

# UK LOTTERY SCAMS

The scam typically involves syndicates that target individuals to play a lottery claiming to guarantee a share of the winnings at a fee.



## INDICATORS

- The sender accounts are usually onboarded via an online platform (APP)
- Receiving countries are either Nigeria or Ghana
- Multiple senders remitting to the same recipient using the same device without a clear relationship or purpose
- Majority of the senders are South African citizens
- Amounts range between R200 and R500 and payments are made in high frequency
- The use of multiple social media platforms to promote legitimacy.

## MODUS OPERANDI

- The syndicate uses social media platforms such as Facebook, YouTube, and Twitter to entice individuals to participate in a bogus UK Lottery. Like the South African Lottery, individuals pay to play in a draw.
- Payments are made either in cash (via a retailer) or EFT using one of the following references: "Booming", "UK49 Numbers", "Lucky Numbers", "Lotto", "Bet," "UK Lunch", "UK Teatime", "Bonus Numbers".
- Payments are then remitted to Nigeria or Ghana. Scammers primarily receive payments through mobile wallets and immediately use the funds.
- The sender accounts are onboarded in the following ways:
  - The syndicate targets South African citizens in vulnerable communities and requests their FIC Act documents and pays them a fee. These documents would then be used to register an account via Mama Money.
  - The syndicate would advise the victim that their FIC Act documents are required to register to play the lottery.
- The syndicate would then use these accounts to create orders for money remittance and send the payment details to the victims.
- The victim needs to provide proof of payment to the syndicate, if the payment was not successful, the syndicate will contact the Mama Money client experience team to resolve or to inquire on how the issue could be resolved. Unsuccessful payments could be because of incorrect recipient details or incorrect payment references.



## TAKE ACTION! This is what you can do

- Fraud awareness is essential
- File suspicious and unusual transaction or activity report with the FIC
- No one can predict lottery outcomes, so never send money to win lottery prizes and note that claiming lottery prize money will not cost you any money
- Be careful about how much personal information you share on social media. Scammers can use your information to target you. Never send money to anyone that you are communicating with via social media.

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