

The next move is to start saying really flattering things to the woman and to get her to gradually begin to fall in love.

Here are some tactics they use while sending clients messages;

- They don't write to her all the time, it should always be in the evening. That way, she won't suspect that he is not a person without an actual job.
- They say they are from Canada, South Africa, Germany, England, Ireland, or the USA.
- Then they say they have a child who is in the boarding school or staying with a Nanny.

- They talk about their plans for the future – and how they will love to spend the rest of their life with her in the future.
- When they notice that she has fallen in love, send her flowers, sweet messages, and videos.

### **Lie about their financial condition**

This usually comes after they've sent the client flowers or any kind of gift. Once she receives the gift, then it is time to use the billing format.

They will tell the client things like *“right after I sent the flowers and use my credit card on the website, there was a reported hacking attempt. Because of that, my credit card was blocked.*

*Since I work on an oil rig, it will be difficult to have access to a credit card right now. Asides from that, it takes time for a new credit card to be made.”*

Why are they telling their clients all these?

It is to find the perfect excuse to bill their client

What are the common excuses to bill a client?

### **Using the Billing Excuse**

Now they will need to find the perfect excuse to get money from their client. There are so many lies to tell to collect money from clients, so there's really no specific line of words that they use but. I will be listing some lies that they tell:

1. They need money to purchase some tools for the company on a project. The money is locked in their account at the moment, and they can't access their account.
2. Their child needs his feeding allowance ASAP, and they need help.
3. Their child is sick and they need to bribe their way for leave to see him.
4. They need money to settle a debtor, who is threatening to hurt their child if they don't pay up before tomorrow.

...and many more other lies and so called life problems that will begin to arise right after they tell you that their card was blocked and in all of these, you can see that it is all about providing the account details of someone else to receive the money.

### **A Picker will Collect the Money**

Once you agree to give them some money, they will send you a foreign account (Canada, US, England, etc) to send the money to.

### **Re-bill the Client or Move Ahead**

Now the danger of this scam is that the client won't even realize that they've have been scammed which means that they will continue goading them and after a little while they will most definitely cook up another lie to tell and get the client to send them money a second and even third time or they just dump that client and go on to look for another one.

### **Commonly asked questions and answer.**

- Client: Why don't you borrow from a friend?

- **Answer:** I will understand I was sending flowers to a lover – which I am not supposed to do during work hours. I don't trust anybody here, and the sea is not far from us. They might just toss me inside and pretend I never exist. I need to leave here ASAP.
- **Client: Let me send it to your child's school directly**
- **Answer:** It should have been possible, but they will suspect something is wrong and won't believe it was for the child. They can't reach me on phone due to technicalities, so how will they know I paid the money for my child?

### Conclusion

I have shown you what is oil rig scamming, and how they use it, or rather a general base concept of how it works, so ones you start to see things and scenarios that look like this then you should know that something fishy is about to go down, my best advice?, block the person with immediate effect.

## **The Medical Billing format**

This format works so well because nobody will suspect anything and the material needed can be forged easily. If you want to know about the format, then continue to read. That way, you will understand the tactics behind this billing format and how you can avoid the medical billing format.

## **What is the Medical Billing Format for Yahoo?**

It is a billing format that makes their clients believe they need medical attention. Like I said I had to go undercover and learn how this is all done. The person I saw use this format acted like a young man with lots of business prospects he made his client believe that he had so much to offer and earned her trust and love.

The real thing about the medical billing format is that it can be used under the guise of a Male or a Female. There is no difference between whether a client is a man or a woman either.

## **Steps used for the Medical Billing Format**

### **Finding a Regular Client**

Any client is okay, there is no specific type of client meaning that anybody can be a target for the medical billing format. As long as you have a good steady income

My source said *"I met this client on POF. I was chatting with her and she was responding so fine."*

*After that, we started to know ourselves better. The process of getting to know yourself better is helping you to build trust. Once your client can trust you, they can do anything for you*

*Most G-boys make the mistake of trying to bill their clients after a few days – it doesn't work that way. The best thing is to continue building trust for like a month or 2 months – that is if you want to use this type of billing format. Keep getting to know them in a genuine way; this would help this medical billing format to work very well.”*

So they get a client through any of the methods I have already explained before in the Dating Format.

After getting to know a person and steadily chatting for 2 months and you find out the person isn't real, it will be heart breaking, but at least you didn't lose money as well, that would be double heart break, especially if you had to go to lengths to get the money to help that friend or a lover. So pay attention to this format.

### **Traveling to another country.**

They usually pretend to be a citizen of a good country like Australia, Singapore, Canada, the UK, or America but never the same country as their client.

After like one month of chatting with the client, they make them understand that they are traveling to either South Africa, Kenya, Tanzania, or another country for a tourist sight-seeing or for work (depending on the kind of job they say they do) they sometimes also include Nigeria in their list if they don't have a picker in any of those countries like South Africa, Kenya, etc.

*(Note: As long as they have a picker, they can always tell you they are travelling to any country at all.)*



## **Use of Photoshop:**

They use a photoshop to design the following;

- Fake Visa
- Travel documents
- Passport

Once they have all these, their client will believe that they are really traveling.

Now for the next step, the truth is that it works just like the dating format.

With good graphics design skills, they can Photoshop an image of themselves having fun with elephants, giraffes and even send videos of Tigers and Lions, etc. that is if they said they are traveling for tourism

Now for those of them that do not know how to use photoshop, they hire a graphic designer to help with their con.

## **Fake Illness or a Huge accident**

They go offline for a few days and come back with an emotional message asking for help. They will say that they caught a very deadly disease from the people staying in the country and you have been hospitalized or that they were involved in an accident and as proof, they will have the graphic designer look for an original image of someone in the hospital and clone their face over the original face in the picture. That way, it will look real and believable.

**Then send their client following;**

- A fake medical bill,

- Requirements for discharge
- A Promise to refund their clients the money once they are able to get access to their bank account.

These two things are usually what they need to complete this format and bill their client using the medical billing format.

An example is:

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**A Well Edited Image for Accident Format.**

*Dear Love,*

*Today is the saddest day of my life and I feel very frustrated and suicidal. I hope you're doing great in your end.*

*The last money in my bank account went into an investment and I'm not sure how the investment will turn out. The few days we've been chatting inspired me to invest, even though I'm not sure what the future will look like.*

*To the subject, I was involved in a car accident recently and fortunately, I survived the severity but injured myself. I know this is hard to ask but the hospital bills is quite high for me, especially considering the recent mini importation I ventured into.*

*The bill set by the hospital [put the hospital name here] is \$1,650. I've raised \$300 and I have deposited with the hospital. The doctor says I'm due I'm due to leave in a few days and that I have to hasten the payment for further treatments to be administered.*

*My love, I'm begging for your assistance. It will also interest you to know that I didn't write you this message. I dictated for another person because I feel so weak at the moment.*

*Kindly get back to me. Thank you*

*URL to the news of the accident: (Add link to a fake accident news in your country here)*

*Your lover,*

I believe some people have even seen this exact same message before after all, it was used by someone I know. This is just one example from the hundreds of other ways they can twist and turn and tell the story.

### **To make this format work**

When they start off with their client initially, they usually do the following.

1. Promise them a better life when they meet.
2. If they are looking for a husband or wife, then they promise to marry them
3. Promise them that they will open a business for them

4. Take them on Vacation when they come back
5. Basically make sure they fill their minds with dreams and aspirations.

There are two ways to fake an accident.

1. Use of makeup.
2. Use of internet pictures.

The best option is the use of makeup, for if the client asks for more messages and probably a video call.

### Conclusion

*In conclusion I believe that you are aware of this scam you can avoid it by being cautious and suspicious of people and friends and lovers you meet and make online when they tell you they travel for work especially when they happen to fall ill or have and accident where they have traveled, believe me out of a hundred cases, only 2 are true the other 98 are all scammers, so no matter how attached you are to that person ones you see this format used, walk away, block the person, delete the number and report the account, it may be hard to do something like that to somebody you have started caring about, but trust me at the end you will still be heartbroken and would also have lost a huge amount of money. STAY ALERT!!!*

## **CARDING**

*(Note: This is mostly important for people with online stores of any kind).*

Carding has so many definitions. In this context, carding is the process of trafficking credit cards and other related information online. Extensively, it is the process of billing top websites like Amazon, Nike, Flipkart, iTunes, etc. That is, one can purchase or carry out any transaction on these top platforms without paying a dime. Most times online scammers carry out carding through clients they meet on Instagram, Facebook, Yahoo mail, etc. Simply put, Carding is part of the credit card frauds used on the internet. Carding is not something very many online scammers do, so a person that does carding is called a **Carder**.

*(Note: carding is something that people from around the world know how to, and do, everywhere in the world)*

## **History of Carding**

The origin of carding is in the U.S. in the 1980s, during which the BBSes (Bulletin Board System) was rampant. The U.S. natives widely practiced carding, and thousands of carders were arrested in the 1980s by Operation Sundevil launched by the United States Secret Service.

The drops were often unused houses or any suitable location. As time went on, characters such as The Video Vindicator helped to boost carding by writing articles to help the carding family, network, industry, forum, call it whichever but point is that carders and carding is one online scam that to practice you have to be part of the group anonymously of course.

During the 1990s, a new dial-up account by name 'AOL' (America Online) arrived in the country. A new carding known as the AOHell software equally set in

and was used by carders to tear unsuspecting people apart. During the 90s, the carding industry made an estimated \$500,000 and \$2 million in the respective years.

Between 2000 and 2007, attempts by various agencies to shut down the carding industry have been in vain. In June 2005, the world witnessed a dread attack on personal information. A credit card company known as CardSystems was hacked, and enormous credit card data was stolen. You could imagine how rich the carding industry became at the time. Thousands of carding forums came alive, and all the stolen credit card details were sent out as gift cards amongst online scammers.

Between 2008 and 2018, numerous there were numerous arrests of carders, and several carding forums/websites were taken down by security agencies.

In 2014, Group-IB reported that Russian cybercriminals alone were likely making \$680 million yearly. Think of what carders in the entire world could have been making as at the time, \$1 billion? I'm sure by now we should be talking about \$2 billion yearly.

Today, we are living in an advanced world with advanced carders. For carders to card they need card details, CC(credit card) or DB(debit card).

#### Ways they obtain card details for carding include:

- The Dark web
- Working clients
- Rapport with Card Operators
- Phishing
- Hacking

## **The Levels of Carding**

### **Newbie:**

It is the first level a carder attains in the carding industry. They sometimes call it the newbie level. Just like the name, this stage is the beginner stage of carding, carders at this level only know how to card small items of about \$10 from Amazon and the moment they can card Amazon, they are ready for the next level.

### **Intermediate**

Those who are experienced qualify for the intermediate level. Here, at this stage they begin to use VPN, BIN, CC, etc and belong to at least five carding forums on the dark web. They've also mastered how to check CC balance. The least amount of items to carders of this level should be able to card is \$50 and up to \$100.

### **Pro**

About 47% of the carders worldwide belong to the pro level. Carders in pro-level can card up to \$1,000 in a day without being traced. They know how to program and hack CC details online. They own fake websites for phishing card details and carding is their means of livelihood.

### **Legend**

Legend carders are the admins in carding forums all over the internet. They often serve as the middlemen or escrows whenever the pro carders want to carry out transactions between themselves. For example, a carder in the U.K. who wants to buy CC from a carder in France, the U.K carder will not be able to trust the French Carder.



So, the legend will receive the money on behalf of the CC seller. When the CC buyer says the details (could be BIN details) are okay, the legend carder will release the payment. He will also take a percentage of the money.

## **Tools Used for Carding**

### **VPN or Socks**

VPN stands for Virtual Proxy Network. Used for hiding IP address and changing location of the device being used for carding.

### **M.A.C. Address Changer**

MAC stands for Media Access Control. This is like the uniqueness of every Network Interface Card (NIC).

A MAC address changer allows for change of the MAC address of the NIC.

### **RDP**

The RDP is an acronym for the Remote Desktop Protocol. It is used for connecting to the computer of the geolocation of the victim with the CC they are targeting.

### **CCleaner**

The CCleaner is used for cleaning cache files and cookies from the browser.

### **Mobile Phone or P.C.**

A mobile phone or a pc can be used, and all location features are disabled.

## DROP

Drop simply means the shipping address which is used by the carder during carding. If they are carding with a US credit card and the shipping location is in Nigeria it may raise red flags so they use a US address as the shipping address then a picker (I already explained who a picker is earlier), friend, or relative, in the US to pick up the delivery.

There are also companies that are used for DROP. They are in the US, and they pick up and ship the goods to the intended location.

## BIN

BIN mostly used when they don't have a complete CC. BIN means Bank Identification Number and it the first four digits of the CC number. In most cases, it is usually the first six digits. An example for people that might have just opened an account, if the card number is *1234 567890111213*, the first 4-digit code being *1234* is BIN.

The BIN is also used to generate a virtual card for carding. Although it is an advanced level of carding.

## CC Details

Credit card details, it is the essential requirement for carding.

### The three types of CC used by carders

- Regular CC
- Partial Full CC
- Full CC or CC fullz

### Details used from Regular CC

- Name:
- State:
- Address:
- City:
- Postal Code:
- Telephone Billing Number:
- Card Number:
- EXP.:
- CVV:

### Partial Full CC

They card sites like PayPal with these extra details.

The partially full CC included to the regular CC details, including:

- D.O.B.:
- SSN:
- Mother's Maiden Name:

### Full CC or CC Fullz

The extra details in full CC added to regular and partial full CC include:

- Bank Name:
- Account Number:
- Routing Number:
- Bank Number:
- Drivers License Number:

- CC PIN
- Statuses of CC

## **Types of VISA Credit Cards Used for Carding**

Visa cards are the most used cards for carding because of the Non-VBV type of cards. We have the V.B.V. and the Non-VBV.

### **VBV**

VBV means Verified by Visa. This kind of card is useless in carding unless they have access to the phone line or email of the target. The VBV CC requires that you pass through security authentication, which could require SSN (Social Security Number), D.O.B. (Date of Birth), OTP (One-Time Password), etc. to proceed with any transaction. It is not suitable for carding unless they have the card owner as a direct client in the palm of their hands and have all of the information needed.

### **Non-VBV**

It is the CC that is mainly used for carding. It does not require security questions to proceed with transactions.

After every necessary tool for carding has been acquired they move on to:

- Register for Any Online Market
- Start Carting
- Enter Payment Option
- Order Item

The delivery man will ask for a means of identification so they design and print a fake I.D. card because trust me, the couriers do not thoroughly check for I.D.

### **Sites that are Carded**

- Amazon
- iTunes
- Apple Store
- Google Play Store
- Retails stores online
- Spotify
- Alibaba
- Aliexpress
- Walmart
- Gift card Stores
- CashApp Carding

*(Note: Basically there is no website that can't be carded. As long as the website supports online payment with credit cards, the carding method will work as long as they have the tools.)*

### **Conclusion**

I know it may look like I am teaching how to card but the point of stating all these steps and tools used is so that one will know and do a better job at keeping their cards secure and safe to avoid being wrongly accused of fraudulent acts and getting into trouble and also to educate people on the type of cards to get from the bank.

## **Bitcoin Billing Format**

Whenever an investment is mentioned, lots of people want to dive in, invest, and double their money. Since the arrival of Bitcoin, there has been the rise of the Bitcoin billing format which is a Bitcoin scamming format for money. Moreover, thousands worldwide have made thousands and millions of dollars without getting caught.

In this article, I will expose the format used to convince people to invest in Bitcoin and scam them in the process.

### **Requirements for Bitcoin Billing Format:**

#### **BTC Wallet**

A BTC wallet is like a bank account, but several Bitcoin features differentiate them. A BTC wallet allows users to link up with their cryptocurrency and use it for any purchase around the world.

#### **BTC Address**

Since we are dealing with Bitcoin, a Bitcoin address is required. A Bitcoin address is like an account number. Without an account number, there will be no way for people to make payments into a bank account. This is equally the case with Bitcoin clients are expected to make payments using the BTC address.

## **VPN**

The essential thing scammers discuss is the location and they do not want any silly scrappy news and contents to trace them so they always use a VPN to hide or redirect their location.

## **Email Address**

The email is where yahoo boys have their origin, especially from the yahoo mail. Basically, the email you use is your origin and what defines everything you online and likewise these scammers, only that they also use emails that bear fake names.

They can purchase email addresses or create multiple email addresses using a VPN.

## **Bitcoin Billing Scam**

### **BTC Website**

A BTC Website is where they take it up a notch by building or cloning a Blockchain website where they buy and sell Bitcoin. Everything on websites like that are fake and only used to collect your money and bank details.

Always check reviews of any strange looking Bitcoin website and always cross check the spelling of a well known Bitcoin site link sent to you by email or by a friend on social media.

## Ransomware Scam Format

This is really important not very rampant but very important to be careful and watch out for. The first Bitcoin billing format is the use of ransomware to attack clients. Since people download a lot without being mindful of what they are downloading, it is straightforward used to trap them and make them pay for that carelessness.

Once the virus is on the target's computer, it locks the computer and the scammer who sent you the link or email with the virus will request for money through Bitcoin to give you the password to access your device again. Remember it's a virus so restarting your device will do you no good and because your device is locked you cannot get rid of the virus until you have access to the device again. This is just the beginner scammers anyways.

Now to we go in depth to how the Ransomware Bitcoin Billing Format is used by professional scammers.

They create a website and stock it with important things for download. For example, if Rihanna releases a new song now, they will immediately upload and make sure that they have good SEO. Once a target clicks, downloads, and opens, it infects the computer. The software will ask the victim to input a password that they do not know and they will provide a BTC address for the client to use in making payments in order to obtain the password, it's like kidnap only digitally.

Now computers are usually more targeted because a lot of us do major work on our computer and while the only option you have to over ride the virus is to factory reset, nobody would like to lose very important files on their company system or a project they have been working on for the past months on their Pc that is supposed to bring them more money or for whatever reason, files we save on our computer are



usually very important and these scammers know this and also know that a lot of people will be willing to pay to save their documents and files.

Make sure not to download things from links sent to you via spam emails or from friends on social media unless it is a friend you know in person. If you must look at the name of the website and input it in your browser by yourself instead of following the link, it might seem stressful but that little stress will save you more stress and a lot of money.

### **Fake Bitcoin Website Format**

This method uses a sort of multiple email sender. They collect as many emails as possible. Craft a website grammar that is convincing and that will tempt the email owner to click on the link and while they lie in wait ready to cash out.

Once the client inserts their original details, they are able to see the client details which can be used to hijack the clients accounts. Now to do so, the HTTP protocol must not be secure. This will allow the website to communicate with the Android phone seamlessly. Always check that the website or the link you are opening starts with HTTPS and not HTTP, the “S” means secure, signifying that the website is a secure website.

Also, they put up fake items for sell on the website and make the items appear so cool that nobody would love to ignore the item and indicate that the website accepts only Bitcoin payments in an attempt to encourage BTC transaction in the world. Behind the scene this fake website is designed to store user data and channel clients’

Bitcoin to their account. Avoid websites like that, no matter how good the offer might seem.

## **Dating Billing Bitcoin Format**

The dating billing format is one of the most widely know yahoo scam formats worldwide. For this to work, they fish for clients on dating sites and social media and craigslist.

After finding a client, they follow the usual dating format I already explained earlier. It's basically the same thing only that with this format they say they are forex traders or Bitcoin traders and use whatever format they prepared and get you to send them Bitcoin or follow a link they have prepared to use and rob their clients of their money instead of asking them for money or bank details as is the usual way.

**REMEMBER TO AVOID LINKS SENT BY PEOPLE YOU'VE NOT SEEN BEFORE IN PERSON EVEN THOUGH THEY ARE FRIENDS YOU HAVE MADE ONLINE, AVOID OPENING LINKS FROM EMAILS THAT ASK YOU TO DOWNLOAD A NEW MUSIC OR VIDEO OR CHECKOUT PRODUCTS AND SAYS TO CLICK THE LINK, DO A DIRECT SEARCH WITH THE NAME OF THE WEBSITE ON THE LINK, REFRAIN FROM DOWNLOADING THINGS FROM SITES THAT ARE HTTP INSTEAD OF HTTPS TO AVOID RANSOMEWARE ATTACKS.**

## **FBI Format**

Were you surprised to see FBI format for yahoo? Are you wondering how the FBI format for yahoo works? Well I'll explain it all.

As the world ages, new ideas sprout and when you are not aware of them, you lose. Being that clients are now aware of some of the quick formats, scammers have to improve as well.

This topic discusses the infamous FBI format for yahoo; just like other yahoo formats I've explained in this book so far. It further discloses the FBI email address format and the FBI format for blackmail. Extensively, you'll find some examples of the fake FBI warning messages used.

### **About the FBI Format**

The FBI Format is a multimillion-dollar format and a subcategory in the multibillion-dollar internet scam industry. It works in the same way as the blackmail format, since it involves blackmail.

This FBI format for yahoo is a format usually deployed for clients that won't or have refused to pay the person attempting to scam them. It is usually used as a last resort, as most blackmail are usually used. The only difference between this and regular blackmail is that it involves impersonating the FBI. In the last two years, scammers practicing the FBI format can boast of \$7,000,000. Surprisingly, the figure keeps rising, and experts expect it to reach over \$20,000,000 by 2025.



A Picture used for FBI Format

### How the FBI Format Works

This format is applied in two situations which include the following:

- Stubborn clients that won't pay.
- New but smart clients.

It is most effective on stubborn clients.

How can this format be used for money? It is quite simple actually!

They find a client – new or old, and threaten to deal with him/her. Why this format is golden and always works is because other methods can comfortably

accommodate it. For example, dating billing first, blackmail format, etc. all these formats permit scammers to apply this format on clients.

This format demands the FBI format for blackmail which, of course, is present on this page and the fake FBI warning message.

The yahoo boy will forward the message to the client, wait for as long as they have to for a respond and follow up. Don't worry; I'll highlight all the necessary steps and requirements that are used for this format to work correctly so you can identify and avoid them.

First, let's consider the appropriate requirements.

## **Requirements for FBI Format**

### **Fake Email Address**

A fake email address is a vital requirement in the FBI format for yahoo. In most cases, a burner email address is used because it collapses after a particular time. That notwithstanding, normal email addresses still work but are usually not recommendable. For instance, if the address is not convincing enough, it will be difficult to bill more clients. How do they make a client fearful? They get a custom FBI email address as you see below:

- FBI@gov
- security@gov
- FBI@crime
- OfficialFBI@national
- FBI@security

Anything similar to any of the above mentioned usually make clients fearful as the FBI will never email anyone just to say hi.

## VPN

Using VPN for the FBI format for yahoo is not necessary, especially when using a burner email address. Nonetheless, one is always ready and available just in case. After all, the primary working tool for scammers is the VPN.

## Grammarly Premium

The free account from Grammarly is “useless”. For the FBI format they usually download and install Grammarly in whatever device that is being used for the scam. Then they migrate to the premium account or buy a premium Grammarly account from the black market. they set the *Language to American English, because as an FBI agent their English cannot be wrong in anyway unless they’ve blown their cover so with that* everything is ready.

## Fake Bank Account

Being that this format mostly targets U.S. residents, bank name are custom names. The bank name must have something to do with the FBI for them to convince the client better. So they create fake bank names and attach to it the account number of a picker that will receive the money and send it to them.

## BTC Wallet

BTC wallet is an alternative for a bank account. It is a proven way of hiding your identity while billing the client. BTC for yahoo now poses question marks as lots of clients are now smarter but still a lot of people still fall prey, especially the old

people who are more fearful and people with 1 or 2 criminal activities going on in their life.

## **Photoshop**

Photoshop is used to create fake FBI documents to show to clients as proof of case files against them.

## **How The FBI Format for Yahoo is Done.**

- They Connect with a client
- Request for money.
- Use another account to blackmail
- Send the fake FBI warning message
- Cash Out

## **Connecting with a Client**

As I have already said earlier, clients are gotten by using any of the billing formats. For example, they can connect with a client using the Dating billing or any other billing format at their disposal, although some methods do not work with the FBI blackmail format. Some of such include Amazon carding, iTunes gift card carding, etc. The reason is that neither of these formats requires direct contact with clients.

After finding a client, they gather personal details from the client at the start because they will need those details for fake FBI warning message using the FBI format for blackmail.



## Request for Money

After running any preferred format, they try to bill the client.

*(Note: They know that the FBI format will force clients to pay. So they do everything the way it's typically done and wait for the client to become stubborn or act too smart while they use the other regular billing formats.)*

Once they've notice that the client is not complying, they try to be friendlier and get even closer. Why? It is essential because the client cannot be aware that the same person is the fake FBI agent sending him/her the FBI warning message.

## They Use Another Account to Blackmail

If the client's stubbornness persists quickly they quickly set up the requirements stated above. Now they start the FBI format for blackmail by leveling things against the client. Making sure that the use of the personal details acquired like client's Name, Address, etc, through the first fake account do not mention anything that'll make the client suspicious that it is the same person attempting the blackmail, so they also still use the old billing account to check up on the client while running the FBI format on him/her with another account.

*Do you understand? If you don't understand, check on the website and Send me an email.*

Meanwhile, as you read on, you'll find the FBI format for blackmail using the FBI email address format. The email address format is better than the FBI text message, phone call or social media messaging format.



## The Fake FBI Warning Message

After sending the client the blackmail using the FBI email address format, they become afraid. Especially if the target is an old man or woman.

They will forward the official fake FBI warning message. An example of the warning message format is available as you read on

## Cash Out!

The excellent source for cashing out is BTC wallet because of the untraceable nature of it. Although in truth, these days a bank account is hardly ever used because security agents can trace the identity of the account owner but with BTC, they are safe. However, if they happen to know a bank worker who is willing to work with them and can give them a custom bank account name like 'FBI Govt', 'FBI Crime', 'FBI International', etc. Then it's better and more secure and increases the chance that most clients will fall for the scam.

Take a look at an example of the FBI blackmail format and the official fake FBI warning message below. Now remember when I said *"that's if the client has already sent money to them then it makes this format work even more"*? Now see why....

### Fake FBI Warning Message 1

*"SUBJECT – Your Time is Up!"*

*Hi, Mary Ken*

*We have received information that the money you transferred to a certain {insert name} was used for a scam operation and as that, you have been charged with an offence of being an accomplice to a scam operation that made an American citizen by name {insert any name} to lose over \$200,000.*

*I have been charged to handle your case and prosecute you according to the laws of and consitution of the United States of Amercia. I understand the nature of the transaction but remember that the law is an ass – of which I see you are truly innocent.*

*Here is what I want you to do. First you must not disclose this email to anyone. If you do and this information leaks, I will find you personally and pass brutal judgement on you before I also go down. Secondly, You'd have to compensate me for my efforts in making sure that your file case would get missing; that is the only way I can be of assistance.*

*You know how corrupt the bureau is, and discarding your case file would also involve others who would assist me in making sure the case is dead.*

*As a result of this, I am giving you an opportunity to pay I and my team a certain amount of money to enable us execute this immediately. We know you are innocent, but all evidences are pointing that you sponsored the scam operation. Just to let you know, the bank has cleared it off from your statement and we have the only copy that has it.*

*We would need just \$1,000 worth of BTC paid before tomorrow by 2 p.m. into the address below;*

*BTC Address: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX*

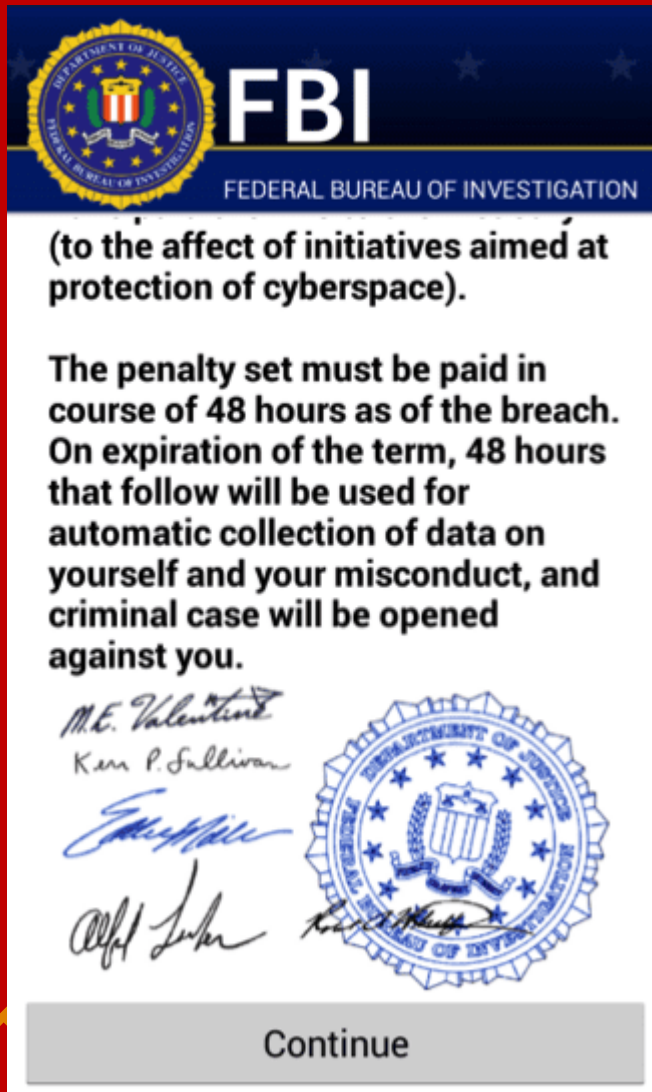
*Amount: US\$1,000*

*After 48 hours, I shall have no powers to suspend and eventually cancel the agency's operation.*

*Sincerely Yours,*

*Robert S. Mueller, III*

*FBI Director*



**A Sample of the Photoshopped FBI Warning Message**

## **Fake FBI Warning Message 2**

*OFFICER PETERS SANDERS LAWRENCE*

*Division 7*

*Special Fort 6 Agent*

*Nile Lane*

*Fake FBI Warning Message*

***“SUBJECT: FBI – Murderer Offence, To Be Shot On Sight***

*Dear Mary Ken,*

*It is umpteenth time the agency is messaging you regarding a murder in St. Allen. We recently recalled the murder summary document from the court being protected by the Federal Rule of Criminal Procedure 6(e) concerning a murder case pointing to you.*

*The documents, permitting the FBI to eliminate you on sight, neared being signed but we recalled immediately considering the laws of the human right violation. However, the agency, deeming you a murderer, has withdrawn your fundamental human rights.*

*Being that we are yet to receive a response from you, I, being the fort head command, have halted the operation. Regarding the pressures from the bureau, the agency is moving in on you using every available and sophisticated tool within our*

*disposal. It may cost your life, but the agency will not be responsible for the loss of your life.*

*FBI Case No.: 4578DG*

*Criminal's Name: Mary Ken*

*Local Case Number: 367G7HD*

*The agency has 48 hours from the moment you read this message. Note, the moment you open this message, the agency is alerted.*

*You are to suspend the operation by making payments into the details provided below*

*BTC Address: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX*

*Amount: US\$3000*

*After 48 hours, I shall have no powers to suspend and eventually cancel the agency's operation.*

*Sincerely Yours,*

*Robert S. Mueller, III*

*FBI Director*

### *Conclusion*

If after you have sent money to a certain friend or lover you met online and you get an email that looks like the first example. It is definitely a scam, the FBI email

and the person you sent money to is all a con, immediately block that person. I always say block and not stop chatting with or go and give the person a piece of your mind, just report and block the person on whatever platform you met and chat through, but it's best not to send money to anybody you meet online and you can't make live video calls with, it doesn't matter how much good friends you've become. If the FBI contacts you and says you're in trouble but they can help you get out of it but you only need to pay, ignore every document, every picture, and how the genuine the email or the stamp is, I promise you it's all fake. Of all clients, old clients are the people that this format is used on the most so you really should get your parents and old folks a copy of this work.

## **Grant Format For Yahoo**

Today I will be very brief in writing about the Grant format in yahoo, for yahoo boys this is one of the best yahoo formats this year.

According to Investopedia, Grant is money from the government whether federal, state, or local government, given to someone for a beneficial project they are working on. It is like a gift and doesn't come with repayment just like a loan. So once the government gives a grant the money can be used as you wish as you are not expected to pay back the money.

## **Grant Format Major Targets:**

- European Countries (Germany, Finland, Denmark, Netherlands, etc)
- Canada

- The United States
- Great Britain
- In some cases they also look for clients in places like Singapore and Israel

When it comes to Grant format for yahoo the job is to work clients on places like Facebook and Instagram, and Google+ then start cashing out.



A fake grant certificate

### Reason for using the Grant Format

I already told you that Grant Money from the Government is just like free money to whoever it is given to, a massive ton of people like free things.

**People don't suspect it much**



When the grant format is used to work, anybody they promise that they can help you get a grant from the department of finance in Washington or whatever department is responsible for giving grant in your country, when you ask “how” then they tell you the plan and what you need to pay for processing fees,

### **It is easy to write**

### **It can work for both young people and Adults**

A lot of young people are looking for grant money to spend. Most young people claim that they are working on a certain project so when someone promises that they can get a grant from the federal government it will make them happy.

### **Tools used for the Grant Format**

I will discuss how they use the grant format for scamming. There are websites that are exposing this format but if you follow the procedures I will highlight here, I can promise you that you will be able to completely avoid this scam because this is the latest update.

### **Advertising**

They create an advert to advertise that they help people get grant from the government. It can be an outright advert on a website that will redirect you to their own website or put in the bio of their social media profile or social media group page.



## New Email Account

This is the first step since they use email address to collect inquiries from people that saw their advert.

There are two types of account;

- Gmail Account
- Custom Account

For the Gmail account the domain will be ending “@gmail.com”. ones you see that at the end of an email that claims to give grant then you should know that it is fake, but for experts here is what they do, they use the custom domain accounts.

The custom domain account they go to a website like “Namecheap” and buy a domain that looks like this “getgrantmoney.com”

So when they want to write their email address for people to contact them, they will write something like “send an email to “contact@getgrantmoney.com”. Now you see that it looks so real?

## A Designed website or open a Good Social Media Page

Most time it is a single page website where they explain how they can help people get grants and the people will pay them a token sum of money, sometimes they don't even ask for money first.

They will list out the steps it will take, so the most important part is just to drive people to their website and put an email for communication.

For those who don't have money for a website, they open a good social media page and make sure that the social media page is looking sharp, Make sure they have

a nice picture of themselves and showcase testimonies of people that they've helped, all fake.

## **USA Phone Number**

They get a USA phone number since it will be very weird to ask people to contact them, and they have a Nigerian number and claim to be in and from the USA.

There are several applications that allow them to get a USA phone number, so it is easy for them to just get one. The USA number is used mostly on Whatsapp.

Always call and ask to speak with them via voice call or video call....and listen out for the African accent. Although some of them have very good American accent. So I suggest you insist for a video call.

## **They also get clients from places like:**

### **Facebook**

It is always preferable for them to hack someone's Facebook account that will be easier for them, since they will just target all their friends and families and also the older a Facebook account is the more genuine it is believed to be.

They also visit Facebook Groups that talk about grants, research, and investments from the government. That way they can post their advert and attach a phone number you can reach them through.

For those that have a website, they even run Ads on Facebook and direct them to the website where you will put down your email address. That way they can always be in communication with you.

## Instagram

On Instagram, it is almost the same thing with Facebook. A hacked IG account with lots of followers is always ideal and then they can grow their own by posting under posts that talk about grant and funding or just generally any post with a lot of comments.

## Google Adverts

This is basically for those that have the money to invest in this business. People who already have websites are the ones that use Google Ads.

- They will create a design
- Visit Google's Ad Manager with their Gmail account
- Fill out their information
- Set up their Ad
- Make Payments with a card, theirs or someone else's.
- Then their advert will start running on all websites in the world that they can pay for.

That way, they will get enough people coming to their website and indicating interest.

## Youtube

There are lots of channels that talk about investment, funding and grant, these are perfect places to get the right client. Once they see such a video, the next thing they do is just to comment immediately with their advertisement and email and they also follow the channel of the person, so that they can be among those that commented first.

Being among the first to comment will also help people to see their post.

### **A Sample Grant Format for Yahoo Message.**

*"I am writing to congratulate you, because you pay your income taxes on time, you have been awarded a free \$15,500 government grant! To get your grant, simply send us a message at [stevenconley@grantmoney.com](mailto:stevenconley@grantmoney.com), then we will request for your checking account information. Once processed after sending the required information, and we will direct-deposit the grant into your bank account!*

*Please make sure you keep this information safe and never disclose it to anyone till we complete our processing and final documentation.*

*Once again, congrats*

*Kind Regards*

**Steven Conley**

**Secretary to the Documentation Officer**

**United States Treasury**

*(Note: they make sure they confirm the name they use from Google)*

### ***Sample Message 2***

*"The United States Government is giving out the sum of \$500,000 as a grant to citizens who have consistently paid their income taxes on time. This grant is part of the administration's vision to reward citizens who have helped the government generate internal revenue.*

*If you think you are qualified for this, please send your proof of tax, alongside your ID and other credentials to the email [governmentgrantfund@gmail.com](mailto:governmentgrantfund@gmail.com). Please*

*note that selected participants will be contacted privately via email for further direction on how to proceed.*

*Thanks for your participation and wish you the best of luck with your application.*

*Kind Regards*

*Steven Conley*

*Secretary to the Documentation Officer*

*United States Treasury*

### **How the Billing is done**

After working a client with this format, some people will message them and would want to know more, so here are some things they do.

### **Ask them to pay for Authentication and Verification Fee**

They bill clients with asking them to pay for the authentication fee. Immediately they congratulate you on being selected, they ask you to send your documents (Passport, ID, Tax report), and you Pay verification to a US account number.

That is because they already have a picker to collect the money for them.

### **Collect bank accounts details.**

Sometimes if they are working check grant format, they can also ask you to submit your bank account details and then they forward it to a loader and hacker who will handle the rest from there.

### Conclusions

*I just gave you a big secret of how they operate so from here on out you have to be weary of People who claim to give grant for the government as a lot of them are scammers, whether you come across it on a YouTube or on Facebook or Instagram, it is all highly likely that it is fake. Now you know how this scam works I believe you will be able to avoid being scammed through this format.*

## **Wire-Wire Format – Company owners pay more Attention!!!**

For a yahoo boy, the wire-wire format is a big deal because this is what pays them more. Dating Format, Military Billing Format and other formats are good for beginners. But when they want to advance, they use wire-wire to cash out more.

Now this format is called wire-wire simply because they receive money from their clients through wire transfer. Wire transfer is encrypted and untraceable.

I will be explaining the wire-wire format that advanced yahoo boys use it to scam companies.

### **How Wire-Wire Works**

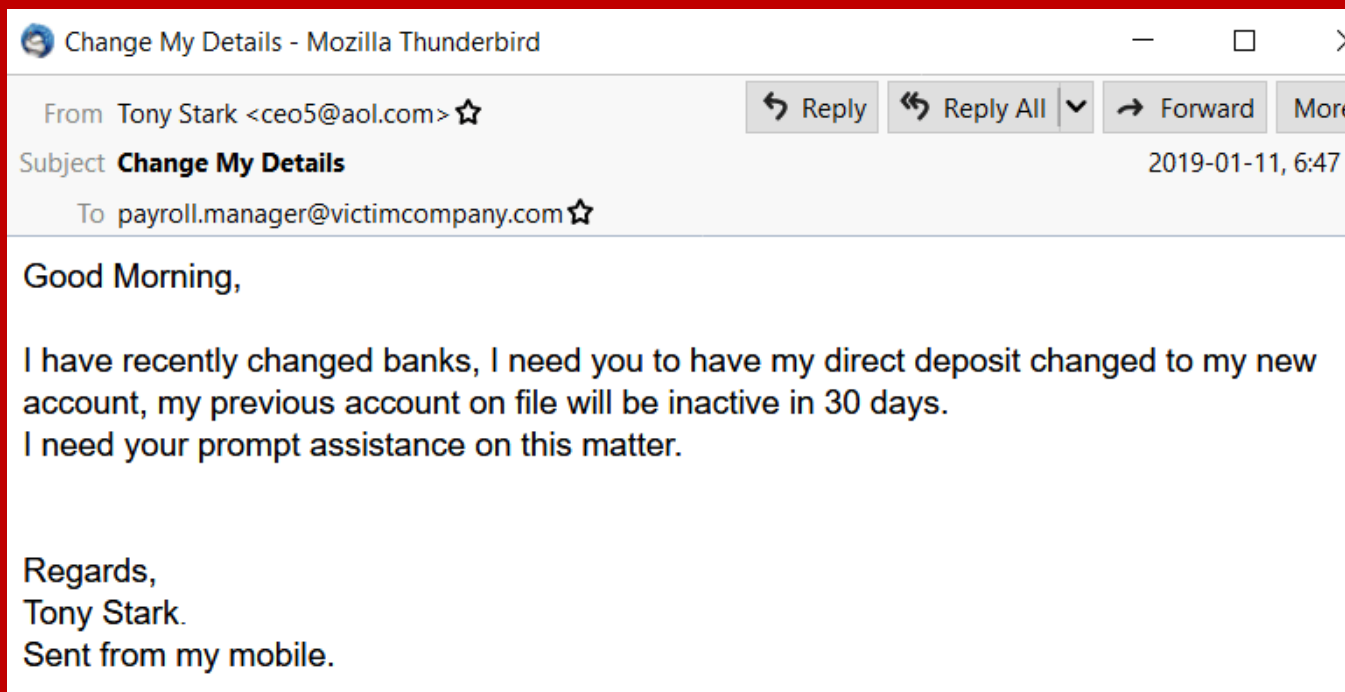
Most people see wire-wire as a smart technical display wherein some unsolicited emails are sent to targeted victims.

This type of scam depends on the use of real email accounts that comes in a very deceptive way, just for the purpose of stealing large sums of money or high jacking a database.

Wire-wire comes when a victim will be compelled to wire money during a fictitious transaction. The scammer sends a fake check alongside a payment request.

### **Three Fundamentals to this Scam**

- Scammers hijack an internet domain name that visually resembles the name of the target organization. Now, this fake domain name may have differences in one extra letter or a number, basically like phishing. One can become a victim if this difference is not noticed.
- Another way on how to do wire wire is that specialized con artists conduct extensive research about a target organization, searching for the names and details of very senior financial officers and other staff members.
- Scammers make use of a wire wire term “social engineering” to hijack the name and official email address of their target company staff who is in charge of wiring large sums of money on behalf of the company. They disguise with the hijacked email address to speak with that high -profile staff with the sole intent of robbing that company.



### Sample of wire-wire email

## Wire wire format in details

### Email Logs

Since the targets are big organizations and companies, they infiltrate their emails and collect information.

There are always two people who they majorly need to infiltrate and collect their emails.

1. CEO(Chief Executive Officer)
2. CFO (Chief Financial Officer)



A lot of these scammers don't have the capability to infiltrate and get the email logs, but there are hackers who sell them and it can easily be bought from the dark web.

## **Login and Search around the Email**

The reason for buying the email log is to have access to the company's database and collect all possible information that they may need. They don't need to do anything with the email or try to change the password or anything.

Their aim is to look out for businesses that want to patronize the company and monitor the conversation to know when payments want to be done.

## **Track Payments and Conversation**

The next step is to track the conversation between the CEO and other businesses that want to patronize them. Then find out the email of the other company that wants to wire money and wait till they want to finalize payments.

## **Create a Duplicate Extension Name**

Now, this is where the job gets technical because they have to perform some technical spoofing jobs.

So if the company's name is Hyndra limited, and their website name is [www.hyndraltd.com](http://www.hyndraltd.com), they change it.

What a wire-wire yahoo boy will do with the wire-wire format is to buy a duplicate website domain like [www.hnydraltd.com](http://www.hnydraltd.com) (can you see the difference?) and build it to be just like the main company's own.

This will make it difficult for anybody to know that the website is a fake.

This technique is called “Phishing” – but this time around, they aren’t phishing for information. Instead, they are duplicating an already existing website.

### **Intercept the Transaction**

They make sure they send the invoice and insert their account number where the company will wire the money to.

They make use of pickers that will help pick up the transaction and money. This is where the wire-wire format is fully applied. This is basically how they do the wire-wire scam and cash out.

### **Pick the Money and Wire Back to China**

This is the best place to send the money to for yahoo boys because if the money is still in America and the company files a complaint, both the yahoo boy and the picker will be arrested. So they have to act fast and move the money out of America immediately.

They also have another picker in Hong Kong or the China Republic that will receive the money from them once they wire the money to China, remember I said that there are scammers bigger than Hushpuppi, these pickers are so rich because they pick money for scammers all over the world not just from Nigeria and they always have a sizeable cut from every transaction.

Now this is what the major wire-wire yahoo looks like but there are still other scams they do that make use of do transactions via wire transfer.

### **Other Types of Wire-Wire Formats**

## **Fund Transfer Scams**

A scammer can claim to be a businessman or some sort of survivor of a formerly wealthy family. To succeed in defrauding their victim, these con artists promise to offer a huge amount of money into your bank account in exchange for a little fee.

Sometimes, they can be generous enough to let you keep a portion of the money or give it out to charity. Immediately you oblige their request or instruction (never oblige), they will ask you to provide your account details. They'll mandate you to make payment for some service costs including lawyer's fees.

In the end, you won't hear from them or get anything from them again. Meanwhile, the scammer has disappeared with the money you paid, including the personal information you provided and will use it to either steal all the money in your account or take loans and leave you in debt. This is one way most Nigerian scammers know how to do wire-wire.

## **Classified Ad Purchases – Fake Sellers**

Con artists place fake advertisements for car sales or other items of higher value and then request payment through wire transfer. Alternatively, they may suggest you make payment through a forged escrow company. This is simple, avoid buying cars online, avoid making payments for cars through wire transfer and if you must the have the site selling the car thoroughly investigated before you go through with the deal.

## **Classified Ad Purchases – Fake Buyers**

Internet scammers go through online classifieds, newspapers, and auto sales journals for some unsuspecting victims. They get in contact with electronics dealers as well as those who sell cars, pretending to show interest in purchasing them.

What they do is to make payment using a fake check; with figures often above the normal price of the said item. Now, the seller will be mandated to wire the extra amount to someone else or return it to the buyer.

Normally, these con stars claim that the extra money is meant for a third party who will ship the product. Another strategy is that they may offer payment with the right amount and then decide to pull out of the deal, asking you to pay them back.

They only make money of people who are honest and good hearted, that is why they can tell you that they have make an excess transfer and ask you to return it or send it to someone else, always make sure to clarify that you have seen and received the payment and also make sure you are transferring money to a genuine person before you do any returns. If possible inform the necessary agency about the transaction so it can properly be monitored.

## **Fake Lotteries**

This is when a victim receives a certificate saying that he has won a check and a huge prize.

Now, that victim is asked to keep some of the money and wire a little portion of it, claiming it's a processing fee or for some taxes.

Immediately the money is wired, the victim will never get to see their so-called prize. It's not easy to legally play a lottery and win prizes.

When you receive a message like this it is only natural to be excited but do not act immediately, no matter how broke or in debt you are, follow it slowly and the moment they ask you to pay a fee, tell them to take the fee from the money, or better still, stop the whole thing because it is a scam.

## Advance Fee Loans

A victim is encouraged to submit an application for a loan and asked to wire a certain payment as a processing fee to the lender.

Immediately the victim obliges, that loan never comes. Meanwhile, the cons have taken the persons bank account information and will very likely steal the person's money.

Processing fees are always the means in which that these scammers use to take money from people, you actually do not need to pay processing fee when you are trying to take a loan, just so you know.

## Work at Home Programs

This happens when job seekers are offered part-time jobs as international representatives. The duty of these "newly employed" is to deposit checks into their personal bank accounts, have some percentage as their commission, and wire the remaining to their new employer, being the scammers.

Of course, the checks are often bogus and useless. Sometimes, these con stars may use checks written by their past victims who bought items online but never received the products.

These same scammers now have direct access to their victim's account details, can now make use of the account numbers to make a fake request in order to make an unauthorized withdrawal from your account. So online job seekers beware!! These guys are ready and willing to exploit anything and anybody in any position or condition. Do not make deposits or wire or transfers to any employer, I assure you it is a scam!!

### **Conclusion**

Conclusively, it is obvious that wire-wire is infiltrating the internet space mainly because of the advancement in technology.

No doubt, most people involved in this sham practice are making serious money out of it and this has inspired a number of young people to embrace the trade.

Well I have listed the different wire to wire scam, but as usual I write this to expose the illicit act and to call on the public to be aware and I have left out a lot of vital steps so as to avoid indirectly educating young people on how to perform these scams.

## **Craigslist Scam Format**

From my research, these are the common Craigslist scams formats yahoo boys use to start craigslist work. Most of them are updated, so it is still fresh.

The introduction of the internet has provided several ways to buy and sell products and services online; and this includes Amazon, Alibaba, GoBuy, China brands, and many other eCommerce platforms. For yahoo boys this is a good place for them to use these formats.

Over the years, Craigslist has proved to be a fantastic sales platform that stands distinct from others. It's a useful resource for selling household products, fashion wears, auto products as well as electronic gadgets. It's also a veritable avenue to find different types of services and as well as meeting people.

Despite the fantastic services it offers, if you transact with people you are not seeing physically, you might get scammed.

## **How Spot a Scam on Craiglist?**

Due to the style and configuration of the craigslist platform, scam can most times be difficult to notice. Whether they are scams that involve fake products, fraudulent financial services, or fake identity, criminals are increasingly being creative in scamming people of their hard-earned money.

If you don't know how to use the platform, here is how to buy and sell on craigslist. It will help you know how to get started.

There are other several scams that take place on Craigslist such as apartment rental scams, ticket scams, and car scams. Often times, most of these scams take the

same pattern you experience on Alibaba and other eCommerce platforms. For example, whenever you post an item for sale, you might get a response from someone trying to scam you.

Once an offer is too good to be true, be rest assured that it isn't good at all. But for the sake of helping you to avoid falling victim to any of these craigslist scams, I will list out the common craigslist scam you should watch out for while visiting the platform.

For the purpose of this topical discourse, here are nine (9) popular Craigslist scams that often take place on the internet space.

## **9 Common Craigslist Scams To Watchout For When Using the Platform**

### **1). Scam Email from PayPal**

Most criminals use PayPal to both send and receive money via Craigslist. This method often comes through placing ads compelling people to run transactions on the site. Another way this works is that they send a fake email confirmation containing a certain payment made.

The danger is that this fake PayPal email could have vague spellings of your name or not addressing you with your complete name, saying that your funds have been withheld till you perform a certain action like using a provided link to track orders. Immediately you click on the attached link, you might lose your money, so be sure to check the spelling of words on emails or links as the human mind seems not to notice that a letter has been omitted or 2 letters have been switched or a letter has been doubled in the spelling of a common word that we all tend to see daily and are



used to seeing, for example; Craigslist, paypal, Instagram, twitter, etc. Some of you might have already read those words as what it looks like and not what it is, so be sure to carefully read the words in an email or a link, especially links that will end up asking you to give up confidential information.

## **2). Fake Money Orders**

Anytime a buyer or seller on Craigslist decides to pay you through wire transfer or money order, just consider that as a serious waving red flag.

Scammers have long created incredible money orders pretending to be from some globally recognized money transfer organizations. This type of Craigslist scam often comes in a well-packaged manner to lure you into sending your goods to a certain buyer before the fake money order clears. The truth is that people who often receive orders via Craigslist do fall for this scam. The safest way is to make sure money orders are cleared before sending goods bought by a customer.

## **3). Partial Payment**

Each time a seller requests for partial payment before delivering a particular product, watch out for a scam. In most cases, these con people ensure you pay them but never deliver the product you paid for. The worst is that the said product is never in existence.

Craigslist scam is widely known to be a recurring decimal that people rather rely on other platforms like Etsy, eBay, Amazon, and other online stores. This is because these stores have more guarantees to protect people in the time of the fraud. Craigslist does not guarantee any protection.

#### **4). Non-Local Ads**

This clearly explains that a person who posted an ad is not in your local area. Whenever this happens, simply know that it's not a good idea. This is so because these posters of non-local ads cannot meet up with your expectations and would request that you transfer money through a provided online channel. Most scammers often use this method.

A familiar example of this fake ad can come from on-duty soldiers in Syria or other war-torn areas who really need help regarding online transactions. Non -local ads are a big scam.

#### **5). Fake Cancelled Ticket**

Ticket scams are another popular Craigslist scams to watch out for. While it may cost you extra money to buy tickets very cheap and selling them at a very high rate, please beware because you could completely lose your money by buying fake or cancelled ticket.

It is no longer news that some fraudulent people on Craigslist are now devising means to fake tickets that look pretty genuine to several auspicious events such as sports games, concerts, and parties. It is also observed that these criminals have replicated watermarks and holograms on tickets for events or concerts, including flight tickets.

Additionally, con people on Craigslist are always in the habit of listing tickets that have been canceled or even fake and ensuring that you pay through any inconvenient means possible.

## **6). Overpayment Scam**

This type of Craigslist scam often occurs in transactions involving used cars and other products. The scammer just pretends to be a normal buyer from outside your location; either outside your region or outside your country.

How it happens;

They bargain to purchase your product from Craigslist but mistakenly overpay for the said product.

You will receive a fake check from the yahoo boy and he tells you that he wants to give some of the money to charity. He will then beg the seller to cash the money for him, keep a part of the money as payment, and send the others to his brother in Atlanta (a picker).

The seller then decides to refund the excess money in the payment. Meanwhile, they or a friend would have picked the product.

In just a few days, the seller will discover that the money order was a scam. Now, the seller has both lost the excess money and his product to a smart con star, due to his decency. To avoid this, hold onto any excess payments for some days(2 to 3 days) before paying to the charity or sending it to the person “in Atlanta”.

## **7). Fake Rentals**

This type of scam involves transactions centered on apartment rentals. How it works is that the scammer will post pictures of an apartment that was actually stolen somewhere on the internet.

They purposely make the price very affordable so it looks like a fantastic deal for anyone interested. However, when a renter indicates interest, the scammer begins to make flimsy excuses why renter cannot have access to the apartment yet.

This strategy may be like there are other renters checking the apartment or that the scammer is out of town.

Nevertheless, with the eagerness of the prospective renter to see the apartment, the scammer will mandate him to make at least a deposit payment, including an advance for the first month. Immediately this is done, the scammer disappears with the money.

## **8). Fake Website**

On Craigslist, there are several links that will redirect you to fake listing platforms. It could be fake Craigslist sites or an imitation version of other money transfer platforms. Scammers can possibly create a site with an alternative ending part; something quite different from the original site.

It is unfortunate that most buyers and sellers on Craigslist don't accurately observe some misspellings, but after reading all this, you should know what to do from now on.

## 9). Foreign Job Listings

If you see a foreign company promising to pay you just for collecting money on their behalf from customers in the US, this indeed is a big scam designed to retrieve your bank details and other sensitive personal information.

Whenever you're checking out job posts on Craigslist, it is ideal you deeply research the company to ensure it is an honest one.

Try to find out if the company is headquartered in the US and if the advertised job is also posted on their website or career page. Also go further to find out about their HR department and if they truly advertised for a vacancy.

### Conclusion

The fact is, doing business on Craigslist is not easy. Most people have been heavily scammed in the process of transactions and nothing much is done to curtail this sham. It is really awful that this is happening at the time when the internet is offering a whole lot of ease in doing things.

Well, I have listed the various common scams that often happen on Craigslist. It now lies with on the reader of this piece to carefully note them so as not to fall prey.

## **Inheritance format**

I will be explaining the inheritance format for Yahoo and how it is used on clients. The truth is that the inheritance format is rarely being used because people are now aware of this format, but I will still make an article on it for the purpose of the very few who do not know of it.

Inheritance format is as it sounds, about inheritance money, a person I contacted and told that a dead very distanced and unknown relative left a huge inheritance and included your name in his will and that there are a few other people with your same name his colleagues have already contacted the other people so it is like a ace to prove your identity and be the first to claim the inheritance with their help. Basically, but there are a lot of other ways the inheritance format can be used.

So for the inheritance format, you will see the steps below.

### **How the Inheritance Format is used to Bill Clients**

These are the steps that make the inheritance format look genuine.

#### **1.) Learn the Client**

They first find out the name of the client they want to contact. Some yahoo boys start out their format with something like “Hi Friend.”

That should tell you that the person isn’t real. They have gotten smart and are no more working clients with generic emails.

Lest I forget this format is makes use of contacting clients via email so they find out the name and a few other things about the client. Once they get this information, the email would look excellent and believable. An example is;

*“Hello, Mr. Ben,*

*My name is Franklin Edger and I am ...”*

The rest would contain additional details that I will discuss below.

## **2.) They Pretend to Be a Lawyer or Banker**

This time around, they pretend to be a law firm or an insider in a bank – especially a bank manager.

The reason is that most people save their investments with their lawyer, in a bank. So it is easy for you to believe that they have access to this kind of information that happens to be a significant investment package from a dead relative.

Advanced yahoo boys use law firm because it makes it more believable. So as a lawyer they are looking for someone they can collaborate with to clear the investment. An example is;

*“Hello Helen,*

*My name is Jeff Birdman, an expert in corporate and legal claims; I am a senior partner at Norton Rose Fullbright LLP .....*”

Then they say the Reason for the Email/Message/Call.

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My Accounts Payments & Transfers Investing Products & Services Customer Center

Chase Online<sup>SM</sup> Friday, July 22, 2011

Payments & Transfers > Transfer a Balance

Transfer a Balance [Help with this page](#)

Offer Transfer Details Terms and Conditions Confirmation

**Enter transfer details** — Please enter the account number of the credit card you're transferring a balance from and the amount you want to transfer. Then, click "Continue" to review the Terms and Conditions for this offer.

Transfer a Balance - Step 2 of 4

Available credit \$12,345.67

Transfer from credit card number\* 3100 1234 5678 9010

Transfer amount (\$ USD)\* 2000 (123.45)

Note: The total dollar amount of all balance transfers made over any 90-day period may not exceed 80% of your credit line.

\* Required field

Back Continue Cancel

### A fake Chase Bank account

*“The reason for the message is that I just discovered a document that contains several inheritances of someone dead.*

*The last name of the dead owner is the same as yours. He claims to have a child abroad – of which you are also white. All of these are making me seek for someone who has all these, and you are a perfect match.*

*My senior partners are secretly reaching out to people who would help them claim the inheritance worth millions of dollars – approximately Five Million Dollars.*



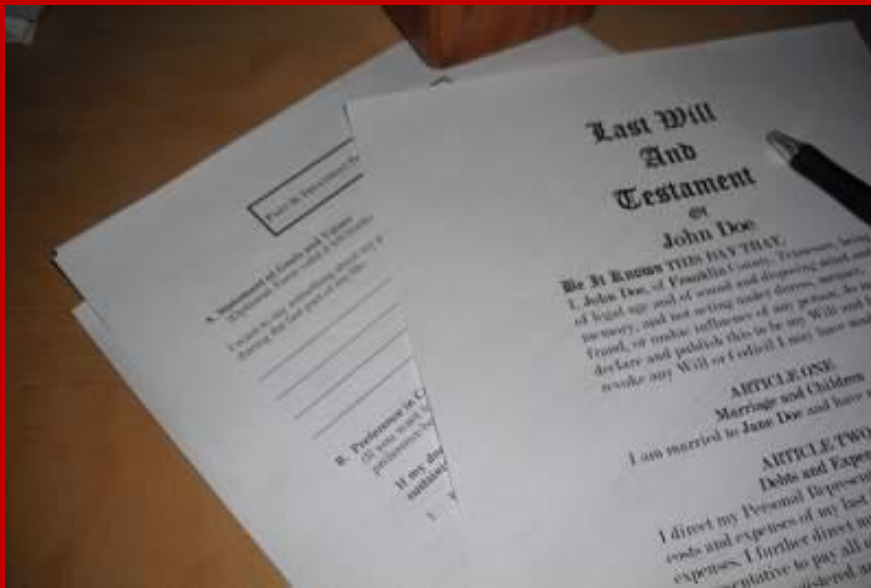
*I am also reaching out to people, too; that is why I have contacted you. So if you are interested, you should quickly get in touch with me as soon as possible for more information, a deal and sharing formula.”*

### **Legit Letterhead Stamp**

Having an impressive letterhead is very essential and they make use of it, remember that before they can get people to send them money they have to look as legit as possible. Advanced yahoo boys who use this format make use of letterhead stamps when trying to use the inheritance format to bill clients. They send out documents and emails with letterheads that match the company they claim to be working for at that moment!!

### **All the documents to send to Client are Prepared**

Most yahooboys bomb clients with the inheritance format for Yahoo and don't get a response back. The reason is that they may suspect the email is a fake.



### **A Forged documents**

They expect clients to ask for proof, so have all these documents ready and in hand. These documents are carefully prepared to look so real able to convince their client that what they are being told is real and authentic.

### **Some of the documents they include are;**

- Bank statements of the dead owner
- His birth certificates
- Death certificate
- The request for sale of properties if next of kin doesn't show up.

### **Connect with Other yahoo boys**

Honestly, a lot of times one person alone cannot completely use this format because client may want to speak to another banker or a tax agent to cut the deal.

So they already have another person that will play the role of tax agents and bankers that will help them negotiate the deal. Involving all these people will show the client that they are real.

And if the client request for a Skype call and all, the already have an office setup for that all in the bit to make the scam look as legit as possible.

### **Ask for the clients to proof their Identity**

Once they a client that shows interest in the inheritance format, the next step is to ask the client to provide their identity documents like;

- Birth Certificate
- Bank statement
- Social Security Numbers

And having all of these can even allow them take money away from the clients bank. Now you may wonder how only bank statement and SSN is enough to take money from a clients bank, but the truth is if a person is targeted then 2 to 3 formats can be used on that one person, i.e the scammer can be using any of the Dating Billing format to get other necessary bank details from the person while still using this inheritance format to get more information. All that information put together will be used to do what they call **LOADING** and that will be discussed as release more updates.

### **Bill the Client Little by Little**

After they get an interested client, they know that the client will likely be waiting to see if they will ask them for money so they've devised a means to bypass that suspicion. What they do is;

- Inform the client that person with the inheritance asked them to make payments to see the original documents of the inheritance. They tell their client the price but assure them that they have paid for it already.

- Ask the client for a digital passport to allow their insider banker insert his face as the next of kin.

- Tell the client that the insider is asking for a certain amount of money – like \$500 (Billing 1)

- Along the line, they tell the client that they need a total sum of \$2000 for their law firm to win the contract of processing the document then they tell client know that they have paid half the amount, and he needs to complete the other half.

Little by little they can keep bringing up other ideas to bill the client as time goes on. That is the way they use the inheritance format for Yahoo.

## **Tools needed for the Inheritance Format Scam**

These are the tools that they use to do the inheritance scam.

### **Email Blaster**

To reach their client via email, they use an email blaster tool to be able to send a large amount of emails to various people.

### **Photoshop**

Some these yahoo boys are good at using Photoshop so they design their documents themselves or they meet a graphics designer to help achieve the design and to create logos, letterhead, stamps, etc.

### **PayPal Account**

PayPal is where all the money will be going to once the client starts paying so they also have that one set up and ready.

### **Where they Get Clients for the Inheritance Format Scam**

There are so many places they get clients for the inheritance format for Yahoo. I but the usual most known few are

- Instagram
- Twitter
- Facebook Groups
- Send them via Emails (they can get emails from the Facebook group).

### **Conclusion**

If you noticed I wrote with article with the mindset of if you are already aware and suspicious of online scammers, meaning that if you aren't then they won't even have to try this hard. Always do a research of the so called bank or law firm that they say they are contacting you from. Go online and contact the bank or law firm via email or voice call to confirm if there actually is an inheritance from so called dead person. I know we all need and want to make money so we are quick to jump at any opportunity to make money, especially when it's free money and it's up for auction kind of setting, always be cautious and alert and suspicious of people you meet online. It's an unhealthy way to live but it just happens to be the way to maneuver the kind of world we live in.

Pro Tip: They also use another account on social media and become friends and close to you so they can find out the information about you that they need and then email

you with an email you wouldn't recognize and use the inheritance format on you, especially if the person is going to pretending to be contacting you from your bank. So mind the kind of information you give out to people you meet on social media, especially people who will always have one issue or the other when you try to make video calls with them, I promise you, those people are scammers it doesn't matter what excuse or reason they give to you for their unavailability to make video call.

Teliossaggi.com

## **Billing format for consignment**

The consignment billing format is pretty direct, after they yahoo boy chats with a client as a friend and gets to know a bit about the person, they use the consignment format on you. For this format, they have a Picker on standby to receive the money.

A consignment email looks like this:

*Subject: Contact to receive your Consignment Box*

*Attn; My Dear,*

*I'm Diplomatic Agent Henry Oscar, I have been trying to reach you on your Email for about three hours now, just to inform you about my successful arrival in Washington Dulles International Airport (DC) USA, with your box of consignment worth \$7.3Million Dollars which I have been instructed by I.C EXPRESS COURIER DELIVERY COMPANY to be delivered to you.*

*The Airport Authority demanded for all the legal back up papers to prove to them that the fund is no way related with drug nor fraud money, I have presented the papers I handed to them and they are very much pleased with the papers I presented but the only thing that is still keeping me here is the airport Anti-drug/terrorist clearance certificate and International Delivery Permit which is not placed on the package, one of the Airport Authority has advise that we get the delivery tag so that I can exit the airport immediately and make my delivery successful .I try to reason with them and they stated the delivery tag will cost us just \$185 Dollars only to get your two documents placed on the packages as that documents will enable me.*

*Please try as much as you can to reach me on Phone below as I cannot afford to spend much time here. You can direct the tag fee to our Head Office as they will get*

*it here for you and they are entitled to receive and make any payment to foreign countries authority. Email me with below information to enable me know your arrangement for the \$185. EMAIL [agent.delivery@gmail.com](mailto:agent.delivery@gmail.com) )*

*Meanwhile you are advice to reconfirm the below information upon contacting us to avoid delivery to wrong person.*

*Your Full Name  
Your Delivery Address  
Your Contact Telephone Number  
Your Occupation  
Your Identification (Passport number or ID Card number)*

*Below is the information where the payment of \$185 will be transfer to Federal Ministry of Finance Benin Republic, where the Tag Deliver will be issue in your name.*

*Send the fee through money gram or western union here is the receiver information's*

*RECEIVER NAME:.....James Harvey  
COUNTRY:..... Kenya.  
CITY :..... Nairobi  
TEST QUESTION:...How Long  
TEST ANSWER: .....Today  
MTCN:.....  
SENDER NAME:.....  
Amount.....\$185*



*Email me the payment information as soon as you made the payment available to the name of Paul Namy, in Federal Ministry of Finance.*

*Email : agent.delivery@gmail.com*

*Regard*

*DIPLOMATIC.*

### Conclusion

The trick of some of these scams is to ask you for small money like 100 to 200 dollars and a lot of people are willing to pay cause to them its small money, but over here it's really not small money, and you do not even want to know what the money is spent on. Always be alert, if you are not expecting any delivery then ask who it is from and if you're not familiar with who it is from, then do not pay, scams are on a high rise. If they say it is from somebody you actually know then call the person to confirm before making any payments.

## How to Spot Replica and counterfeit Items When buying online

Briefly in this post, I will be showing you how they sell replica items online without getting caught. It means that buyers won't simply know that they've bought counterfeit items till trade has been concluded.



Can you spot between the fake and original?

The internet is offering a wide variety of possibilities for new businesses. It's connectivity, speed, and confidentiality enables its users to present anything to anyone at any given time. Coincidentally, various replica items are also sold to buyers; such as shoes, clothes, bags, electronic products, as well as fake medications.

Most times, the practice of selling replica items over the internet is seen as a big business with huge returns. It's the usual internet scam.

Apparently, depending on the replica item that is sold online, there are different sets of policies, governing bodies, as well as penalties that negates this illegal practice in many countries of the world. While this is in place, sellers in China are still thriving in the business of selling replicas.

For example, it is revealed that most Chinese sellers are being smart in the sense that they do not sell openly anymore. Any buyer who needs a replica item would visit these sellers in their home rather than going to an open shop.

Additionally, lots of sellers globally are still maneuvering their way into the online space to sell thousands of replica products from popular brands. Most buyers are not really aware of this practice, as they always fall victim to the products which look very original. Due to the high-profit rate involved in this type of business, product sellers are increasingly getting involved.

To get detailed information about how this works, here are strategies as it applies to the following e-commerce websites:

## **Methods of Selling Replica Items to People**

### **There are 2 methods of selling replica items to people.**

#### **Online Sale and Offline Sale.**

Now I am talking about avoiding online scams so I won't go into buying replica products offline, plus if you do buy a replica product offline you can just report the store to the police.

Before I go further I should explain the difference between replicas and counterfeits. While a counterfeit is still a replica, counterfeits are, made to look exactly like the original down to copying the brand logo and name without altering it a bit and are usually not as strong as the original, while replicas are usually sanctioned by the brand to copy the design but alter the brand name a little and are usually as strong or in some cases stronger than the original. Example of replicas are A shoe with Nike design but on the shoe the brand name will look like NIKF and the

good tick logo of Nike will be haggard or cut short to indicate that this isn't a Nike product.



**A man making replicas to sell**

## Online Sales

Basically speaking, this is the best way to sell replicas and counterfeit items without getting caught.

Nobody knows the seller and nobody also cares about the seller as long as they successfully deliver the items to their buyers after they've paid. They don't need a physical store to start selling their goods to interested customers.

No one can report them to the police once they've discovered that they've been sold a replica item. They can easily set up their store on Shopify or use social media as a tool to start selling replica items.

## **Where most replica and counterfeit products are sold**

### **EBay**



### **Replica shoes being sold on eBay**

Most times, shoes are sold on eBay through their sponsored links and this has been happening for a long time. Though it's against their policy, these sellers claim that these items are just replicas; and this is one of the success secrets. In fact, it is said that eBay allows people to sell official replicas and not counterfeit items. These official replicas really look the same as the original product but are only cheaper. They are actually licensed by the manufacturer.

Knowing how to sell replica items has been helping lots of online sellers. It is even a lot easier on eBay because these replicas are designed to look just like the

original item but without the original brand name. With this, these replicas are considered legal and not counterfeit.

## Instagram

Several types of research reveal that Instagram is a hotbed for the selling of counterfeit items, especially fashion. This ranges from replicas of Gucci accessories, Louis Vuitton, Nike, Chanel bags, Fendi, and Adidas wears. Since duping people on Instagram is one of the local online scams, then there isn't anything new to doing it already.

The number of accounts involved in this activity is said to be on the tremendous increase by the day, mainly because there have not been adequate sanctions meted against them plus the high returns it generates to Instagram.

Another sure way this type of business thrives on Instagram is that its users do take advantage of algorithms by acknowledging brand names in hashtags. This means that followers of a particular brand can search for an item through hashtags, thereby stumbling into some replicas, as these items are present in the same feed with original products.

Due to the liberality of Instagram in clamping down counterfeiters, tens of thousands of replica items are now being seamlessly sold to buyers who are in dire need of luxury items but wouldn't want to pay much.

Another way to succeed in selling replica items on Instagram is by displaying those items on Instagram's Story feature. The benefit of this is that the content gets to disappear in 24 hours and the seller gets away freely.



## Alibaba

Normally, sellers of replica items are always elusive for fear of being caught. These big brand's who are affected by this circumstance are always on the prowl, seeking to nab and prosecute these offenders that sell counterfeit, but the truth is that replicated items are sometimes better in quality than the original products.

The way replicas are being sold on the Alibaba platform is that most Chinese sellers are developing their knowledge base in producing items similar to products from high-end brands and they sell at a very cheap price on the platform.

Obviously, most e-commerce platforms are not being too stringent in their fight against selling replicas, as they claim. Of course, one of the biggest reasons for this liberality is the win-win results it offers to these online sales platforms.

## Aliexpress

As long as the prices are favorable, People make so many sales when they sell replica items on Aliexpress. Several times I have bought replica items on Aliexpress that seemed good till I used it and it got spoilt within a few months.

The only challenge they face is the challenge of negative reviews, which can be easily combated by opening new accounts once the old account is done.

Unarguably, there is a huge market for selling replicas, as part of its successes rests on a seller living in one of the countries where they can easily get away with it.

## Amazon

Just like other e-commerce platforms, Amazon is one fertile ground for sellers of replica items. One way this is successful is that these sellers use the platform to gain more visibility or to get in touch with a larger audience.

To successfully sell replicas of high- end brands on this platform, a typical seller can adopt a strategy like; cooperating with Amazon to direct a third-party seller to deliver the item to the buyer. Most times, this process does not involve confirming the authenticity of the said item mainly because it is coming from Amazon.

Another strategy is to run several accounts for just short periods of time and being smart in using odd names. Also, successful sellers use price as a weapon to push sales. Most buyers are attracted to a low price without considering if the item is counterfeit or a replica of their preferred brand. But Amazon is a brand of its own so though people sell replicas and refurbished items on there, there's hardly sale of counterfeit on amazon.

## How to Spot and Avoid counterfeit Items

First and foremost is to avoid really cheap products online, I assure you that 85% of products online that are way cheaper than the original price of the product are replicas.

If you intend to buy a replica item then it is fine to go ahead and purchase the really cheap products but keep in mind that replicas and counterfeits are 2 different things but very similar. While most replicas are obvious replicas and are sanctioned by the company that owns the design and are made to be very strong and sometimes even stronger than the original, counterfeits are never strong neither are they



sanctioned by the original company and identifying a replica from a counterfeit is practically impossible.

Buying a replica isn't a problem as most replica sellers will indicate that this product is a replica, buying a counterfeit on the other hand is a problem as they will never last, and they will never indicate that the product is counterfeit.

Luckily counterfeits hardly disguise to be replicas, they go ahead and pretend to be original and sell at a ridiculously low price, and sometimes a reasonable price range.

To spot a counterfeit item online, first thing to do if it's on an online store:

1. Open the search box and type in the product you want specifically.

When the page with all the available products open, look at the store that is selling and make sure that the store belongs to the brand you intend to buy from (never open a product because of the price).

2. Always look at reviews of other buyers before you go ahead to buy a product. If the reviews are good you can tell that it is a good product. Some products do not have reviews and that happens for 2 reasons, it's either the seller is a new seller or a seller of a counterfeit product has opened a new account because his old one has been spammed with bad reviews. Either ways always avoid products without reviews.

3. When you search for a product by brand, you will always see several sellers of a particular product with prices hovering around a particular amount i.e out of 10 seller, 7 to 8 sellers would be selling within the range of \$50 to \$55 while the

other 3 or 2 would be selling at \$25 to 30\$ of the same product. That is because those products are counterfeit products and now replicas.

### Conclusion

With these few points I hope you will be able to spot a replica and a counterfeit before going ahead to make a purchase online.

Ultimately I always advice people to trust their guts instead of their eyes....the guts never lie, when you see a deal that excites you, take a deep breath and follow these steps and while you're at it I promise you you'll start to feel skeptical about a bad deal and I promise you will have avoided wasting your money and getting scammed 98% of the time....the other 2%....well I guess you would just have loosed out on a really good deal...but o well!

## **How to Know a Fake Investment – Don't Lose Your Money**

So you own a business, and you are looking for additional ways to earn money by investing, right? But are you able to spot a fake investment – to avoid getting scammed? So a friend comes up and shows you a specific investment that has an ROI(Return of Investment) of over 25%, and you feel all good and ready to dump all your cash into the investment to earn millions in a swoop.

Just before you decide to invest a lot into the investment scheme, ask yourself if they are real or not.

Most of these scammers are bringing up new scam formats to dupe people of their money. So have in mind that not every investment opportunity you see online is legit or real.

I guess your only chance is going online and asking random people to help you check if the investment is legit or a scam. But just like you, others, too, have limited knowledge.

So before you decide to invest in any money-making scheme, make sure you read this and double-check again.

Just like MMM, Twinkas, Ultimate cycle, they all had a lot in common – let's continue reading to find out the initial signs that made them scam investments.

## How to Spot a Fake Investment in this Century



### Scam Alert

Since there are no individual schools for studying the tactics of scammers, I'm making you one. Like I stated earlier, I will carefully and conversationally show you how to spot a fake investment with ease. If you do love to see people, start sharing even before reading so that someone might be saved. We all can be heroes!

Worry no more, the ideas below are what you need to know whether that venture is genuine or fake.

## Quick Ridiculous Return on Investment

I would have titled this section as ‘giving a dime for a bunch’ but nope. Noticed my use of ‘Quick’? I’m using it because I know we can earn heavy with just small amounts. Now, that venture or investment that makes you ponder night and day isn’t real; it promises quick riches. If such were the case, it would instead be called ‘out-vestment.’ Do you get the idea?

An authentic investment will never come easy. If it’s not the type backed by the government, it usually poses high risks. Your turn now, think! Why would something juicy approach you and demand very little for you to own it? This often is a case in scam investments because they arrive with beauty and ask for little. For them to come significant and demand, small is a common feature of scams with the zeal to succeed. How is this? When little is stolen continuously from you, scammers add it to those from others and cart with millions. What hurts most is when these scams take plenty from one individual! In this century? No! This shouldn’t be the case anymore.

If you know no other way of how to spot a fake investment, don’t fail to see this one.

## Little or No Risk Investments

For every investment, there is a risk attached. This risk would always be low, moderate, or high. In the case of a scam investment, the scammers often pronounce a little or no risk. This is a technique employed by scammers to lure innocent individuals into losing their money. Well, it’s undeniable that we, myself inclusive, do love what comes easy.

An investor must indeed be willing to take the risk. But then, what makes you a sound investor is your eye for what you’re signing up for. On this note, you’re

supposed to find out why such as investment is presenting you with a no-risk offer. Where is it getting the money from? Why does it will give out the dough with very little or no risk accompanying the offer?

One of the investments that come to mind on this note is a Ponzi scheme. Ponzi comes with almost zero risks. It even files high-interest rates, which is said would be paid in a few days. If you dare and spare some seconds to reason, it'll be apparent that some scams are just visible. The problem is only humans allowing themselves to be fooled by greed.

## Forced Reviews

Forced reviews is another obvious way to spot a fake investment scheme. Let me explain to you what a “Forced Review” means.

Did you notice that MMM was paying people for doing a video claiming that the platform is real and pay fast? That is what I mean by forced reviews.

Most scam investment platforms need popularity, and the only way to get it is to “**induce**” their users to spread the news.

So when next you want to invest in a platform because you noticed that many people are talking about it, take a step back. They are most likely talking about it because they were actually “induced” to do so; it was a natural action.

On a lighter note, “have you seen anyone do a video about Fixed Deposit or Treasury Bills?”

Because they don't need anyone to promote investment, it is real and pays, so you can decide to invest or not.

## Question the Source

The most common way to know how to spot a fake investment is to question its source. Although many do claim that they ask sources but still get scammed, it's all about how it's done.

Do you question in a way that forces fear to run down a scammer's spine?



Verify your source

Ask for the correct paperwork

Hey, if you do not advance to this level, you'll never find out from questioning. There is something about questioning, and I know that only a few can question. For instance, some persons ask in a way that reverses a question to them. And this isn't exceptionally good if you intend investing your resources in something you don't own.

On the other hand, some question in a manner that shuts the recipient. It is in this sort of way that you should examine the thing you want to invest in. You are worried

because you know not how to go about with such a way of questioning? Why worry when I'm here! I mean, check on me and I'll guide you on this.

## No Genuine Reviews

So you want to invest, then you decide to go online and do research. If you don't see credible sources telling you genuine things about that investment, please back off!

I am not talking about random blogs or sponsored reviews; I am talking about real information sites like Business Day, Dailytrust, Sun, Legit.ng, Nairaland, Nairametrics. These are platforms where you get real information regarding any investment you wish to make.

Most scam investments will pay bloggers and writers to promote them online, but you have to check out the source of information. Ask yourself the following questions;

- How genuine are the reviews?
- Is the reviewer writing to make you register under him?
- Will they get paid for making you register?
- Is there an affiliate link for you to click?

If yes, then you need to be skeptical about that investment – because it will most likely be a scam. If you need investments with genuine reviews that are trusted, see the best investments in Nigeria currently with monthly returns.



## Trust Your Instincts

If you have checked all the points, I listed and still skeptical about investing in that platform, please don't invest. This is because you will most likely lose your money.

You have to trust your guts and feelings. If the investment is too good to be true, then you should not go ahead with it.

## Conclusion

I have provided you with the basic understanding you need to know how to spot a fake investment. If only you follow this up, it will cost you a short time to spot fraudulent scam investments. Since the scammers' knowledge depth is advancing, yours can't lay low. If you let it lie low, it'll cost you, and that won't end quite well. Now majority of the examples I gave here are scams that were used in Nigeria by Nigerians and foreign body's, but that doesn't mean that the idea and concept can't be used by someone in your country, so its best to be aware and prepared.

## **Network Marketing Scams: How to Identify and Avoid Multilevel Scam Schemes**

This article serves as a guide for identifying the various network marketing scams and how to avoid or evade them. Before signing up for a network marketing offer, specific considerations must be put in place. One of such is the improvement of your detective skill level. This is necessary because you may lack sufficient skills for detecting the trueness of multilevel network marketing.

Network marketing is currently being used as one of the illegal ways to make quick bucks by fraudsters parading themselves as CEOs of companies.

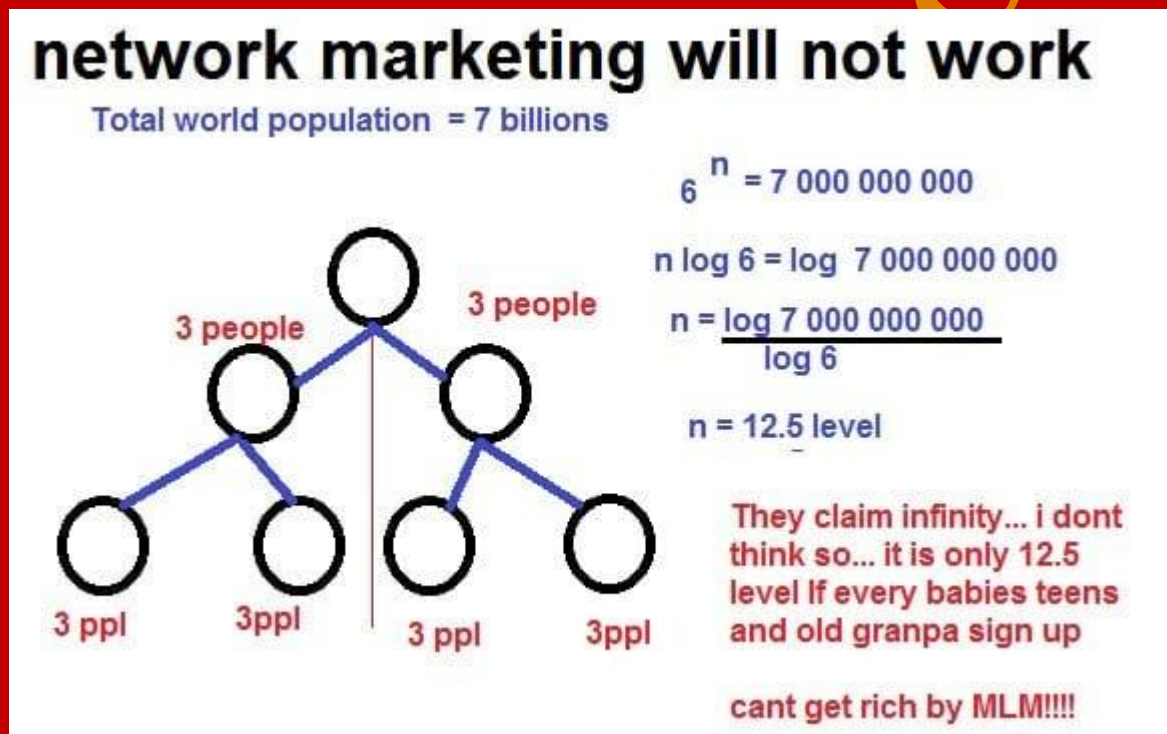
From the look of things, multilevel marketing characterizes as pyramid schemes. This results from its hierarchical nature, which presents it as some illegal venture. And of course, a pyramid scheme is undeniably considered illegal due to its level by level monetizing structure. Though it is stacked with disadvantages, it's very well undeniably profiting for any person involved. And it is reportedly stated that a higher number of women are involved in multilevel marketing than men.

In as much as it'll be lovely to trade in multilevel marketing, a profound loss would hurt. Moreover, not every multilevel marketing is a scam. On this note, what would help ascertain the feasibility of such a venture is this guide, if well followed. In essence, attentiveness is the sole assistant for getting the proper knowledge for identifying the network marketing scams.

Note: This MLM scams aren't like the other scams I've talked about so far, it is legal and approved and a lot of people are into them knowingly. This article just helps you really understand how MLM schemes work and why you can't get rich through it.

## About Multilevel Marketing (MLM)

The fears of scam aside, network marketing is ideal for significant earnings. It provides income flexibility and liberates participants in their profits. Most are in for it, and many more plan to get in day by day. The problem, however, is the difficulty to know which is legit and which isn't. Multilevel network marketing involves a simple concept of referral.



### Why you can't make money with MLM schemes

This, in turn, saves a company the cost of placing high salaried personnel on payrolls for selling its product. Moreover, the main idea of multilevel marketing is the realization/derivation of high profits from a non-paid but compensated

(company's choice) workforce. This can only be achieved in a pyramidal form, which involves the process of referrals.

### **What Makes Multilevel Marketing a Pyramid Scheme**

Multilevel marketing can't wholly be some network marketing scams as claimed. Lots of persons take this as mediums of earnings, but for its pyramidal system, it's regarded so. Although pyramid schemes are considered scams, it will not be right to conclude that multilevel marketing is network marketing scams. But then, let's highlight what makes it seem like some marketing sort of scam.

The first idea is, of course, the monetary investment. Most multilevel marketing companies require financial investments from its marketers. This would often come significant or minor, and it is a core characteristic of pyramid schemes. This makes the concept of network marketing, a very tricky one to venture into.

Furthermore, multilevel marketing yields money through referrals. This is a process of recruitment whereby new persons are being introduced to the company's product. The members of that company do this mostly through physical presence with convincing talks. Whatever is said is course what has been provided by the company.

The idea of making money here is simple; the unsalaried sales personnel pays the company for the product and then receive a commission for referrals.

The income would thus be determined by the number of new persons referred to the company. The concept of reference is necessarily a part of multilevel marketing, which contributes to its pyramidal system. However, a genuine multilevel company emphasizes on its product sales rather than referrals

## **How to Identify Multilevel Network Marketing Scams**

As a way of proffering solutions to the problems of identifying network marketing scams, here are the possible warning signals.

### **1. Inflated Investment Rate**

It's very much the norm to lose money for investments, but not when the rates are high. If the rate is incredibly high, it's a sign indicating the potential danger. Usually, this warning signal indicates that such a company would cease to exist the moment it reaches its target rate. As an investor, the company would, of course, raise convincing reasons as to why the amount is worth it.

But then, the cost of a startup being high should serve as a hint to rethink. It is on grounds such as this that it becomes vital to locate the business bureau and conduct a study. On the course of the findings, the history of such a company will reflect past rates.

### **2. Emphasis on Referrals for Profit**

First, focus on referrals is a core feature of pyramid schemes. If that company presses on referrals, there is a 'comma' waiting along the tracks. This instance indicates that the company is not interested in productivity but the audience. And as you know, the more the audience, the better, more comfortable, and more the profit.

When a company shows little or no interest in products, then there is too short or no product in place. You'll never be told this, and it's almost impossible to find out since the company situates on concealment practices. Moreover, too many hints on referrals is a company's excess concern for its growth rather than its unsalaried

workforce. When your network marketing is more focused on referrals than actual products, then you must learn how to convince someone to part with their money and give them to you for the sake of network marketing.

### **3. Commission for Recruitment**

Network marketing scams do feature the remission of commission for recruitment. Such commissions would be little and only grow by referrals made. This is more like the subject above stating how much a company depends on audience-building rather than productivity. The commissions paid are often little, and salespersons may use it as leverages. Sadly, there is no guarantee of good returns without perfect dedication and determination.

But then, this would only be the case if the network marketing company is not a scam. However, legit multilevel marketing does offer commissions to. But the difference is that there are a focus and lots of interest in productivity other than referrals for commission. Now, the legitimacy of such ventures, as stated, relies on the product, the quality, and the company's interest in the product.

### **4. No Inventory Buyback by Company**

To identify network marketing scams, inventory buyback is a characteristic to observe. There are times when products would remain and require a resell to the company. At such moments, an investor is unable to clear out product and wills to clear them for newer stocks. And if the company is authentic, a buyback of such an item or product will be initiated.

A legit company repurchases unsold items from its salesmen, but a non-legit/scam company will not. Finding this out will be based on your ability to ask

questions and figure out things. For instance, if such a company raises no statement concerning buybacks, it's most definitely fake.

Another way to find this out is to assess the company's history in any office of the bureau. Google and Bing would make good options to use in searching more concerning buyback relevancy in such an establishment. The reason is that buying back from investors will be a loss to such a company. Not only that, the buyback will as well slow down the process of scamming investors successfully.

## **5. Product Availability**

Scam ventures often lie about the availability of products and even product quality. This is mostly the case in the provision of great details for substandard products, which results in low sales and low profitability. To know how genuinely genuine a company is, enquire for their products and, if possible, get one for personal examination. While the company may not provide a sincere description of the product, it is an attempt to cover up falsifications.

A company provides very little product that doesn't match the hype or description is fake. You need not wait any longer to ascertain what the truth is. Get up from that sit and never go back there or be manipulated into thinking it's real.

## **6. The pressure to Purchase High-Cost Products**

The network marketing scams would often mount pressure. For instance, there would be the employment of phrases like "limited time" to force in people. On the course of it, the product prices are inflated, leaving buyers with no options than to obtain the item. While it is smart to get products during the first dates, it isn't intelligent where the establishment isn't authentic.

Moreover, it is very conventional for a company to present products cheaper at first phase rather than high. So, for it to be otherwise is a sign that such a company is not what it is said to be. Do rethink, go online on forums, and search more on such company before signup.

## **7. High-Cost Training**

The idea of multilevel marketing on like other marketing strategies is to make a profit, no doubt about that. But it becomes a problem when there are necessary additional features like training being done for high costs. Do not rush to participate, no matter the promises. Besides, a company can't predict its future but instead works for it.

Above all, the most important and reasonable thing to do is questioning. These ventures may often appear too beautiful to miss out, but raising multiple questions is no risk to attempt. No matter how intimidating the sources might seem, make inquiries. On regular grounds, it's necessary to check on the business bureau for the company name if it's there, demand for the company's business history and scrutinizes it if possible.

The network marketing scams whose presence humanity suffers are built on profiteering grounds by scammers. This suggests that the way you intend to make money is the same way the source wants to be productive. The defining but hurtful difference is that the source (scammer) attempts to make money from your loss.

In the end, going through this article means a lesser chance of being victimized. Also, applying inbuilt wisdom would serve as a boost. Don't be the sad story, but be instead, a benefactor from authentic multilevel marketing. Note also that success depends/results from your scrutiny and observation of a company or venture.



Now I'm not here to drag any company, I only serve as an eye opener. These companies are all legal. I have outlined everything that one needs to know and have to prepare for before venturing into these schemes and only said my honest opinions.

### **Popular Network Marketing Companies**

From the companies I have tried in the past, these are the network marketing companies I can know;

- Oriflame
- Herbalife
- Vorverk
- Tupperware
- GNLD
- Belcorp
- ACN
- Mistine
- Partylite
- Pampered Chef
- Forever Green
- Gano XL
- Life Plus

So before you decide to invest in any network marketing scheme, please read this post and then make your decision. Stick around for more posts and don't forget to subscribe for more exciting articles.

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