

# How Do the Scams (Fake lottery winning notifications, Advance Fee Frauds, Etc) Work?

## *The Step-By-Step Anatomy of a Scam*

If you've wondered just how these scams unfold, and what happens at each stage, here is the step by step description of the typical lottery, Nigerian, AFF etc. scam:

### **1. The scammers get your name and email address, physical address or phone number.**

Maybe they found your email address somewhere online. Maybe you entered a "sweepstakes" or win a car, TV or free vacation in a box at the shopping mall. Somehow they got hold of your email address or other means to contact you.

### **2. Scammers write up a scam email or letter.**

Scammers create a fake lottery or sweepstakes winning or "grant" email, a letter from a lawyer or "barrister", government official, bank, "compensation for a business deal", or acting as a "transfer manager" or whatever they think you will believe. Nothing in the winning notification letter is true. Don't rely on appearances. They may copy logos, photos, names, addresses and website links from real, legitimate organizations, to make their scam appear more genuine.

### **3. You receive the email, letter or call**

The emails or letters are sent by people working together in a fraud cell. The cell is a part of a fraud ring that consists of a few members who work under direction of a fraud ring leader. If you saw them at work, you would see a crowded room with laptop computers and cell phones. They're now waiting for you to contact them, so they can begin to con you.

### **4. You contact the scammers and give them personal information**

After you answer the first letter, they will write back asking for your personal identification. Sometimes, they ask for this information in the first email. This is used to steal your identity. They steal your identity by using your personal banking information, passport number, driver's license number, or credit card information. They don't care whether your credit is good or bad. They use this information to:

- Open accounts you don't know about.
- Buy things on these credit cards, in your name and then do not pay for them.
- Take out loans in your name and do not repay them.
- Commit crimes using your name and leave you responsible.
- Felons may even get jobs using your name.

Creditors will contact you asking for their money. Police will contact you and may even detain you for questioning to determine if you are telling the truth. If you have sent them a copy of your passport, birth certificate, identity card, or driver's license; if you have sent them your banking information or your credit card information, please [CLICK HERE](#) immediately for steps to protect your identity.

## They want your money

Next, they begin to con you for money. They usually ask for money in the second or third letter; sometimes they ask for money in the first letter or the fourth letter. Legitimate lotteries and sweepstakes) NEVER ask for money at ANY time. Keep these points in mind:

1. Taxes are never paid through anyone else or by anyone else. If you really win a real lottery or sweepstakes, the only money you owe is the tax, which you will pay directly to your government, AFTER you receive the winnings. This is true in every country, worldwide.
2. There are NO other fees: no bank fees, storage, shipping, or "insurance" ("hardcover" or any other kind)
3. Any documents they send you are counterfeit or forged.
4. There is no document to be signed stating that the "winnings" will not be used for terrorism or illegal purposes.
5. Lottery money is not stored at a "security house".
6. Lottery money is not shipped in cash.
7. Lottery money is never sent by courier.

## 5. What if they send me a cashier's check? Can't I just cash it?

ABSOLUTELY NOT! The check or money order you have received is certain to be COUNTERFEIT or stolen. If you cash it, you will be responsible for the entire amount. You may also be arrested for fraud. Legitimate lottery winnings are sent by check using DHL, UPS, or FedEx. The check has the lottery company name on it, no other names! The address, phone numbers and any other information on the check will match the real lottery company. It will be one that you can verify on your own, without asking the people who wrote the letters, such as doing Google search on the name of the lottery and visiting their website.

You can go to this [website](#) and verify the routing number on the check and get the bank's phone number, then call the bank to verify that the account is real and the check is real.

## 6. But they said I have to Western Union or Money Gram them part of the check to release my winnings!

If you did, you cannot get your money back. Once the funds are sent through Western Union and picked up at the other end, there is no trail to follow. You don't even know to where you sent the money or who actually picked it up. The funds you sent can be picked up at any Western Union or Money Gram office anywhere in the world, by anyone who supplies the name and identification on it, which is usually made up / false. The criminals walked out the door of the office with your money and disappeared, never to be seen again.



Be somebody.