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You can't cheat an Honest Man: Making ($$$s and) Sense of the "Nigerian Email" Scams

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It begins with an e-mail, one with a plaintive subject heading and a return address that you don't recognize. The author of the e-mail purports to be a former member of the Nigerian royal family (or banking official, or terminally ill Christian). Due to ongoing civil unrest (or imminent death from cancer, or impending persecution), the author must surreptitiously move a large sum of money out of the country. After searching the Internet for a reliable partner, the author has selected you as the most trustworthy. As a reward for your help, you will receive a surprisingly large portion of the total amount, millions of dollars. If you continue the communications with the author, you eventually will be asked for personal banking information. If you are "lucky," not long after providing the requested information (and often additional money to cover "transfer fees" or "legal expenses"), your checking account is cleared out and your refugee vanishes with your money. If you are less fortunate, your checking account is left alone, but a long series of follow-up demands for advance payments begins, leading you to liquidate assets, borrow money, and you may even be asked to make a hasty flight to Africa in order to obtain the payday lying just beyond your reach. You have just been made a victim of the Nigerian 419 scam.

The Nigerian scam is neither the most costly nor the most frequent Internet crime. More common forms include auction fraud, which accounts for about 63 percent of reported incidents and 42 percent of financial losses, and non-delivery of goods, which accounts for 16 percent of reported crimes and 15 percent of the losses. However, the Nigerian e-mail scam, despite constituting less than one percent of reported Internet fraud complaints and only 2.7 percent of reported financial losses in 2005 (ICCC, 2005), remains the most ubiquitous and well known of all cybercrimes. Although many Internet service providers have spam filters that keep most such solicitations out of users' mailboxes, the sheer volume of the randomly-generated solicitations results in them reaching an extremely conservative estimate of over 10 million recipients world wide each day.

There has been no lack of commentary on the Nigerian scam both in the academic literature and in the popular media. However, many of these accounts are built on the assumption that victims fall prey to the scam because they are ignorant, naive, or simply greedy. We suggest that neither gullibility nor stupidity are adequate explanations for the growing success of the Nigerian scams, nor—by extension— to the success of con games in general. Instead, we build on previous work in affect control theory (ACT) to describe how Nigerian con artists are able to elicit desired behaviors in their victims by creating an affective scenario that blocks the normal inhibitors that normally raise a caution flag in everyday social interactions. We describe common variants of the Nigerian emails and then examine how the common threads of these e-mails are built on the affective symbolic foundations underlying everyday social life.

BACKGROUND

Between 1990 and 2006, the number of people with Internet access exploded from 13.5 million worldwide to 1.1 billion (Global Policy Forum, 2003; Internet World Stats, 2007). As with any new frontier, as the population of cyberspace expanded, hustlers and con artists followed, and the Internet has become fertile ground for a new breed of international electronic con artists. The Nigerian scam and others like it typify how crimes that require interaction face-to-face are easily imported into the digital world.

The Nigerian 419 scam, named after the section of the Nigerian Criminal Code devoted to it (ICNL, 2007), provides a dramatic and visible example of a successful Internet scam. Also known as an "advance fee fraud" (AFF) because it requires the victim to pay the scammer in advance with the promise of obtaining seemingly lucrative rewards later, it is hardly new. Variants date back nearly 900 years (re-quest.net, 2007) and became more fully developed in the sixteenth century as the "Spanish Prisoner Scam." Purists might argue that the Nigerian AFF scam is not a true cybercrime, because it primarily uses email to make contact and then shifts to more traditional forms of communication such as telephone and fax. However, we categorize it as a cybercrime because the initial computer-based email and spam-generated outreach are required for the critical first contact, and details of credibility are often supplied through Internet-based interaction.

In 2006, most perpetrators of AFF Internet scams, about 97 percent, were based in Nigeria (UAGI, 2007). In addition, many other online schemes are also Nigerian-based: UAGI (2007) estimates that 95 percent of Internet lottery fraud and 76 percent of Internet check fraud solicitations are of Nigerian origin. Despite increased media visibility, online warnings, FBI and Secret Service alerts, and growing awareness among computer users as to the dangers of these scams, both the frequency of victimization and the dollar amounts lost continue to increase dramatically. Between 2005 and 2006 in the United States, reported financial losses increased by eight percent.

One reason why Nigeria became a base for Internet scammers lies in the nation's politics and economy. For decades, the Nigerian government was considered one of the most corrupt in the world. Because government officials profited both directly through bribes and indirectly through the influx of foreign currency, there was little incentive to impede the lucrative scams and every incentive to nurture them. When a new democratically-elected government assumed power in 1999, one of the first goals was to reduce corruption. Although the current government in Nigeria has begun cooperating with other countries in combating the scam, decades of corruption in which government officials and other participants have created a "culture of larceny" neither quickly nor easily altered (Ribadu, 2006).

Although there may be free-lancing individuals who initiate contact and solicit information, the scammers generally work in small teams with a specialized division of labor. Unlike con artists who hope for a quick score by taking their gain in a single transaction, called "short cons," Nigerian scammers work on a long con, one designed to play out over time and gradually deplete a victim's resources. Contrary to public perceptions, the goal of most Nigerian AFF scam variants is not to simply empty a bank account by immediately obtaining financial information as some other scams do:

> It is also a misconception that the victim's bank account is requested so the culprit can plunder it -- this is not the primary reason for the account request -- merely a signal they have hooked another victim (U.S. Secret Service, n.d.)

Rather than a "quick score," the scammers intend to draw increasingly large sums from the victim, who is manipulated into seeking additional sources of funds to supply them. The life cycle of the relationship between the scammer and the victim can drag out for months, and the permutations, diagramed as a flow-chart, can be complex (.NExT, 2007). The U.S. Secret Service (n.d.) adds that, if carried to the conclusion, the victim often will be enticed to come to Nigeria for the final financial coup de grace.

The seductive lure of the long con has been demonstrated a number of times in popular fiction. Train's (1910) short story provides a rich illustration of how a seemingly wealthy, well-intentioned, and savvy victim was drawn into the Spanish Prisoner con. Believing he could secure the release of a political prisoner held by the king, the victim would--for a small investment to cover costs--receive a handsome reward and a beautiful young woman in matrimony. Instead, the scheme snared the victim in a beautiful mess after he complied with continued requests for money to meet continuous "unexpected problems." In the end, he was forcibly robbed of the entire sum that he, and other investors he innocently drew into the plot, had collected.

The Spanish Prisoner scam has been around for several hundred years, and the Nigerian AFF scam operates in much the same way, enticing the victims to gradually increasing their investment and into accessing an ever-widening pool of funds obtained from a growing number and variety of sources. The Nigerian scam predates the Internet, dating back at least to the 1970s as a mail fraud scheme targeting especially small businesses (UAGI, 2007), and one author of this paper received periodic Nigerian-based hardcopy solicitations conventional postal mail as late as the 1990s. However, with the growth of the Internet in industrialized countries, it has become a predominantly online epidemic especially since 2000.

The scam has many variants, but they all share the same basic characteristics. First, a large sum of money becomes available because of a tragic event. Often, the event will be specific, such as a plane crash, major catastrophe (World Trade Center in 2001 or the 2004 Indonesian tsunami), an auto accident, political strife, or a fatal disease. Legitimate names of the wealthy victim may also be included. This allows the scammer to provide a URL link to a legitimate source that "confirms" both the incident and the actual death, providing initial credibility. Second, the scammer reports that the money remains unclaimed and provides a reason why haste is needed in order to claim it, and secrecy must be maintained to protect the project. Third, a reason for the need to expedite the transfer, usually because of political unrest or a looming deadline in which the money reverts to the bank or the government, adds a sense of urgency to the transaction. Fourth, the scammer invariably implies that the transaction needs help from a "foreigner" in order to skirt laws, outwit others who are also after the funds, or to avoid disclosure that the "fortune" exists. This underscores the compelling requirement of secrecy. Finally comes the direct attempt to establish direct personal contact between the scammer and the recipient. Occasionally, this may be a direct request for information, including personal details and bank account number and bank's routing number. However, in most variants, the scammer initially requests only a reply, which can lead to extended, even comic, e-mail exchanges or phone calls (Sturgeon, 2003). On occasion, the e-mails will include attachments containing pictures or other information to enhance credibility. However, the attachments may also contain malware that includes spyware or worms capable of extracting the recipients e-mail address book or allows the users' PC to be used to relay future e-mails through a legitimate system.

Given the improbable scenarios, the seemingly random good fortune of being the beneficiary of such largesse, and the often stunning illiteracy of the solicitation, it might seem unlikely that any Internet users, presumably people with some sophistication and basic literacy skills, would fall prey to the scams. At least, it would seem that, with the increasing visibility and awareness of the scam, that the prevalence of victimization would decrease. Yet, victimization increases.

One international firm that provides approximations of Nigerian AFF activity acknowledges that there are no reliable victimization statistics (UAGI, 2007). All such figures are, at best, rough estimates for several reasons. First, the scam is international, and there is no centralized data source to provide an accurate accounting of those who've lost money. Second, as with all types of fraud, the complaints to authorities represent a small fraction of victims. An estimated 90 percent of fraud victimization goes unreported, and this may be even higher for Internet fraud. Third, the scam can take months to unfold, and much longer before the victim realizes what occurred.

How successful is the scam? One Secret Service investigator suggested that one percent of those who receive the solicitation in the United States respond at least once (Emery, 2002). This estimate may be inflated, but with millions of solicitations sent out daily, if only one person in ten thousand responded, that still leaves 1,000 potential victims for every one million solicitations. With an average loss in the U.S. of $5,000 per victim, the potential profits are astronomical. Data compiled by Ultrascan Advanced Global Investigations (UAGI), the most comprehensive source for Nigerian AFF victimization statistics, indicate that the scam has cost victims world-wide over $28 billion since its inception, and in 2006 alone cost over $3.8 billion (UAGI, 2007).

Why does this scam remain so lucrative that, according to one 2007 estimate, there are over 300,000 perpetrators world wide, a number growing at a rate of about three percent annually (UAGI, 2007)? Long-time Internet commentator Jerry Pournelle (2001) has suggested a tongue-in-cheek explanation for the success of the scam by asking: "What percentage of the US adult population is (a) far dumber than average, (b) greedy, and (c) has an email account?" He concludes that, by creating a population "two standard deviations below the norm" as a base population and from it culling those with an email account who are greedy, this leaves more than 10,000 likely victims. However tempting his hypothesis, we suggest that the explanation is more complex. While a touch of avarice and an email account are pre-requisites, we argue that stupidity is neither a necessary nor sufficient explanatory factor.

THEORETICAL FRAMEWORK

We cannot, of course, know the inner motives, emotional state, or intellectual prowess of victims of the Nigerian AFF scams. However, a casual search of media stories and court cases suggests that "stupidity" doesn't provide a useful explanation for victimization, as victims are often well-educated and quite successful in other intellectual arenas despite falling for such a seemingly-obvious scam. The only two things that our non-random reading of victims' accounts revealed is that the victims shared two primary characteristics, neither of them stupidity. First, they had an email account. Second, they were enticed by a large sum of money with no credible explanation of the source. Some victims succumbed to this unusual circumstance because of greed, others out of well-intended concern to help somebody in need, but few if any seemed to succumb due to any overt mental defect.

There is a third characteristic victims shared, one basic to most social interaction: They engaged in a form of communicative activity that entailed a process of information exchange containing an explicit affective component. Because Nigerian AFF scam teams are well-organized and attempt to tailor their narratives to appeal to specific affective states, they can cast a wide net that increases the probability of finding the right affective key to unlock the barriers that would ordinarily alert the wary and otherwise intelligent targets. By examining the affective content of emails, we can begin to tease out how the rhetoric of Nigerian emails produces affective frames that make the emails effective even when they are dealing with smart people.

Goffman, Cons, and "Expression Gaming"

The Nigerian scam isn't intended as a one-hit mugging, but rather as a sustained interaction in which the target becomes increasingly enmeshed into the plot as a willing partner, drawn in by the scammer’s ability to manipulate a narrative and establish rapport and trust without giving away the game. Goffman's (1969) rather cynical view of interaction as a dance of secrets illustrates a key ploy in establishing the necessary affective bond between victim and the mark. Goffman contends that every social situation contains elements of information control, in which participants have something to gain by manipulating the process by revealing, tailoring, concealing or fabricating information, which, he says, makes us all a bit like "secret agents" (Goffman 1969: 81). He calls this "expression gaming." The control of information generates different types of secrets that must be team-managed in the dance of information control. The participants team-up in a secrecy-managing expression game in which the players manipulate the secrets both to the outside world and to individuals players. This conspiracy in secrets establishes a seemingly shared affective bond while simultaneously serving to prevent the potential mark from obtaining external information that might reveal the con.

Goffman's conception of the "mark" refers to an intended victim in a plan of illegal exploitation. A scammer obviously doesn't send out invitations inviting others to be a mark. In a "short con," the scammer intends a short period of interaction in which the scammer hopes to make off with the mark's money in a one-time interaction. The pigeon drop, dramatized in the opening scenes of the movie The Sting, illustrates this. Robert Redford and Paul Newman were two street hustlers who convinced a mark to give up a sum of money for the promise of even more money. The premise of a short con, such as the pigeon drop, is that the mark is willing to engage in illegal exploitation of another by working with one scammer to seemingly steal money from another person who is the scammer's secret accomplice. Both the scammer and accomplice disappear, leaving the mark with a bag of shredded paper instead of money.

The Nigerian scam, by contrast, is a "long con," which is intended to keep the mark on the hook for as long as possible in order to gradually drain the mark of resources. In a long con, the mark must be carefully groomed from the beginning, first with a lure and set-up, next with the actual exploitation, and finally with the breaking-off of the game. Because the long con requires sustained interaction and steady depletion of the mark's resources, the initial lure and set-up are critical to establishing the context to provide a credible framework that will justify subsequent exploitation and reduce the mark's suspicion. Therefore, the narrative of the lure must include a complex set of threads that can be woven into an explanatory tapestry that calms the mark at the onset and keeps the money flowing once the tap has been turned in. One way that this occurs in the Nigerian scam is by a narrative lure that contains a strong affective component that simultaneously anticipates and defuses suspicion by portraying the scam as a set of shared secrets that can be manipulated for financial gain.

Affective Control Theory (ACT)

Affect control theory (Heise, 2007, 1979; Smith-Lovin and Heise, 1988) offers a fruitful way to examine the symbolic lures used by Nigerian scammers to create a credible narrative to hook potential victims into prolonged bleeding for a long con. The underlying ACT premise is that the rhetoric of Nigerian scam emails taps the affective (emotional) sentiments and cultural meaning structures with sufficient credibility to sustain the scam. The affective nature of the email narratives also contributes to the longevity of the continued success of the con. ACT provides a lens into how cultural affective meanings are manipulated and presented as a framework of shared secrets and conspiracy that lure people into the electronic equivalent of buying the Brooklyn Bridge, and then paying for its maintenance.

Based on the measurement work of Charles Osgood (1968, 1975), Affect Control Theory argues that people process and act on cultural meanings in ways that confirm their affective sentiments toward familiar things, including their sentiments toward their behaviors, social location, and identities. When the components of a situation do not match their previous emotional sentiments toward them, people will attempt to take corrective action to reframe the situation to one that is more compatible with their pre-existing emotional sentiments. For example, when someone who is normally associated with positive sentiments does something evil (e.g., a father is observed hitting a child), the observer will try to resolve the affective dissonance by either recasting the situation (the father is punishing the child, not beating him) or by taking another corrective action to restore the balance (the father is labeled as a criminal and sent to jail).

An ACT approach would frame Nigerian scams as an achievement of social engineering, one that allows deceptive expression gaming by manipulating a narrative lure to capitalize on pre-existing affective sentiments. This manipulation and the corresponding definition of the situation build on the affective structure laid out in the email narrative of the initial solicitation, and through it, the scammer can make handing over money appear as a rational and inevitable course of action. Thus, the initial solicitation is crucial to the scam, because it sets the stage and provides the affective logic for the subsequent playing-out of the game.

Method

Our data draw from 4,893 different Nigerian scam e-mails collected between January, 2002 and March, 2007. For parsimony, we excluded from this data base other AFF schemes such as lotteries, false job offers, and other lures that do not share the standard Nigerian AFF motif. Our data totaled over 180 Megabytes, but about 80 percent of that included large binary attachments. Although we opened few attachments, a scan of their contents indicated that they were often malware intended to use the recipients PC as a proxy server, provided jpgs or other graphics files presumably in support of the narrative, or were text files with instructions, "evidence" of the truth of the narrative, or additional instructions or forms. The e-mails were received on nine different e-mail accounts on six different servers in four states. In addition, one author, a Unix system administrator on two university servers, examined daily spam logs that identified and filtered the servers generating the most egregious sources of all spam, including scam-spam. A preliminary examination of the originating addresses of the Nigerian AFF emails suggests that, unlike previous years, in the last few years the originating address was not forged or "spoofed." Instead, the addresses of the sender were legitimate. About 80 percent in our data base originated from an Eastern European or Asian country. This probably occurs because the scammers need a stable address in order to communicate with potential victims over a period of weeks or months. We also drew from additional Nigerian AFF posts on urgentmessage.org (2007), a homepage that provides and extensive data base of Nigerian scam and related emails.

Because the emails were sent automatically and randomly to a vast number of potential victims, there is little reason to believe that the examples in our data are atypical or significantly different from other Nigerian scam e-mail solicitations. As other researchers have indicated (Kich 2005), although Nigerian scam e-mails vary considerably in minor details, their basic structure is formulaic and generally homogenous. This comprehensive body of email sent to diverse accounts provides an accurate and reliable picture of the consistency of the narratives.

This analysis also draws from a semantic "dictionary," a database of 300 common concepts and affective sentiment ratings assigned to them by American college students in 2003 (see Heise 2007). Analysis of the affective sentiments of Internet users has demonstrated that

Internet users develop strong and nuanced affective sentiments toward online-only identities, settings, and behaviors (King, 2001). Like affective sentiments held toward offline phenomena, the sentiments of Internet users form a meaning system that motivates and regulates their online interactions.

To examine the affective sequences that are played out in the Nigerian AFF e-mails, concepts matching the tone and content of the e-mails in our e-mail database are compared to those in the 2003 semantic dictionary as a means of assessing the affective weight of sentiments associated with phrases, words, or motifs in online messaging. For example, in one common step in Nigerian scam e-mails, the scammers self-describe as a prestigious or important business person or functionary (VIP) and suggest a business deal. Drawing from the 2003) affective dictionary of status terms, the affective concept ratings of "VIP," "businessman" and the action of "doing business" are high status and powerful images that enhance a narrative suggesting exciting and exclusive dealings. Although we do not attribute affective responses to the recipients of AFF emails, we suggest that they represent a reasonable approximation of the emotional content that persuasively frames the lure. Because scammers do not know in advance who will be receiving their pitch, they must cast a wide narrative net and construct a message that they believe will be substantially persuasive in tapping the affectivity that corresponds to meanings that are culturally relevant in the recipients' culture. In this paper, we focus only in U.S. culture.

ANALYSIS

Nigerian scam e-mails gain some of their legitimacy because they bear some resemblance to the kinds of sales promotion letters that are often sent out by legitimate businesses. However, Nigerian scam e-mails differ in several important ways from legitimate sales promotion letters: They include an unusually lengthy background story to set the stage for the interaction; they assure the receiver of transaction safety (usually taken for granted in legitimate sales promotion e-mails); and they overtly flatter the recipient (Budge, 2006). It may well be that these variations are what signal most recipients that something is not "on the level" with Nigerian scam e-mails. That being the case, why would Nigerian e-mail scammers include these kinds of tip-offs in their notes, rather than making them more similar to legitimate sales promotion e-mails? Our affective examination of Nigerian e-mails suggests that these *cognitively* suspicious elements are included precisely because they satisfy an *affective* purpose in luring the mark.

In an insightful rhetorical analysis, Budge (2006) describes Nigerian AFF emails as a unique genre of communication reflecting a type of "discourse community" that builds meaning through shared symbols that function to establish rapport and shared goals. In a phase analysis of the structure of the emails, Kich (2005: 134) provides a typology of the formulaic series of steps that Nigerian AFF e-mails tend to follow. Our analysis draws both from Budge and Kich to examine the affective rhetorical content in the sequenced structure of the solicitations. Our categories are ideal types, which sometimes overlap in the narratives. Some of the following categories blur together or do not follow the precise sequence, but all contain the same essential structure.

1. Introduction to the Sender

The subject headers of Nigerian AFF emails vary dramatically, but all are designed to get attention, and nearly all tend to be short, four words or less. They are designed to get the recipient's attention. The most common greetings were "Subject: Urgent" (15 percent), followed by variations of "Subject: From [sender's name]" or some combination of "Subject: [business/investment] [opportunity]/Proposal," each comprising 12 percent of the subject headers in our data base. Other common subject headers included variations of "Subject: Assistant!" (eight percent), "Subject: Please Help!" (seven percent), or, "Subject: ATTENTION!" and "Subject: URGENT!", each constituted five percent of the subject headers.

Most e-mails begin with a simple greeting, such as "Dear," "Dear Friend," "Esteemed Partner to Be," or more generically, "Dear Sir/Madam." They are invariably polite and often apologetic, and often include the sender's status-identifying information. The sender of the e-mail is typically described as related to a country's nobility or a powerful government official or business person:

Dear Friend,
I am the first son of the late JOSEPH . MOBUTU, the former President of the ZAIRE now democratic republic of congo .
(Fri, 6 Dec 2002 09:39:47)($20.5 million)

………………………………

Dearest: Friend,
My Name is Mr.Andre Koffi a credit officer with the one of the leading (Finance Trust House) here in Cotonou Republic Du Benin. In my department I discovered an abandoned funds (USD 32 M) in an account that belongs to one of our foreign customer (MR. ANDREAS SCHRANNER from Munich, Germany) who died along with his entire family in July 2000 in a plane crash. (Thu, 01 Sep 2005 12:21:12)

………………………………

Dear Friend, [no name given in first paragraph]
I guess this letter may come to you as a surprise since I had no previous correspondence with you.
I the chairman tender board of Independent National Electoral Commission (INEC).I got your contact in my search for a reliable person to handle a very confidential transaction involving the transfer of US$20.5million.
(15 Aug 2005 21:20:52)(37 million)

Sometimes, the status identification is sufficiently precise that it can be "verified" with a Google search. In the example above of the "first son" of Joseph Mobutu, a search would indicate that the identifying details do correspond to an actual person. Similarly, a "Mr. Andreas Schranner" was featured in a BBC online story, including a picture, describing the plane crash in

2000. However, the "chairman" of "INEC" is more dubious. Of 19 similar emails between 2002-2006 with the initiating poster identify as "chairman" of "INEC," all had a different signatory, none of which corresponded to the chairperson of INEC in Nigeria during that period. In a spot check of the accuracy of the "facts" in a narrative, nearly ten percent contained easily-Googled fundamental factual errors that subverted the entire premise.

As the Nigerian scam has evolved, the status identity of the sender also shifted to cast a broader net. These identities retained the same generic status-identifying introduction, but shifted from a neutral salutation to one that assumed a shared sentiment based on religious belief:

> *DONATION FOR THE LORD*
> *From: Mrs. Sarah Rowland*
> *PLEASE ENDEAVOUR TO USE IT FOR THE CHILDREN OF GOD.*
> *I am the above named person from Malaysia. I am married to Dr.Alan George Rowland who worked with Malaysia embassy in South Africa for nine years before he died in the year 2000.*
> *We were married for eleven years without a child. He died after a brief illness that lasted for only four days. Before his death we were both born again Christians.Since his death I decided not to re-marry or get a child outside my matrimonial home which the Bible is against.*
> *(11 Jan 2003 14:03:39) ($27.6 million)*

………………………………..

> *Dearest one in the lord,*
>
> *I am Mrs Maria Koffi, from Ivory Coast, Cote D'Ivoire. I was married to Mr.Stephen Koffi who was a contractor with the government of Cote D'Ivoire before he died in the year 2003 after few days in the hospital The doctor said his death was as a result of poison. (Mon, 29 Jan 2007 03:21:39) ($10 million).*

The greetings and introductions serve the rhetorical purpose of establishing a positive tone and identity claim that are consistent with the subsequent story about to unfold. From a cognitive point of view, all that is necessary is that the claimed identity appears consistent with the story and cannot be easily refuted. From an affective point of view, the greeting and identification of the sender provide a vital affective component of the situation, the identity of the sender, and all the sentiments that are attached to such identities (Heise 2007)

The identities commonly used in Nigerian scam e-mails (bankers, government officials, lawyers, millionaires, VIPs) are rated as extremely good, extremely powerful, and quite dynamic in the 2003 affective sentiment database. These ratings suggest that most Americans feel that people with these sorts of identities are good, powerful, reputable people. To establish affective affinity, the senders' names tend to be common and Anglicized, invoking credible identity images. The most common English-based name used was "Smith," occurring 452 times in our data base, and "Jones" appeared 131. Familiar African names appearing in the news were also common, such as Abacha (1009), Seko (210), or Mobuto (200).

One of the most powerful influences in a social situation is the push toward affective consistency. When the actions taken by someone carry affective meanings that are inconsistent with the identity of the person performing them, the situation will seem strange or inexplicable. When this occurs, the mark may invoke a process of reducing dissonance to re-establish balance in the "reality gaps" that might otherwise subvert credibility. Therefore, by establishing the sender of the Nigerian scam e-mail as a familiar, powerful, dynamic kind of person, the introduction of the e-mail creates a social situation where lucrative, powerful, dynamic actions taken by the sender will seem consistent and reasonable rather than inconsistent or improbable. This provides the critical foundation of the subsequent narrative.

2. Explanation of Recipient Selection

After the initial greeting, The AFF emails continue with an explanation for why the recipient was selected to receive the message. The explanation for the recipient's selection rarely provides detail, and may allude to a general search for a partner that might seem plausible.

Let me start by first introducing myself properly to you. I am Dr. ABBA GANA, a director general in the Petroleum Ministry and I head a Six-man tender board in charge of Contracts Awards and payment Approvals. I came to know of you in my search for a reliable and reputable person to handle a very confidential business transaction which involves the transfer of a huge sum of money to a foreign account requiring maximum confidence. (Fri, 31 May 2002 14:52:49) ($400 million)

………………………………..

Dear:
I got your contact through the Internet in my earnest search for a reliable and trustworthy individual who can render me assistance.And I am so much trusting on you becouse of the content of your profile in the internet, and I am applying more carefullness becouse I have falling a victim of fraudlers in my search for someone I can trust.
(Date: Wed, 25 Oct 2006 05:03:44)($28 million)

………………………………..

I have lost confidence with anybody within the country....I got your contacts through my personal research,and outof desperation of wanting to invest this money I decided to reach you through this medium. I will give you more information as to this regard as soon as you reply. (Fri, 05 Aug 2005 13:03:53) ($700 million)

Sometimes, the scammer does not directly solicit the help of the mark, but only dangles the lure by requesting assistance to search for a reputable and honest intermediary:

> *Hello,We want to transfer to overseas the sum of One hundred and Forty Two Million United States Dollars (U.S.$142,000,000.00) from South Africa here. (Great Opportunity)I want to ask you to kindly look for a reliable and honest person who will be capable and fit to provide either an existing bank account or to set up a new bank account immediately to receive this money, though an empty bank account could serve this purpose as long as you will remain honest to me till the end of this important business trusting in you and believing in God that you will never let me down either now or in time to come.(URGENT TRANSACTION)*
> *(Sun, 2 Oct 2005 03:09:32)*

The generality allows the recipient to fill in details with some logical specificity for it to "make sense." This suggests that what makes the Nigerian e-mail scam successful is that even when cognitive consistency is lacking and rational evidence is scanty, creating affective consistency with the pitch can be both necessary and sufficient to slip the scam past the victim's radar. In short, sometimes less is more.

For recipients who already hold positive affective sentiments toward themselves, the characteristics implied by the author's explanation of why the mark was selected are affectively consistent with the mark's already-established beliefs. If the mark self-defines as respectable and socially well-situated, then it is plausible that the sender, also so-situated, would seek a person of similar status. The affective traits of the narrative reinforce the mark's self-perception of intellectual status, fueling the scenario that seems otherwise implausible. Ironically, this may explain why some victims of the Nigerian e-mail scam are otherwise sophisticated and intelligent people such as doctors, lawyers, and other professionals: Their affective sentiments about themselves are consistent with the sentiments expressed in the note, and they lower their guards to the otherwise unconvincing narrative. Cautious recipients who either did not accept the credibility of the author's self-identification, or do not already hold affective sentiments toward themselves that are consistent with the professional sentiments played on in the note fall out of the pool of potential victims.

3. Description of Situation

The initial greeting, identification of the author, and explanation for the selection of the recipient are crucial to the scam's success. Failure of this opening to achieve affective resonance with the reader will likely engender suspicion and distrust and the likely collapse of the scam. However, if these opening elements have achieved an affectively consistent narrative, one that fits the recipient's sentiments toward their self-identity and their mental image of the sender, the next stage presents a story to justify the offer. The requirement is to build a scenario that has as much intellectual consistency as possible while also achieving the consistency of affective sentiments that will subvert the affect control system's ability to detect emotionally improbable scenarios.

There are a variety of motifs describing the scenario requiring the money transfer, and are often long and detailed. Here, we limit our illustration to the three most-common.

The first, comprising about one third percent of the solicitations in our database, is the "country in turmoil" ploy. Here, the sender alludes to easily-checked details of political or governmental disarray. Although these tend to allude to African countries such as Nigeria or Zaire, sometimes they include Iraq or central European countries such as Bosnia. These can contain lengthy, easily-checked descriptions of a political situation with considerable detail:

> *Until his death, our father was the General overseer of the Diamond Mine in Kanema Sierra Leonne. On November 6 2005 the military forces loyal to the Government of Ahmed TIJAN KABBAH invaded the diamond mine and assassinated our father, mistaking him for his brother SIMON ANTHONY who is the deputy to the leader of the revolutionary United Front (RUF) FODAY SANKOH.*
> *When the news reached us, we hurried gathered some valuables in our family villa and escaped for our dear life. Among the valuables was a file that contained details of a deposit our father made in a BANK, although our late father has secretly told us before the incedent that he has a sum of (US$20,000,000.00 Twenty Million United States dollar)that he deposited in BANK in my name CHARLES ANTHONY as the only son, the money he made at his time as General overseer of the Diamond Mine in Kanema Sierra Leonne*
> *Now that we are in Abidjan and verified the deposit with the BANK as the rightfull owner, we need your assistance to move this fund out of Cote d,Ivoire...(Date: Thu, 2 Nov 2006 19:29:53)*

A second scenario, found in about 25 percent of the emails, invokes serendipitously discovered funds. In this narrative, a wealthy client died, and the funds sit dormant. The scammer indicates, usually without subtlety, that the transfer of funds requires illicit bending of rules. The example below typifies both the explicit description of the deception and a justification for it:

> *On June 6,1997, a FOREIGN Oil consultant/contractor with the Nigerian National Petroleum Corporation, Mr. Barry Kelly made a numbered time (Fixed) Deposit for twelve calendar months, valued at US$8,000,000.00 (Eight Million Dollars) in my branch. Upon maturity, I sent a routine notification to his forwarding address but got no reply. After a month, we sent a reminder and finally we discovered from his contract employers, the Nigerian National Petroleum Corporation that Mr. Barry Kelly died from an automobile accident.On further investigation, I found out that he died without making a WILL, and all attempts to trace his next of kin was fruitless. I therefore made further investigation and discovered that Mr. Barry Kelly did not declare any kin or relations in all his official documents, including his Bank Deposit paperwork in my Bank. This sum of US$8,000,000.00 is still sitting in my Bank and thinterest is being rolled over with the principal*

sum at the end of each year. No one will ever come forward to claim it. According to Nigerian Law,at the expiration of 5 (five) years, the money will revert to the ownership of the Nigerian Government if nobody applies to claim the fund.
Consequently, my proposal is that I will like you as an Foreigner to stand in as the next of kin to Mr. Barry Kelly so that the fruits of this old man's labor will not get into the hands of some corrupt government officials. (Mon, 17 Jun 2002 04:37:28)

A third common narrative, one that may be merged with other scenarios, invokes an appeal to religious compassion and play on the affective sentiment of Christian charity. This narrative was spun through about 15 percent of the posts in the data base. The example below plays on invocation of sympathy for a terminally-ill woman (the scammer is always "female) and the possibility of distribution of funds for charitable purposes:

Beloved in Christ
Calvary greetings in the name of our Lord Jesus Christ, I am former Mrs Fatima Aisha Williams, now Mrs Joy williams , a widow to Late Usman Danjuma Alamin Williams, I am 61 years old, I am now a new Christian convert,suffering fromlong time cancer of the breast. From all indications, my condition is really deteriorating and is quite obvious that I may not live more than sixmonths, becausethe cancer stage has gotten to a very severe stage.

………………………………

Lastly, I want you/your ministry to be praying for me as regards my entire life and my health because I have come to find out since my spiritual birth lately that wealth acquisition without Jesus Christ in one? life is vanity upon vanity. If you have to die says the Lord, keep fit and I will give you the crown of life.
May the Grace of our Lord Jesus Christ, the love of God, and the sweet fellowship of the Holy Spirit be with your. I await you. reply
(Fri, 07 Oct 2005 01:12:23)($10 Million)

Affectively, these scenarios each set up a situation in which the forthcoming offer and requests for help appear reasonable. This illustrates one of the fundamental characteristics of an individual's affect control system: All social events are iterative, with the affective sentiments evoked by previous social acts acting as a guide to the interpretation of subsequent actions in the game. At this point in the pitch, the scammer has established credentials as a "reputable potential partner" (RPP) and the recipient as a canny and generous potential partner. For example, for a RPP (a powerful identity) to ask for help (a weak act) from the recipient would be affectively inconsistent with the positive impressions of the scammer's power and integrity. Therefore, the narrative must be modified to explain the weakness. One way this is done is by the "victimization" ploy in which the scammer has apparently unjustly lost power and needs help to re-establish it, enticing the mark into conspiratorial collusion.

4. Resolution and Payoff

Having been appropriately primed by the previous step in the original solicitation, the mark is now ready to learn the next step in the scheme, usually in a terse, cryptic summary:

> **I** *will require your telephone and fax numbers so that we can commence communication immediately and I will give you a more detailed picture of things.In case you don't accept please do not let me out to thesecurity as I am giving you this information in total trust and confidence I will greatly appreciate if you accept my proposal in good faith. Please expedite action. (Fri, 05 Aug 2005 13:03:53)($700 million)*

In the following examples, after setting up the justification, the scammers request only a "response of interest:

> *The Banking law here stipulates that if such money remains unclaimed for five years, it will be forfeited to the Bank treasury as an unclaimed bill.It is only a foreigner that can stand as a next of kin and It is upon this discovery that I decided to contact you to collaborate with you to pull out this dormant fund.....*
> *What I want from you is for you to act as the deceased next of kin. I have in my possession, all the necessary Documents to successfully accomplish the operation. Bear in mind that this proposal is 100% risk free.*
> *Further Information will be given to you as soon as I receive your positive response. I suggest you get back to me as soon as possible stating your wish.*
> *Find in the attachment of my Family Picture, to proof who I am.If your interested Please forward the following information to: attn_henryokoye@yahoo.co.in (Thu, 4 Aug 2005 05:05:06)($35 million)*

There are actually two affective sentiment manipulations here that can motivate the mark to respond to the pitch at this point. First, the scammer's normal affective aura of power and beneficence has been reduced slightly by the preceding narrative step in the pitch, which usually suggests illicit actions to accomplish the goals. Although the mark presumably has no vested interest in the scammer's well-being, ACT suggests that people will engage in re-balancing to preserve their impressions toward ALL parts of a situation, not just to those parts of the situation in which they have a personal interest. Thus, the mark has been predisposed by the preceding narrative to act in a way that will allow the scammers to reclaim the normal power appropriate to their position. In this case, the mark does so by aiding the scammer's attempt to smuggle money out of the country, which will restore to the scammer some of the power and affective dynamism they had previously established as being accustomed to. Importantly, the illicit actions being requested are framed to sound minor and almost casual. This is consistent with the manipulation; the scammer's status has been reduced, but only slightly. A massive illicit action would seem incongruous with the relatively minor decrease in the scammer's positive affective impression, while a minor one seems reasonable and sufficient for restoring the affective impressions back to their normal order.

The second affective manipulation draws from the earlier praise and flattery expressed to the mark when identifying the reasons for selection as the recipient. The flattery slightly elevates the positive affective self-sentiments of the marks; if believed, the mark will find the idea of providing assistance to a slightly-deflated RPP to be quite affectively consistent with their own elevated sentiments toward themselves. Complying with the requested action will "feel right." They will feel like they are exactly the kind of person who WOULD assist a temporarily humbled RPP.

This phase of the manipulation is delicate; while elevating the mark's affective sentiment increases the predisposition to comply with the next step, this escalation phase cannot be so extreme that it sets off the contrary reaction of raising suspicion. Here lies another clue to why some people fall for the Nigerian scam and others do not: People whose opinion of themselves is already elevated will more easily find it credible when additional flattery and ego reinforcements added.

5. The Request for Action

At this point in the game, the affective chess pieces that have been carefully moved into place by the previous steps are put into motion with a request for action. This step is the most important, the one that will determine if the mark continues with the scheme or withdraws. All of the affective manipulations in the earlier steps of the note have been building to this point.

Following a lengthy narrative establishing the premise and the context, typical requests-for-action re-emphasize the need for secrecy and provide the steps to obtain the money:

> *In the light of the above, I have been mandated by my family to contact a reliable and trustworthy foreign partner who can help us invest this money abroad especially in Europe , we have decided to solicit your assistance in helping to invest this money in your country .*
> *The family has unanimously agreed to compensate you with 25% of this money for your full assistance.*
> *You can contact me immediately by via this email address for any further explanation on how we are to evacuate the said money am_hammed@mail.com.*
> *Finally, the members of the family and I are praying that the confidentiality of this transaction should be maintained, hence all our hope are hinged on this money.*
> *My heart greetings go to your family.*
> *Regards,*
> *AHMED MOHAMMED .*
> *NOTE:DUE TO THE CONFIDENTIALITY BEHIND THIS ISSUE,WE PREFER THIS*

MEANS OF CONTACT FOR NOW. (Date: Wed, 29 May 2002)($25 million).

Other endgames provide seemingly plausible specificity:

I *HAVE DEPOSITED THE SUM THIRTY MILLION*
UNITED STATE DOLLARS(US$ 30,000,000,00.) WITH A
SECURITY COMPANY , FOR SAFEKEEPING. THE FUNDS ARE
SECURITY CODED TO PREVENT THEM FROM
KNOWING THE CONTENT. WHAT I WANT YOU TO DO IS TO
INDICATE YOUR INTEREST THAT YOU WILL ASSIST US BY
RECEIVING THE MONEY ON OUR BEHALF.ACKNOWLEDGE THIS
MESSAGE, SO THAT I CAN INTRODUCE YOU TO MY SONDUKE)
WHO HAS THE OUT MODALITIES FOR THE CLAIM OF
THE SAID FUNDS. I WANT YOU TO ASSIST IN INVESTING THIS
MONEY, BUT I WILL NOT WANT MY IDENTITY REVEALED. I
WILL ALSO WANT TO BUY PROPERTIES AND STOCK IN
MULTI-NATIONAL COMPANIES AND TO ENGAGE IN OTHER SAFE
AND NON-SPECULATIVE INVESTMENTS. MAY I AT THIS POINT
EMPHASISE THE HIGH LEVEL OF CONFIDENTIALITY, WHICH
THIS BUSINESS DEMANDS, AND HOPE YOU WILL NOT BETRAY
THE TRUST AND CONFIDENCE, WHICH I REPOSE IN YOU. IN
CONCLUSION, IF YOU WANT TO ASSIST US , MY SON SHALL
PUT YOU IN THE PICTURE OF THE BUSINESS, TELL YOU
WHERE THE FUNDS ARE CURRENTLY BEING MAINTAINED AND
ALSO DISCUSS OTHER MODALITIES INCLUDING REMUNERATION
FOR YOUR SERVICES.
FOR THIS REASON KINDLY FURNISH US YOUR CONTACT
INFORMATION, THAT IS YOUR PERSONAL TELEPHONE AND FAX
NUMBER FOR CONFIDENTIAL PURPOSE.
BEST REGARDS,
MRS M. SESE SEKO
(Date: Fri, 31 May 2002 11:25:39)($30 million)

At this point, a mark who has been sufficiently prepared will be predisposed to take action on behalf of the RPP. Offering a massive reward to the recipient both reconfirms the customary affective sentiment held toward RPPs (that they are very good, very powerful, and quite dynamic, the kinds of people who would bestow massive rewards upon their apparent peers), and confirms the sentiments held by the marks toward themselves (that they are astute business people, the kind who deserve massive profits on a business deal).

Whether the mark takes the next steps depends in part on the success of the prior affective manipulations. Did the scammer convince the mark of the elevated RPP's status? Did the RPP successfully elevate the mark's sentiments to create the perception of being entitled to the reward? Did the scammer successfully present the narrative in such a way that any negative sentiments held toward the "RPP" are temporarily suppressed, and the action required to raise them back to normality relatively minor? Ultimately, did the scammer nudge the affective presentation of the narrative such that the mark will feel comfortable, or at least willing, to participate further? This requires narrative reassurance. If the process of manipulation in the pitch has gone well, the mark will now see further collusion as normal, and even inevitable.

AN EXAMPLE

What actually happens when a mark responds to a scammer, and how does the scammer build on affective sentiments in the subsequent dance of communication? Knowing little about the mark, the scammer's narrative limitations emerge. Here, we present the unfolding of a game entailing multiple communications between a potential scammer and a potential mark who responded to a warning about Internet fraud. The recipient of the email purported to be a pastor leading an organization devoted to helping underprivileged youths. He interpreted the proffered sum as a reward for assisting the investigation. Unlike most other solicitations, this one began not with a request for help, but with an alert that scammers are using the Internet to defraud. The recipient identified himself as a pastor doing inner city youth work when replying to the following:1

Date: Sun, 4 Feb 2007 10:13:11
From: info_fundinvestigationdepartment@yahoo.gr
To: Reverend Jonah Tomlin <[address deleted]
Subject: Re: OFFICE OF THE PRESIDENCY

OFFICE OF THE PRESIDENCY NIGERIAN INVESTIGATION DEPARTMENT
14A AWOLOWO LANE, IKOY LAGOS
NIGERIA

MOTTO:NO BODY IS ABOVE THE LAW

FROM THE DESK OF:Mrs Theresa
Okoh TEL:+234-803-478-5785
DEPUTY:Dr Donald Smith

ATTENTION,

BE CAREFUL OF HOODLUMS.

Based on the findings of this investigation department, we wish to warn you against some

1 These emails resulted originated from the response to a post ostensibly intended to alert the recipient to potential fraud in an inheritance scheme. The emails occurred over a period of at least four weeks. Other than spacing and deletion of the recipient's email address, the posts are unedited. Several of the posts from the senders were deleted because they were either nearly verbatim copies of previous emails or were truncated summaries of previous emails. One of the authors drew from his faith-based activities to play the role of the reverend. As of this writing, the correspondence has not been completed.

touts. We have been informed that some touts are contacting you in respect of the collection of your fund in the total sum of$15 Million U.S. Dollars that was long approved in your favour through the Zenith Bank Plc. As a matter of fact we have been on this investigation for some time unknown to no one but the Presidency and some top government official who are in support of this investigation team to help stop fraudulent activities in this country. Although we have been able to come up with some good result about the people that have extorted money from you illegally and I wish to list some of them so that you will personally indicate them by writing back to us because we want to make your payment to you without any delay but we must surely deal and bring this names to book if only you will indicate correctly any of them. The names of the touts that we want to arrest are as follows:

1) Prof Charles Soludo
2) Chief Joseph Sanusi
3)Dr. R.Rasheed
4) Barrister Awele
[no fifth name listed - authors]
6)Barrister Ucheuzo Williams.
7)Mr. Ernest Chukwudi EbiDeputy Governor - Policy / Board Member
8)Mr. Tunde Lemo Deputy Governor - Financial SectorSurveillance / Board Member
9)Mrs. W. D. A. Mshelia Deputy Governor - CorporateServices / Board Member

The above listed names and others have been traced/investigated by the police and some of them have elope the country and note that if any of them is caught and found guilty he/she will be jailed for 25 years(twenty five years)as it is listed under Decree 47 of the constituition of this body under the sub- section of criminal law.So we are waiting for you to write us and inform us if any of the above names or other names not mentioned herein and hereafter have once contacted you in respect of anything that pertains to your fund, do not waste time to indicate and get back to us immediately.Note that the only office/paying bank that have right to pay or contact you in this Transfer is the Zenith Bank Plc. You must deal directly with them to achieve the success of the transaction.We apologise on behalf of the President and the people of Nigeria for any delay and loss this must have caused you and promise that such a thing will not happen again. And once again, if you are dealing with any one of them regarding this payment, we urge you to stop because you are taking a big risk and you will never find your money anywhere because your money is with the above named bank. Finally, we are expecting to hear from you today

Thanks for your good understanding while we await your urgent response to this mail

Yours truely,Mrs Theresa Okoh
CHAIRMAN: NIGERIAN INVESTIGATION DEPARTMENT(N.I.D).
ASSISTANT CHAIR PERSON (DR.Donald Smith).

The appeal to help combat fraud seems legitimate, despite the unusual indication that the recipient might be eligible to receive a large some of money. The request to help investigate fraud and stop scammers could be enticing, in part because of the specificity of the names of potential scammers. It manipulates the affective sentiments of the mark in two ways: First, it gives positive associations to the sender, who is cast as a crime-fighter and as a considerate advisor, both very positive sentiments. Second, it gives positive associations to the recipient, suggesting that he is the kind of (good) person who has both the goodness and the power to help fight crime. The affective scenario set up by this note (a good and powerful sender giving a reward to a good and powerful recipient) is affectively consistent and will "feel right" to a reader who believes the scenario as it was presented. The recipient replied with a short note of gratitude to the sender for taking action against scammers and asked what he could do to help. The reply:

Date: Mon, 5 Feb 2007 13:44:33 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: URGENT/CALL OUR OFFICE NOW

OFFICE OF THE PRESIDENCY
NIGERIAN INVESTIGATION DEPARTMENT
14A AWOLOWO LANE, IKOYI
LAGOS NIGERIA.
MOTTO:NO BODY IS ABOVE THE LAW

FROM THE DESK OF: Mrs Theresa Okoh
TEL:+234-803-478-5785
DEPUTY:Dr Donald Smith

ATTENTION Rev. Jim Thomas,

RE: BE CAREFUL OF HOODLUMS

This office have received your email and the contents are noted. Every effort is being made to stop this evil act of the pepetrators .They are painting this country black which is not good in any way. Nonetheless,you are advised to stop further communication with them and make sure you send all related email to this office for proper verification to avoid loosing your funds. .Hence forth,note that we will trail on them and once caught, they will be reprimanded in the custody.

Be informed that the only approved paying bank is the Zenith International Bank Plc.This paying bank has the sole right to transfer your *funds to you.We were only set up to monitor clients funds from being embezzeled.Your payment file will be sent to the paying bank once you have sent your details to this office for verification. Consequently, the transaction code is (SECURITY WATCH) this code word will guide you to know the bad eggs from the good ones, and any email/phone call you receive in this transaction without this code word (SECURITY WATCH) must be disregarded .*

Finally, you are required to send your

Full Name:.....................................
Address:.......................................
Phone and Fax Number:...........................
Occupation/Position:............................
Age Aggregate:.................................

to this office for further advice before linking you up to the paying bank.We applogise on behalf of the President and the people of Nigeria for any loss this must have caused you and promise that such a thing will not happen again

we are expecting to hear from you today,while thanking you for your good understanding and urgent response to this mail.

Yours truely,

Mrs Theresa Okoh
CHAIRMAN: NIGERIAN INVESTIGATION DEPARTMENT(N.I.D).
ASSISTANT CHAIR PERSON (DR.Donald Smith).

The solicitation does not propose a business transaction, but simply reaffirms that funds are waiting. It then emphasizes the need to stop scammers that hurt the reputation of Nigeria, and asks only for basic information for further contact. Each of these further confirm that the affective structure of the scenario that has been presented. This functions to reassure the recipient of the legitimacy of the transaction by emphasizing the investigative aspect of the transaction. The recipient responded with a willingness to help fight corruption and forwarded several previously-received scam mails, again thanking the scammer for what the recipient framed, in the email, as a presumed reward for helping. The recipient provided all information requested, except for a telephone number, which was given later. The response:

Date: Sat, 10 Feb 2007 13:41:54 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: Re: OFFICE OF THE PRESIDENCY/ WAITING FOR YOUR RESPONSE

Dear Rev. J. Tomlin,

We acknowledge receipt of your email and the details sent. We also want to inform you that the information you sent to this office is incomplete. Based on this observation, you are required to send your phone number for easy communication and your fax no if any.

Note that your urgent response to this email is required before we link you up to the paying bank.

Regards and God bless you.

Yours sincerely,
Mrs Theresa Okoh
CHAIRMAN: NIGERIAN INVESTIGATION DEPARTMENT(N.I.D).
ASSISTANT CHAIR PERSON (DR.Donald Smith).

By now, based on previous emails, the scammer learns that the recipient is deeply involved in religious charitable works, and begins to shift the discourse in the closing comment ("God Bless you") to something that might indicate shared religious affinity. Because the recipient didn't provide all the information in the previous post, that information is again requested. The recipient expressed concerns about the security of the private information that was requested:

Date: Mon, 12 Feb 2007 09:47:58 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: Re: OFFICE OF THE PRESIDENCY/ WAITING FOR CALL

Dear Rev. Jonah Tomlin,

Thank you for your email.We have noted all your questions and worries regarding your funds.First and foremost,we want you to know that this office has a reputation to maintain and as such there will be no such as abuse or unseriousness over our duty.

Our mandate is to secure the interest of foreign beneficiaries who are usually victims of fraud because of their absence.In this vain we have been set up by the presidency to monitor such fund transfer.

Secondly,the issue of the paying bank emanated from the fact that your inheritance fund was discovered in the Zenith Bank Plc in your favour and we got informed that some hoodlums have already contacted you in view of this with the aim of extorting money from you.

We want to assure you that we will guide you accordingly until your fund is finally transferred to you by the Zenith Bank Plc.Note *that the issue of phone and fax should not be a subject of controversy since the motive behind the request is to enhance quick communication.*

We hope to send you the contact details of the bank to enable you to establish contact with them for your fund claim.We are hoping to hear from you soon.Give us a call as we will be expecting your call.

Regards and God bless you.

The sender reframes the "reward" as an inheritance, which indicates that the sender missed an opportunity to play into the affective sentiments of the sender by helping to re-establish the affective balance in the narrative. The recipient responds by expressing additional concerns and emphasizes that the funds were understood to be a reward for helping in the investigation, not an inheritance. In this response, the recipient provided a phone number and received a phone call with a voice-mail message to call the "president" of the bank in Nigeria, who provided a telephone number. The recipient emailed that a return call might not be possible and expressed additional concerns about the security of the transaction:

Date: Mon, 12 Feb 2007 12:29:06 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: OFFICE OF THE PRESIDENCY/BANK CONTACT INFORMATION

NIGERIAN INVESTIGATION DEPARTMENT
ANTI-FRAUD UNIT
4TH FLOOR MARY LAND
LAGOS NIGERIA
MOTTO: SECURITY WATCH.

FROM THE DESK
OF: Mrs Theresa Okoh Tel; +234-803-478-5785
DEPUTY: DR Donald Smith

ATTEN: Rev. Jonah Tomlin,

A meeting was held in the office of the Presidency today to sort out our esteemed beneficiaries . We have decided and agreed that all foreign beneficiaries in this batch of payment MUST receive their funds through our correspondence bank in my country. The name of the bank is Zenith International Bank Plc.

You are advised to stop all communication with any person (persons) to avoid any jeopardy (ADVICE). We are highly investigating this Touts to see that they do not succeed with their evil plans again and for us to succeed you are expected to help us by sending any email *received to this office from now onwards. On behalf of the President and people of Nigeria, accept our apology for any inconveniencies you might have passed through this THIEVES and we are promising you that such action will never repeat it self again.You are advised to contact the desk of the bank Remittance Director for payment advice.*

I *await your prompt response today immediately you have spoken to the Bank International Remittance Officer through his official telephone number*

Contact Name: Godwin Emefiele
Contact Phone 011-234-1-850-9289 011-234-808-234-1926
Contact Email: admin@zenithbankpl.com

Finally, note that your file have been dispatched accordingly.
Congratulations .

Yours sincerely,

The narrative invoked the involvement of higher-status RPPs as a means of establishing the credibility of the transaction and the next steps. Moreover, it injects the image of the high status people (including the President) "apologizing" for the situation. In affective terms, apologizing is a weak act that serves to make the actor seem weaker and the recipient seem more powerful. This continues the process of making the recipient feel that receiving an unexpected windfall is something they are entitled to, and that it is nothing to be afraid of.

The sender also took the additional step of indicating that the money was set aside and now awaited only the recipient's information to complete the transaction. The sender complied with the request to send examples of other AFF emails, which--like the previous--were ignored. The recipient explains in the response that he could not get through to the number left on the answering machine to return the call:

Date: Wed, 14 Feb 2007 11:44:44 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: Re: PRESIDENCY/ADVISE

NIGERIAN INVESTIGATION DEPARTMENT
ANTI-FRAUD UNIT
4TH FLOOR MARY LAND
LAGOS NIGERIA
MOTTO: SECURITY WATCH.

FROM THE DESK OF:
Mrs Theresa Okoh
Tel: +234-803-478-5785

DEPUTY: DR Donald Smith

ATTENTION: Rev. Jonah Tomlin,

Thank you for your email.You have been seriously cautioned not to adhere to any email instruction no matter how sincere they look. The motive behind their email is to defraud you.

Concerning the Bank phone no,I believe you did not use the proper exit code.In any case,try the number again as given below but before you do that send an email to them informing them that they have your fund and that you intend to claim it.below is the contact phone
Contact Name: Godwin Emefiele
Contact Phone +234-1-850-9289 , +234-808-234-1926
Contact Email: admin@zenithbankpl.com
Similarly, make sure you forward every email you receive from them so that we will scrutinize them to avoid mistakes.

I will be expecting to hear from you and try to call this office today for further briefing

Yours sincerely,
Mrs Theresa Okoh
Dr. Donald Smith (Deputy)

A second email followed from the sender prior to the recipient's response to the last:

Date: Fri, 16 Feb 2007 14:56:42 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: Re: PRESIDENCY/ADVISE

Dear Rev. Jonah Tomlin,

I have your mail and I must let you know that you should adhere to our instructions if you intend to receive your payment.From our investigation,we have been able to confirm that your payment can only be recieved through Zenith Bank Plc.

We have instructed you to contact the Zenith Bank for your payment and up till this moment you have not given us feedback on your dealings with the Bank.You seem to be sceptical about our advise but I must let you know that the only channel that you can receive your fund is through the zenith bank.

We have also advised you to send your phone no to this office so *that we can easily communicate with you but that you have refused to abide by.Know that you have been warned to stop all communication or you face the consequences when you are defrauded.*

Thank you for your understanding.

Mrs Theresa Okoh
Dr. Donald Smith (Deputy)

The sender escalates the urgency and emphasizes organizational procedures, which would seem to reassure the recipient that, because the transfer involves a legitimate financial institution, it is imperative that the information be forth-coming. The tone also turns scolding:

Date: Mon, 19 Feb 2007 10:02:41 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: PRESIDENCY/CALL OFFICE NOW

Dear Rev. Tomlin,

We are in receipt of your mail and the phone number as given.We have also made consecutive attempts to call you to no avail.Nevertheless, in our joint meeting with the Zenith Bank,it was noted that you have not contacted the bank so far.We honestly regret your actions because you are taking our effort towards making your fund transfer a hitch free one forgranted.

We want you to communicate to this office within 48 working hours your willingness to claim your fund now or otherwise,your fund will be returned to the treasury indefinitely.

This office await your urgent response within the stipulated deadline.

Warmest regards to you and God bless you.

This scolding is a new addition, and represents a shift in affective strategy: Rather than trying to reassure the mark by making him feel a more powerful sentiment towards himself, the author tries to make the mark feel weak (and thus pliable) by scolding them. It appears that the sender is trying a wide range of affective strategies in an attempt to elicit the all-important phone call.

After receiving a duplicate email essentially repeating the one above, the recipient responds by expressing confusion over the procedures of what the next steps are. He repeats previous expressions of the need to help troubled youths and informs the sender that he also has sent a copy of his previous response to her to the email address listed as the Nigerian Bank:

Date: Wed, 21 Feb 2007 05:58:10 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: Re: PRESIDENCY/MESSAGE RECIEVED

Dear Rev. Tomlin,

Thank you for your email.We want you to understand that you should not be confused over this issue,We will always be available to advise you when necessary in order for you not to make mistakes.

We are also glad to hear that you have contacted the bank and we are sure that in no distant time you will receive your funds.

This office also appreciate you effort towards helping the youths of you community and your willingness to divert your funds to such useful venture that will better the life of the youths who invariably are the future of your community by his Grace.

Stay blessed

Nigerian Investigation Department

Here, the affective tone of the email shifts again. Now, the sender builds on the persona of the recipient's identity as a pastor, and focuses on flattering the mark and making him feel good about himself, presumably in the hope that having positive sentiments towards himself will make the mark more likely to go along with the scheme. At about the same time, the recipient also received a response from the bank:

From: "Zenith Bank Plc" <admin@zenithbankpl.com>
Subject: Re: REQUIREMENTS
Date: Wed, 21 Feb 2007 04:20:09 -0500

Dear Reverend Jonah Tomlin ,

Following the receipt of your email of 20th February , 2007, We write to inform you that your fund is presently in Zenith bank plc and can only be transferred from here(Zenith Bank. Note that
we have rules and regulations governing every transfer and we cannot contravene such rules because of your fund transfer. Reference to the approval notification from the Federal Ministry of Finance for onward remittance of the sum of US$15,000,000.00 (Fifteen Million United States Dollars Only) being full payment for inheritance on inheritance Order No: FmA/PED/X301-2007,payment will be

effected by Telegraphic Wire Transfer via our Foreign Banking operations

.

This is in pursuance of the Federal Republic of Nigeria Foreign Payment Transfer Act 19 (A) Section 3 of 1991 Amended in 1999 to ensure rightful transfer of the funds directly to the Beneficiary, hence Zenith Bank of Nigeria will not be liable for any wrongful transfer of fund thereafter. After due verification, we noted that your funds transfer lack credibility in the sense that some vital documents should be submitted before the endorsement of your file for final remittance of your funds to your account submitted herein.

The information required are as follows

1. FULL NAME AND CONTACT ADDRESS
2. PHONE AND FAX NUMBER
3. AGE AGGREGATE
4.OCCUPATION/POSITION
5. INTERNATIONAL PASSPORT OR ID CARD (IDENTIFICATION)
6.ACCOUNT DETIALS EVEN A ZERO CENT ACCOUNT WILL BE ACCEPTED
SO LONG IT WILL CARRY THE INCOMING FUNDS

Confirm the receipt within 24 hours so that we can conclude all the necessary arrangement on your inheritance payment.

Yours faithfully,
DR. GODWIN EMEFIELE
Deputy Managing Director

CC: FEDERAL MINISTRY OF FINANCE
FEDERAL MINISTRY OF JUSTICE
SENATE COMMITTEE ON PUBLIC ACCOUNTS

((ATTACHMENTS INCLUDED - jpg

Here, the explicit steps to be taken are re-affirmed, this time by the ostensible bank president. A Google search indicates that a "Godwin Emefiele" was appointed the deputy managing director of the Zenith Bank of Nigeria in 2001, thus enhancing the credibility both of the sender and of the formal procedures that govern the transaction. However, a Google search also indicates that the name of the bank president is associated with numerous other Nigerian AFF solicitations with varying motifs. In this version, the status of the RPP and the explanation for the steps required to help reduce qualms that the recipient might still retain. To sweeten the pot, the sender included a jpg of a form on the letterhead of the Zenith Bank of Nigeria summarizing the details and the steps taken to receive $15 million. This enhances the illusion of credibility. In short, the evidence prevented here is appealing to cognitive consistency more than affective consistency.

(ILLUSTRATION 2: INSERT JPG 1 HERE)

The jpg's text again alludes to the funds as an "inheritance," not a reward. This was followed by another note from the original sender reassuring the recipient and emphasizing the need for compliance:

Date: Wed, 21 Feb 2007 22:43:41 +0000 (GMT)
From: Theresa Okoh <info_fundinvestigationdepartment@yahoo.gr>
Subject: Re: REQUIREMENTS NOTED

Dear Rev. Tomlin,

We acknowledge receipt of your email.It is a good thing that you have contacted the bank and they have also responded positively by asking you to send your details for final verification before the transfer of your funds.My humble advise is that you adhere to the bank's instructions because they know how best you are going to receive your funds.Endeavor to send to them the information as requested.Note that the issue of your bank statement should not be a subject of controversy since they (bank)have instructed you to send to them a zero account to avoid security theft.

The issue of what account information to send to the bank should be decided by you.If you choose to send the bank account details of your group,that is alright,you decide on where the funds should be transfered into.

Importantly,make sure you always get across to the bank no matter where you are inorder for you not to delay or jeopardise your fund transfer.Always confide in us as we will be available to profer advise to you to see that your fund is eventually transferred without hinderances.

God bless you and your group.

The posts combine to play on emotion, affinity in ostensibly shared spiritual values, and the "objective" steps required by Nigerian law and bank policy. The scolding tone used before is gone, replaced by weak displays of humility on the part of the sender. The post also gives a clue to the nature of the transaction: A deferred payment scam. The sender requires no fund in the account, which adds to illusion of a secure, risk-free transaction. If correct, two common variations might occur. In the first, the sender would request a series of processing fees to be deposited in the account, which would then be drained. In the second, A large sum of money might be deposited in the recipient's account by the sender's check, but a processing fee would also be required from the mark. The appearance of the check would assure the mark that the transaction is legitimate, because the scam-check would be deposited prior to the mark depositing the processing fee. However, the scam-check could take weeks to clear, while the scammer would abscond with the mark's processing fee. In this example, recipient responded by explaining that there would a week's delay before negotiations for the transaction could be completed because of travel, to which the "bank" responded:

From: "Zenith Bank Plc" <admin@zenithbankpl.com>
Subject: Re: CLARIFICATIONS
To: Reverend Jonah Tomlin <address deleted>
Date: Thu, 22 Feb 2007 02:18:57 -0500

OFFICE OF THE DEPUTY MANAGER ZENITH BANK PLC
INTERNATIONAL PAYMENTS AUTHORITY
LAGOS STATE ,NIGERIA

FROM: GODWIN EMEFIELE
DEPUTY MANAGER ZENITH BANK PLC.
+ 234-1-850-9289 +234-808-234-1926

ATTENTION OF: Reverend Jonah Tomlin,

LEGAL BENEFICIARY OF US$15,000,000.00 IN USA.

RE: FILE APPROVAL NO: FmA/PED/X301-2007.

We acknowledged the receipt of your email and the contents have been observed.It is very important to know that your compliance to our directives in advise will necessitate quick completion of your transfer to any norminated account of your choise which you will present to this office.

Be informed that the details requested should be sent before leaving for the winter religious retreat because delay they say is dangerious.You should endavour to send them so that we can process /endorse your file for final remittance.

This office did not ask for your passport number but a copy of your passport for identification purposes.Regarding the account,you should not be hesitate because we asked you to send a zero cent account so long it will carry the incoming funds.Be rest assured that any

details sent to this office will be used for the purpose
it is meant for.

All we need is an account for the transfer,if you like to
present the one of your organisation or yours is left for
you to decide.

You are to send all the details to this office because we
are the paying bank and we requested for them.You can also
forward a copy to   Mrs theresa Okoh of the Nigerian
Investigation Department for her preview.

You should not be confused in any way because we are here
to serve you better.Confirm the receipt of this mail
within 24hours and get back to us.

Your faithfully,
GODWIN EMEFIELE
DEPUTY MANAGER :ZENITH BANK PLC

About one week later, the recipient replied, but this time expressed concerns that, after a Google search, there appeared to be an Internet scammer impersonating as "Dr. Godwin Emefiele," and asked for clarification. The response:

From: "Zenith Bank Plc" <admin@zenithbankpl.com>
Subject: Re: Zenith bank Confirmation
To: Reverend Jonah Tomlin <[address deleted]
Date: Wed, 28 Feb 2007 09:39:55 -0500

ATTN: Ruttager Hollis Roe,

Dear Sir/Madam,

Zenith Bank Plc is one of the large establishment s here
in Nigeria. Our intent has always been to provide
exceptional and secured financial services from
acknowledgeable staff dedicated to customer service.

We have received a large order for onwards issuance of
these release documents to our clients for the funds
payments. When the amount involved is quite substantial
and due to current International wire remittance
regulations, all large value US dollar transactions,
specifically over US$1 Million Dollars must meet
verification requirements, prior to fund release issuance

to the recipient/ beneficiary.

We ask that you contact us by return email, upon receipt of this communication in order for us to verify your bank receiving information and more importantly, to have you fill in the appropriate source of funds 0-C17 documentation which is attached. If you require any verification of our involvement and/or role in your wire payment, you can contact the sending bank that originally cleared these funds for you.

Your failure to respond to this communication will result in the automatic cancellation of your expected wire transfer, and the return of the payment to the remitting bank.

YOURS FAITHFULLY,

MR EMEFIELE GODWIN
Deputy Manager (ZBP).

FUND RELEASE APPLICATION (FORM O-C17)

NAME OF BENEFICIARY:

DATE OF BIRTH:

COMPANY NAME & ADDRESS:

HOME ADDRESS:

EMAIL ADDRESS:

TELEPHONE:

FAX:

BANK NAME:

BANK ADDRESS:

ROUTING NO:

ACCOUNT NO:
SWIFT CODE:

BENEFICIARY NAME:

TO REMIT THE SUM OF:
INTO MY ACCOUNT ABOVE:

I hereby attest that all
information given above is correct to the best of my
knowledge, and is applicable to the fund release order
under review. I accept any liability or consequence
arising in the transfer or wrong information supplied by
me. I declare in this Affidavit that all information
supplied above is correct.

SIGN

NAME

CERTIFICATION (FOR OFFICIAL USE)
I/WE CERTIFY THAT THE ABOVE SIGNATURE AND DETAILS ARE CORRECT

SIGN
NAME

(MUST BE CERTIFIED ALONG WITH ADMINISTRATION DEPARTMENTAL HEAD)

REMITTANCE BY: CASE REF:
REMITTANCE CODE:
BANK WIRE:.
CASHIERS CHECK:

In this phase, the transaction should disintegrate. The scammer subverts the script by breaking frame: Rather than begin by addressing the recipient by name, the post from the "bank president" begins with "Dear Sir/Madam" instead of taking the opportunity to build rapport by addressing the recipient by name as in some previous posts; again inverts his first name and last name (DR. EMEFIELE GODWIN/DR. GODWIN EMEFIELE); and fails to take advantage of previous multiple cues that could build on the affectivity sentiments of the recipient or reduce the apparent growing cognitive suspicion. Further, the sender provides no reassurances other than a mechanical repetition of procedure and again requests the banking information. The tone is formal and slightly scolding, indicating a lack of care in providing an affectively consistent narrative over time. The recipient replied by again expressing concerns of the identity of the sender, and indicated that he needed assurances that he was dealing with the real, not the fraudulent bank president:

From: "Zenith Bank Plc" <admin@zenithbankpl.com>
Subject: Re: RE -ASSURANCE

To: Reverend Jonah Tomlin <revrenj@sun.soci.niu.edu>
Date: Mon, 05 Mar 2007 01:14:05 -0500

"INQUIRY"

Dear Reverend Jonah Tomlin,

We are in receipt of your email and wish to state here categorically that the funds to be transfered is in our depository.It will be transfered to your account which you will present after due directives have been followed as directed by the establishment.

It is very important you know that there are procedures that should be taken before funds are transfered to clients and we wish you act same.Hope to receiving your email response at your earliest convenience.
Yours faithfully,
DR. Godwin Emefiele
Deputy Managing Director

There are several points to be drawn from this: First, the originators of this particular letter begin with the typically broad net that might appeal to someone with a sense of justice to help stop fraud. In this case, however, the scammers lack sufficient skill to adapt their narrative to the expressed affective state of the mark. Rather than shift their narrative to the tone and expressed affective state of the apparent identity of the mark (dictionaries of American cultural sentiments suggest that priests should be treated kindly and respectfully by default), the scammers pursue what appears to be a canned script that provides no flexibility to reel in the fish once the line has been nibbled. The only concession to the affective state of the mark was the scammers' awkward attempts to employ occasional Christian salutations to create a positive association, but there is no effort to use the mark's identity as a power chit in evoking stronger affinity between mark, scammer, and reward.

Second, in this example, the structure of the narrative quickly breaks down. A charitable assessment would suggest that the scammers are inept. The breakdown illustrates the importance of what Goffman (1952; 1968) argued are the essentials of a good con and competent expression gaming: The scammer must be able to read social cues given off by the mark and adjust accordingly by altering the game. Much like a football quarterback who changes a play at the line of scrimmage to adjust to an opponent's attempts to stop a score, a competent con must "read the defense" of the mark and change the game plan accordingly. Without adjustment, credibility shreds, and the game is lost. The final trump card played by the scammers was simply a generic jpg file that "proves" that a certificate for $15 million dollars awaits the mark. Unlike some other jpgs and "evidence," this one lacked even the sender's name, which other scammers sometimes often include in their narrative jpg "evidence."

In sum, this interaction illustrates, by its silences and gaps, how a con might succeed or fail: Symbolic representation of legitimacy requires a mutually shared discourse that appears to put both mark and scammer on the same team, in the same ballpark, playing the same game. Trying to lure a mark into a basketball game and then showing up to play baseball dooms the con. It also demonstrates that affective manipulation is not a useful tool for persuasion if it is not used by a skilled persuader. To continue the sports metaphor, the best bat in the world will not help you if you can't connect with the ball.

CONCLUSION

We have argued that emotion and the affective response systems are an overlooked and underappreciated diagnostic and validation system in everyday social interaction. This is especially true in the case of con schemes, in which the mark must detect inconsistencies in the scammer's story to avoid victimization. This detection can occur in two ways. First, one means of detecting such inconsistencies is through cognitive processing, which compares the denotative characteristics of the elements of the situation to determine whether they are cognitively consistent with each other. The story, or "set-up" of a con game is designed to defeat such "thinking through" of the game by creating a believable scenario in which all mental inconsistencies are accounted for, or at least discounted as irrelevant. However, it is presumably successful in protecting the mark part of the time, enough so that some observers wonder how any thinking person could fall for such an obvious scam? In the example, there is no reading-off by the scammer of the cues given off by the recipient that could lead to building on the narrative and lure the mark further into the web.

A second means by which people detect inconsistencies in social situations is through the affect control system from which they draw to socially construct elements of a situation based upon their affective or connotative meanings. If a situation does not combine these visceral reactions or "emotional flavors" in a way that is consistent with their fundamental character, the participants in that situation will experience a feeling of strangeness or improbability (a sensation referred to as "deflection)" that will alert them that there is something wrong with the situation and will motivate them to resolve the inconsistency. When a mark decides to go through with the scheme because it "feels right," or decides to forego participation in the scheme because "something just doesn't feel right about it," they are tacitly describing the feelings of normality and abnormality that are the primary diagnostic signals of the affect control system. These feelings alert the mark to the relative affective consistency of the situation, related to but separate from the cognitive consistency of the situation, and acts as a secondary decision mechanism when evaluating the pitch and deciding what course of action to follow in relation to it.

A scammer thus cannot simply create a compelling and believable intellectual narrative to overcome the doubts of their victims. They must also create an affectively or emotionally consistent narrative that will avoid setting off an emotional response that alerts the victim to the problematic nature of the situation they are experiencing. The need to satisfy both the cognitive and the affective consistency needs of the victim is likely one reason why the skilled scammer must be both an expert in the intellectual details of the specific con game as well as a master of the arts of empathy and rapport. Kich (2005) describes this in Nigerian scam e-mails, where the consistent use of words with positive associations and avoidance of words with negative associations tends to compensate for otherwise jarring intellectual errors in the narrative.

We have also suggested that affective states and emotions are not simply "noise" that corrupts the rational thinking process and must be expunged for valid reasoning to take place. The Nigerian scam is successful not simply because it elicits base emotions to cloud the judgment. Rather, as Alberto Damasio's "Descartes' Error" 1995) argues, affect and emotions serve a vital role in our interpretation of situations and social decisions, acting as a sort of "evaluative filtering mechanism." The Nigerian scam works because it manipulates this filtering process, turning this validation and legitimation mechanism against itself.

Although we argue that emotions and affective processing are important mechanisms for establishing the believability of a con game, or conversely, for creating skepticism toward the pitch, we would not go so far as to claim that the affect control system is the only important factor in determining the believability of a con. Many factors influence the success of a con, including a) cognitive consistency, b) affective consistency, b) persuasive skill (which influences A and B), and d) importantly, the mark's pre-existing biases toward themselves and the future. People who fall for cons are often people who have inflated views of their intelligence and competence, and furthermore have the "will to believe" the scenario presented by the con artist. It is not strictly necessary for the scammer to present a scenario that is entirely cognitively and affectively consistent; it is enough to present a scenario that is sufficiently internally consistent and believable so that a mark with a will believe in the possibility of the implausible.

One of the ironies of the Nigerian e-mail scam is that it leverages the same efficiencies and cost benefits as legitimate online businesses like Amazon or EBay. Like more legitimate online businesses, Nigerian e-mail scams have very low overhead costs, flexibility in location, and the ability to advertise widely with little effort or expense. Maurer's (1957) classic study of confidence men describes how early 20th century scammers tired of moving around to find new marks, so they created physical "con stores" where potential marks would come to the store to be fleeced, perhaps in response to a token supply of cheap merchandise or word of mouth. There being a tradition of con enterprises aping actual retail stores, perhaps it was just a matter of time before brick-and-mortar "con stores" followed their legitimate cousins online to taste the commercial benefits of the information age. It is a brave new world indeed, whether you are selling books or snake oil.

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