

**OLUWASEYI LIADI** 

# WHAT PEOPLE ARE SAYING ABOUT THIS BOOK

"You will understand not only how these scammers operate, but also practical preventive measures to avoid falling victim."

The internet is as much an advantage to many and also a disadvantage to some. It's often said that a fake would always exist once there is an original.

Over the years, there's been a rise in internet fraud both in the local and international space. However, with knowledge in this book 'How to be Smarter than Scammers', I can categorically say that you will understand not only how these scammers operate, but also practical preventive measures to avoid falling victim.

Prince Tosin Odumosu CEO, 24/7 Gospel Vibes "This book is a painstaking effort of wellresearched methods of fraud and how to identify scammers when staging their tricks."

We have unfortunately found society with the majority of who are constantly schemir other people's bank accounts and pockets. Having read through, you will agree with me that the book is a painstaking effort of well-researched methods of fraud and how to identify scammers when staging their tricks. Reading it regularly will put you on guard, should anyone offer suspicious ideas.

#### **Olumide Oregbemi** Founder, Max Publishing

"I recommend this book to all persons, who are desirous of making their hard-earned money or investment fraud-proof."

I have had the privilege of reading the final draft of this book. And, without a shred of doubt, I am bold to say that the author has indeed done a great job. Therefore, I recommend this book to all persons, who are desirous of making their hard-earned money or investment fraud-proof. When rightly applied, the quality of knowledge shared in this book can keep you from suffering a financial or emotional wreck at the instance of persons with fraudulent intents.

#### Olumide Olusegun Adegbuyi

Legal Practitioner (Nigeria)

#### This book helps us stay 'woke' and informed on how to stay ahead of them.

Smarter Than Scammers Highly Is Α Recommended Book. In a generation where most people are desperately looking for getrich-quick avenues, fraudsters SO are metamorphosing. Most fraudsters start with little compromises you'd probably not notice outrightly, those tiny bits of information/details you divulge, then gradually into a much bigger shot.

This book helps us stay 'woke' and informed on how to stay ahead of them.

#### Awe Motunrayo

Dangote Oil Refinery Company

It contains nuggets capable of making every and anyone stay ahead of scams, quickly recognise the various types of scams and protect personal information.

Fraud has been acknowledged as one of the principal threats to the development of the financial sector worldwide. It is a socioeconomic pandemic; it traverses both public and private sectors of the economy - developing or developed. It is a universal problem however developing countries like Nigeria suffer it more.

The spate of fraud and corruption in Nigeria is so alarming such that no sector of the economy is free from fraudulent activities. Scammers target people of all backgrounds, ages and income levels. Fake lotteries, ponzi, get-rich-quick schemes and many others are means of dissipating the unwary. This book "How to be smarter than scammers" comes in highly recommended, it contains nuggets capable of making every and anyone stay ahead of scams, quickly recognise the various types of scams and protect personal information.

#### **Shittu Lateef Olaitan**

Economist & Financial Trader

Each paragraph of this book contains eyeopening information that will put you on alert at any possible instance of fraud. Read and be safe.

I have realized that ignorance and not death sometimes is the worst thing that can happen to a person. Little wonder one of the Holy books says "my people perish, for lack of knowledge". This book in your hand has all it takes to deliver you from being a fraud victim; each paragraph of this book contains eye-opening information that will put you on alert at any possible instance of fraud. Read and be safe.

Jide A. Adebowale, Esq. Diadem Solicitors

## HOW TO BE SMARTER THAN SCAMMERS

( Do NOT Open A Bank Account in Nigeria Until You Read This Book )

**OLUWASEYI LIADI** 

# HOW TO BE SMARTER THAN SCAMMERS (SAFEGUARD YOUR TREASURES)

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#### **DEDICATION**

To the Creator of Heaven and Earth, the giver of Light and Wisdom;

To my paternal grandmother (Iya-Eleelo) of blessed memory;

To my loving Mother;

My Beautiful Queen; and

My Children

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#### **FOREWARD**

In recent times, the rate at which people get scammed or fall easily for scams is so alarming. Knowledge on how to avoid being a victim is so important, that's why you need to read this book. It arms you with all you need in avoiding being a victim.

Each page is loaded with vital information you don't want to miss. It would certainly be an eye-opener to each reader and guide you from being swindled.

Don't just read, apply the information you get from this book and arm yourself against potential attempts of scammers. Don't be the next victim!

#### **Precious Omokoro**

E-commerce Expert/Digital Entrepreneur

#### **PREFACE**

The advent of frauds in the banking industry came into play as soon as banking, in its corporate form, was developed. Though, like other development in history, frauds in banks have evolved in an unfortunate twist and have become like a wide-scale hurricane in Nigeria sweeping the rich and the poor, the educated and the uneducated, even professors and the ordinary man on the streets. This has come to play as a result of what I term "convenient banking".

With the evolution in technology, the world has become a global village. Things one would travel to do can now be done in the comfort of our space and fingertips. In its embodiment, this development has given room for the 'underbanked' to join the league of the 'banked'. On the other side of the coin, it has shifted the liability of frauds from the banks to the account holders. A few years back, frauds could not be done

without the fraudster coming to the bank and this was unusually done via cheques. This ranged from cloned cheques to forged cheques and signatures. This heinous act has migrated to our mobile devices.

To engage in financial transactions, all that is needed are your account details such as the account number, the phone number linked to the account and the debit card details. Fraudsters are very much aware of this and all they do is put a call across to individuals using "fishing" questions to get individuals to give out their account details. This could be either their card details or an OTP (One-Time Password) sent by their hank.

Some people fall prey to these fraudsters because they do not pay attention to details. The messages sent by banks as OTP state that it is a confidential message and should not be shared with a third party.

The major ways of defrauding individuals are highlighted below:

Phone calls: Fraudsters pose as bank employees claiming that there is an issue with your account. The common issue they raise is that of your date of birth or BVN details. Remember that banks would not change any of this detail without written instructions from customers.

Card swaps: This is an outdated means of defrauding customers; the fraudsters stand at ATM points pretending to assist a potential victim in using the ATM and in the process swapping the victims' cards.

media Profile: This is Social another common way of defrauding people. The fraudster poses as a celebrity or a popular political figure on social media platforms, especially Facebook, promising to give financial assistance to potential victims. In the process, they seek your account details.

Financial institutions have played a very active part in public awareness and enlightenment. As stated earlier, financial fraud is a constantly evolving trend and the gimmicks come with every new technological development in our advancement. This continues to make financial institutions second runner ups in the trend. However, financial institutions have embarked on several campaigns different of touching segments economy, social and age brackets in dishing out warnings to their customers and the society at large on the tricks used by fraudsters in defrauding members of the public. Banks made it a priority that a user at the terminal per time was allowed. They also appointed a queue supervisor to ensure that there is a reasonable distance between the person using the ATM terminal and the person in the queue. Security next personnel are also placed on duty to ensure compliance.

Also, in the wake of mobile money transfers, banks have gone ahead to ensure that campaigns done on the media and social media platforms caution customers against giving out their bank details to any person who calls to introduce himself or herself as a bank official. The Holy book says that people perish due to a lack of knowledge. This has been the trend. Unsuspecting victims give out their details carelessly when these calls are made.

Another area of concern, which is beyond the control of both the customer and the financial institution, is the case of robbery and stolen mobile devices. When a person's device is stolen and used for unauthorized transactions, it becomes a big concern.

It is the duty of financial institutions to protect their customers from financial frauds, though they may be handicapped in carrying out proper investigations when such cases arise. They are financial institutions, not law enforcement agencies. This is where the role of government comes into play.

Have you ever had to report a case of financial fraud at a police station? What was your experience like? I once heard of a guy whose phone was stolen and the Police helped him to track the phone. The downside was that he had to pay through his nose. Financial institutions won't work only on a police report as some cases might require a court injunction. This also comes with a non-receiptable fee based on your bargaining power. These loopholes in justice system have created a barrier for financial institutions in tracking down fraudsters or putting an end to the trend.

Also, another big barrier, perhaps the biggest, happens to be the Telecommunication industry which does not provide proper KYC (know your customer) for the numbers being issued out. One may

buy a pre-registered SIM for as low as N1000. The identity of the caller will be untraceable as he doesn't exist in the real sense. The responsibility to compliance, arrest and punish offenders rest on the shoulders of relevant government ranging from the Telecom agencies companies to the judiciary and the police force.

The only way to put an end to the continuous dive of young adults into such criminal activities is to have a well-organized justice system. This starts with the police force. I was thrilled when an officer/investigator said he met the first lady of the country on Facebook and in the process was called by a "bank staff". In the process, he gave out all his bank details. I wondered why such one should continue in the force. This shows how low the level of enlightenment some of the law enforcement agents have.

#### INTRODUCTION

It cannot be overstressed that the advent of information technology is a great invention of this century. Unarquably, a lot of life's enhancement ideas have been birthed through information technology, particularly the internet. Human communication and relationship have experienced progress as a result of the internet. Businesses globally have enjoyed more from the internet operation, as the barrier of distance in business transactions all over the world has been broken. With the aid of the internet, business transactions are now done with ease across the globe. The spread of information has also been aided by the advent of the internet. Just at your fingertip, you get all the needed information in seconds. This truly has afforded many the opportunities of sharing ideas, thoughts and words with people who are far away. Bank transactions have moved from the old digital process to a more sophisticated digital

method. For instance, with your fingerprints alone, you can move a large sum of money out of your bank account without necessarily signing any paper document. You can as withdraw cash from stand-by Automated Teller machines (ATM) or Point of Sales machines (POS), even when bank personnel have closed the regular banking operations for the day.

In recent times, I had been burdened with the rate at which scammers outsmart and defraud hardworking people of their hardearned money, leveraging on the Internet. It is no news that the economies of nations have been going through tough times, particularly since the pandemic. Hence, the limited resources must be guarded with wisdom.

This season, in my opinion, is not the time for people to lose their money to scammers' disastrous Intelligence. I believe that if

there is a book which explains how SCAMMERS carry out their mischievous acts and possibly highlights their smart-move tips, then, this anomaly would reduce. That idea gave birth to the concept of this book in your hand.

As said, the motive is to expose scammers and give you red light signs to spot and escape the scammer's trap, particularly issues relating to bank fraud and get-rich-quick schemes.

#### In this book:

- You will be enlightened on ways to safeguard your treasures.
- I have exposed the regular tricks being deployed by these tricksters to swindle unsuspecting individuals.
- You would be educated on basic knowledge needed to operate, maintain and safeguard your money and personal belongings.

- I have unveiled tips that will help reduce the rate of fraud in the society;
   and
- Reading this would douse the interest of many young folks from venturing into the advance fee fraud.



### **Chapter 1**



# A CLOSER LOOK AT SCAMS, SCAMMERS AND VICTIMS

Fraud became prevalent in the banking sector as a result of the adoption of the advanced information technology system. These fraudulent practices affect the rich and the poor, the literate and the uneducated. In the past, the crude way of

perpetuating frauds in the banking sector was mostly through Cheque fraud. This often occurs with cloned cheques, forged cheques and forged signatures. Below are some of the keywords to grasp with respect to fraud.

**Fraudster**: A person who commits fraud. Another word for fraudster includes the following: <u>swindler</u>, <u>cheat</u>, <u>trickster</u>, <u>scammer</u>, (in Nigeria) we also have 419 or yahoo-boy (internet fraudster).

**Scam**: A scam or confidence trick is an attempt to defraud a person or group by gaining their confidence.

Internet fraud is a form of cybercrime fraud or deception with the use of the Internet. It involves hiding of information or providing incorrect information for the purpose of tricking victims to part with their money, property, or inheritance. Internet fraud is not considered a single distinctive crime. It covers a range of illegal and illicit actions committed in cyberspace. It is, however, differentiated from theft since, in this case, the victim voluntarily and knowingly provides the information, money or property to the perpetrator. It is also distinguished by the way it involves temporally and spatially separated offenders.

#### **More Information about Fraud**

Oxford dictionary defines **fraud** as a wrongful or criminal deception intended to result in financial or personal gain. A person or thing intended to deceive others, typically by unjustifiably claiming what belongs to them or being credited with accomplishments or qualities. Wikipedia states (in law) that fraud is intentional deception to secure unfair or unlawful gain, or to deprive a victim of a legal right. Some of the types of frauds include:

**Advance Fee Fraud**. An advance-fee fraud is a form of fraud and one of the most common types of confidence tricks. The

scam typically involves promising the victim a significant share of a large sum of money in return for a small up-front payment, which the fraudster requires to obtain the large sum. If a victim makes the payment, the fraudster either invents a series of further fees for the victim or simply disappears.

The Federal Bureau of Investigation (FBI) states that "An advance fee scheme occurs when the victim pays money to someone in anticipation of receiving something of greater value - such as a loan, contract, investment, or gift- and then receives little or nothing in return."

Other types include credit and debit card fraud, fake charities, Lottery fraud, Debt Collection fraud, Mortgage fraud, and Identity Theft.

Victim: in this context, a victim is an innocent person who is tricked, duped or swindled by a scammer.

#### Other types of Scams in Nigeria Include the following:

- The Nigerian 'Prince' email scam
- Phishing email scams
- Greeting card scams
- Stealing data (phone numbers, email address etc) from Obituary Guestbook
- Bank loan or credit card scam
- Lottery scam
- Hitman scam
- Romance scams
- Inheritance scams
- Faith-based dating scams
- Fake antivirus software
- Facebook impersonation scam (hijacked profile scam)
- Make money fast scams (Economic scams)
- Travel scams
- Bitcoin scams
- Gift voucher scam
- Fake news scam
- Fake shopping websites

- Loyalty points phishing scam
- Job offer scams



- SMS Scamming (Smashing)
- Overpayment Online Scam
- Tech Support Online Scams.

## Chapter 2



#### WHEN SCAMMERS OPERATE

According to Olutayo Tade, there are three categories of bank fraud:

Internal fraud by banking staff:
 This is usually done by the inner staff members of the bank who have access to your vital information. Sometimes,

this could be your account officer or a close colleague of his, who has access to his computer system. Don't be surprised if you open an account today immediately the following morning, you receive a call from an unknown fellow claiming to be from the same bank. Hackers also use leaks software that out hank customers' information to them. Don't be gullible when someone calls you and states your name and a few details about you. He may introduce himself as your account officer. That does not give you any guarantee to believe him. Don't give him requested information through phone. Instead, decline the call and get to the banking hall physically to complain.

External fraud by regular external fraudsters: A fraudster who is not a

bank staff can gain access to your banking Identity through dubious means. As stated earlier, it can be elicited from a careless bank staff. It he sourced through also unsecured online purchases, malicious SMS and emails, freebies bait, lost or misplaced SIM card, careless social media discussion, misplaced ATM cards and lost wallets. It is also possible to get your Identity from a gluttonous bank staff with a fee. In this category, a close family member or associate can perpetuate this act by using his proximity as an 'undue advantage' to swindle an unsuspecting fellow.

**Collaborative fraud:** This is done by both external fraudsters and banking staff. There is a saying that the external thief cannot rob a house successfully without an internal

accomplice. Disloyal and covetous bank staff can connive with external fraudsters to dupe an unsuspecting or loose customer. This is done when the bank officer deliberately releases the vital information of a customer to a fraudulent fellow.

Fraudsters would always need information from their prospective prey to authenticate the dubious act. Therefore, actions such as phone calls, SMS or email are used to extract important information from the victim. Be careful. Be guarded. Be at alert. Be sensitive. Be cautious.

There are periods where scammers usually call. When you are in your joyous mood, such as a festive season, they may call. They also approach you when the economy is down. Such are times when most people are down financially and are eager to tap into 'awoofs' (freebies) from the especially post COVID-19 era.

Also, scammers often operation the early hours of the morning. They believe that most people would psychologically fall for it, knowing that they would be expecting credit alert to brighten the day. Hence, they seize the advantage to get the needed information from potential victims, knowing they might not be critical of their motives.

It has been observed in recent times that bank-related scammers operate during the weekends. They would make the dubious call during those hours to get the required information from naive customers. By the time they get access into the customer's bank account, the latter would not be able to go to the bank for complaints. I remember the experience of one Mr. Steve (not his real name) who was duped using the weekend prank. His account was hacked Saturday, and the scammer kept on spending his money virtually, while the owner was only receiving debit alerts and

crying. By the time he got to the bank on Monday, he was helpless.

Scammers also operate when you just open a bank account. Usually, you will be called either on the same day you open an account with a bank or the following day. Be careful. Enlighten others as well. This method is what I call 'catch them young', since they are aware that a new bank account holder would still be ignorant of certain precautions relating to bank account operation. He would also be anxious and curious, expecting who would be first to credit his account. Therefore, new bank account holders must be well sensitized by the bank officials to strictly disregard every form of strange 'bank' calls after account opening.

## **Chapter 3**



#### **HOW SCAMMERS OPERATE**

Beware of FREE OFFERS! Always expecting free money, free airtime, free data, free food, free ride, 'maga' boyfriends, prodigal girlfriends, generous sugar-daddy, sweet sugar-mummy, etc. it is an indication you are offering yourself as a Free-Meat for Scammers.

The scammers use diverse means in duping gullible fellows. In this chapter, I will focus on some of these means.

#### For Mobile Phone Users:

- You can receive a text message stating that you just won a lottery or your number has been selected for a reward. For example: Hello James, you have just won our special gift this month. Kindly call this number DO NOT CALL THE STATED NUMBER and DO NOT RESPOND through any medium.
- The above information can be passed across through phone calls.
- You can be called that your old schoolmate or your uncle in diaspora has sent you a piece of luggage which is worth a good sum of money. You would then be required to

send a token (a small amount of money compared to the worth of the luggage) to a particular account to claim the luggage. NEVER consent, it's a scam strategy! This is called advance fee fraud.

#### For Bank Users:

- You could be called on the phone;
- The caller would introduce himself as a bank staff:
- He would say something like 'the bank is working on your bank account and needs some details to complete the process'
- He would request for some personal information from you. Such information as - your date of birth, PIN (Personal Identification Number) or Password, etc.
- Also, he might request for a code that would be sent to you, called OTP (one-

- time password). Dear reader, DO NOT SEND ANY OF THE ABOVE INFORMATION.
- The caller (scammer) mav announce to you that the government is sharing special money for lucky citizens of your country and your name was picked and to claim the cash-gift, he would require your personal bank details. NEVER consent, it's a scam strategy!
- Never carry out sensitive financial transactions on public Wi-Fi. Your private data can be hacked and you would lose control over your treasures.
- Do Not Release your bank account details to a person you do not trust for any form of financial. If a fraudulent fellow uses your account to hide or process his proceeds, you would later be traced, arrested and prosecuted. (Check the appendix)

 Listen to this: these scammers are so creative using diverse approaches. Always be on your quard! If you are gullible and release any of your personal information, your account would be hacked in a moment. You could lose your entire money in few seconds. It doesn't matter how appealing and caring the caller might sound on the phone, never believe such! Remember, a scammer has no regard for your emotion. His mission is to steal your treasures, destroy your emotion and eventually kill you with worries and depression.

### For WhatsApp users:

- You could be called with a number you're not familiar with.
- The caller could mention a group on WhatsApp where you're a member.

- He could tell you that there's going to be a meeting on the platform at a particular time and that you would be given a code to participate in the meeting or discussion.
- A code will be sent to your line as SMS by WhatsApp.
- The person would then ask you to dictate the code to him.
- If you dictate the code to him, he would enter the code and WhatsApp number would be taken over.
- They would CHANGE your number on the platform and REPLACE it with their own fraud line. Unfortunately, it would still be carrying your own picture and name.
- As soon as that is done, you would be denied access to sending messages to that group.
- The number that replaces your number would be carrying your NAME and your

- PICTURE, and be sending fraudulent messages in your name.
- Where such situation aa rises, you would have to UNINSTALL your WhatsApp and REINSTALL it to regain your security. The implication is that vou would lose vital messages and information.
- Just imagine the psychological trauma such brings.
- Consider your integrity at stake when fraudulent messages are sent using your name and picture.
- HENCE, YOU MUST NEVER DICTATE ANY CODE TO ANYONE, NO MATTER THE CIRCUMSTANCES!

# **Quick-Rich Money Doubling Schemes**

You can be sent a message inviting you to invest your money into a business that will guarantee mega return on investment in a short while.

For example: There is a unique, legitimate and genuine platform that gives you double of your investment I would like to introduce you to. Earn wisely and share with the people around you. Get registered to provide and get help.

No referral

No scam

\*100% Guaranteed.

The instant payment and instant merging is only available within 35mins merging packages

10k to get 20k

15k to get 30k

20k to get 40k

25k to get 50k

30k to get 60k

40k to get 80k

50k to get 100k

Within 1hrs merging: 100k to get 300k

200k to get 400k

300k to get 600k

400k to get 700k

500k to get 800k

600k to get 900k

Chat up on WhatsApp

No referral

No scam

\*100% Guaranteed.

The instant payment and instant merging is only available for

Within 35mins merging for registration and pledging

'If truly God Almighty is on d throne, u will surely thank me tomorrow.... Only if you're ungrateful...'

'Infact u will surely introduce Dis to ur friends and families... Host of Heaven' https://chat.whatsapp.com/????????? 777777

THANK ME LATER

Do not JOIN such a group. If you do, your bank account details would be required and eventually be hacked

#### **Online Loan Services Tricks**

Good day, from SAVIOUR CASH (SAVIOUR CREDIT) sorry to bother or disturb you, sending message because of Olawale Jacob Bolu Phone number 080\*\*\*\*\*\* when in need she collected a loan from my company and we gave her, he has been overdue for more than 60days, calling and sending him messages to pay back not responding, contacting you now to tell her to pay, her actions are that of a thief and a fraud, she dropped your number as guarantor, please reach out to him.

Whenever you receive such message, do not send any money to them. Do not call the sender's contact. It's a scam tool.

Finally, you must note that contemporary (new) ways and strategy are

developed by the scammers on daily basis. Don't be too relaxed, a scammer might be sitting very close to you where you are now.

# Chapter 4



# WHERE DO THEY OPERATE?

Sometime ago, I was told that a WhatsApp group created for church workers was hacked or hijacked by scammers. Afterwards, the scammer sent fake messages to the unsuspecting group members to swindle them. Scammers, like every human being, operate where human activities take place. They are everywhere.

They are inside families. They are on the internet. They are in banks. They are in religious organizations and every other business organizations. It is hard to discover a scammer, unless he's caught. This is the reason why you must be on your guard always. Don't be careless when handling your personal and sensitive information. Scam is done through deception. This implies that even a fraudster can appear to be your good friend. Don't be quick to trust anyone.



# SOME THINGS YOU SHOULD KNOW ABOUT BANKS AND SCAMMERS

- Banks don't usually call their clients. Come to think of it, how many clients will they call on daily basis? They also don't usually send messages customers (aside transaction details), except in very rare circumstances. And when they do, it is for you to visit your nearest branch of the bank for further details.
- Banks don't give regular calls, but scammers do.
- Banks have their peculiar numbers, not just any number.
- Banks don't threaten you (either physically during phone or conversation), scammers do.
- Banks don't force or come after you because of your money that has stayed long in the bank. They only come after you when you owe them.

- Your money is always safe in banks even though you leave it for several years, and as long as you can verify your identity at the point withdrawal, you won't run into problems.
- Scammers won't give you breathing space until you give your consent. They usually bombard you with calls, especially during weekends.
- Scammers will threaten to block your account if you don't obey their instruction(s). All these are empty threats! Scammers will call you early in the morning because they know that your brain would just be 'resetting' during that time. They also call on

weekends, because they know banks don't operate during weekends.



# **USING AN AUTOMATED TELLER MACHINE (ATM): SAFETY TIPS**

- Avoid using the machine when it is late at night, especially when the ATM arena is not lit.
- When at ATM stand, do not accept assistance from an unknown bystander on the use of your card, except from identified personnel of the bank.

- Do not use an ATM if you notice any strange device is attached to it. Carefully check the ATM card slot before inserting your card.
- When using the machine, ensure there is a good space between you and the next person on the queue. If he is too close to you, courteously ask the fellow to shift back a little before you start your transaction.

# **Chapter 5**



# PRACTICABLE PREVENTIVE MEASURES (PPM)

Beware of scammers! The kingdom of the world suffers violence; the violent SCAMMERS are taking people's fund by FORCE.

In this chapter, I have detailed practicable ways you can apply to safeguard your treasures. Carefully study this chapter. There are things you can do, even at the comfort of your home to disrupt scammers nefarious activities.

# To avoid cheque cloning:

- Don't post your cheque photo online.
- Don't share your personal banking information with anyone on phone.
- Read banks and mails carefully before taking any action.

# For WhatsApp users:

Do your WhatsApp 2 steps PIN verification. It won't cost you anything to do that on your WhatsApp.

# Follow these steps:

- Go to settings on your WhatsApp
- Click on Account
- Click on Two- step verification

- Fnter PIN
- Input your email address
- And save, that's all.

If someone wants to change it, WhatsApp would ask for the Two-step verification without which the account won't open.

#### FOR BANK ACCOUNT SECURITY

Whenever a fraudster calls you disquising as a bank staff and he gives you full details about yourself, don't heed to his instruction. Drop the call immediately.

It's better to go to the bank yourself and sort every issue than responding out unverified bank staff on phone. Usually, a fraudster pesters a potential victim through regular phone calls. When the call persists, scold him, and then he will change his tone. Sometimes, he would scold you back, which would make it obvious to you that he's fake and merely impersonating a bank staff. Listen, banks spend lots of money to train their staff never to yell at customers and phone calls are usually recorded for official purposes.

When you have issue with your account, walk into your bank hall, instead of falling victim to scam. Place a call to the head office, if necessary.

Kindly be aware that fraudsters are actively exploiting the fear and uncertainty created by COVID-19 to prey on unsuspecting people.

Ensure you never share sensitive banking information (BVN, OTPs, CVVs, Card Numbers, PINs etc.) with anyone over the phone or online.

- Avoid FREE OFFER (Awoof Money). Either online, offline or on phone.
- DONT CLICK A website LINK YOU ARE NOT SURE OF THE DESTINATION
- Password your SIM CARD

- USF YOUR FMAIL FOR Facebook instead of phone number
- Do the 2-step security check on WhatsApp
- Set yourself 'not to be added to any group' on Telegram
- Avoid clicking any links promising free credit, free Data, free Gifts, and many other related offers. Remember, if something seems too good to be true, it is truly untrue in most cases.

# WHAT TO DO ONCE YOU PERCEIVE A SUSPICIOUS TRANSACTION ON YOUR **BANK ACCOUNT:**

- Raise alarm through the following bank genuine contacts (Nigeria);
- You can also block your SIM card, used for the bank registration.

# For First City Monument Bank

- Dial \*329#, select self-service, select block card to block debit card
- Dial \*329#, select self-service, select block account to block account.

Head Office Phone Number: 012793030

Telephone: 01-2798800, 07003290000.

Email: customerservice@fcmb.com

WhatsApp: (+234) 09099999814 or (+234)

09099999815

Twitter: https://twitter.com/MyFCMB

Instagram:

https://www.instagram.com/myfcmb

Facebook:

https://www.facebook.com/FCMBMyBank/

YouTube:

https://www.youtube.com/user/fcmbplc

**Access Bank Pic** Telephone Numbers: +234 1- 2712005-7, +234 1-2802500, 07003000000,

01-2273007 (for Mobile Pin Activation)

Email: contactcenter@accessbankplc.com

Social Media:

https://www.facebook.com/AccessBankPlc

https://twitter.com/MyAccessBank

https://www.instagram.com/myaccessbank/

To deactivate a USSD profile, simply dial \*901\*911# from any phone, input the registered phone number for the account you want to blacklist and your USSD profile will be deactivated and blacklisted automatically.

# **Fidelity Bank Plc**

General Enquiry: 0700 343 35489

From abroad: 0908 798 9069

TrueServe: 0903 000 5252

Chat with IVY: 0903 000 0302

Email: true.serve@fidelitybank.ng

#### Social Media:

https://twitter.com/fidelitybankplc

https://instagram.com/fidelitybankplc/

https://facebook.com/fidelitybankplc

#### **HOW TO BLOCK YOUR CARD:**

To block your card, dial

\*770\*911#

#### **HOW TO ACTIVATE "INSTANT BLOCK:**

To disable your phone from Instant Banking services using any phone, dial

\*770\*911\*08012345678#

# First Bank of Nigeria Limited

Telephone Number: +234 708 062 5000, +234 1 905 2326, +234 1 448 5500

#### Social Media:

https://facebook.com/firstbankofnigeria

https://twitter.com/firstbankngr

https://instagram.com/firstbanknigeria

Email: firstcontact@firstbanknigeria.com

To hotlist or block your Verve (Interswitch) ATM Card via mobile phone in case of theft, suspicious transactions or card loss, simply SMS "BLOCK" to 30012 via the SMS alert number registered with your account.

To place a temporary freeze/lien on your USSD enabled account in case of phone theft, simply dial \*894\*911# from any mobile phone number linked to your account.

# **Guaranty Trust Bank Plc Telephone Numbers:**

Debit Cards: +234-1-4480027

Credit Cards: +234-1-4480027

Complaints and Enquiries:

+234 700 4826 66328

+234 1 448 0000

+234 802 900 2900

+234 803 900 3900

Media: Social

https://www.facebook.com/gtbank

https://twitter.com/gtbank

https://www.instagram.com/gtbank/

Block Debit Card:

You can hotlist (deactivate) your debit card by dialling 737\*51\*10# from vour registered mobile number

**Internet Banking** 

Log on to internet banking with your User ID and Password

Click "Cards"

Click "Card Hotlist"

Select "Card Number" and "Request Reason"

Input secret question

Click "Continue" and Input token generated code

Click Submit

A popup screen confirming the deactivation of your Naira Mastercard will be displayed.

# **ATM Option**

Press any Key on the ATM to perform cardless transaction

Select "Cardless Hotlist"

Enter phone number

Supply the last four digits of the card to be deactivated/blocked/hotlisted

The card is deactivated/blocked/hotlisted successfully

# **Union Bank of Nigeria Plc**

Telephone Numbers: +234-1-2716816 and

07007007000

Toll-Free Number: 08007007000

Email: customerservice@unionbankng.com

Social Media:

https://www.twitter.com/UNIONBANK NG

https://www.facebook.com/Unionbankng/

https://www.instagram.com/unionbankng/

WhatsApp: 09070070001

#### **United Bank for Africa Plc**

Telephone Number: 0700 225 5822

Email: cfc@ubagroup.com

Social Media

https://twitter.com/UBACares

https://www.instagram.com/ubagroup/

https://web.facebook.com/ubagroup

**Block Account:** 

Send "Freeze Account" to on Facebook/WhatsApp or dial \*919\*9#

#### **Zenith Bank Plc**

Telephone Number: 234-1-2787000

Email: zenithdirect@zenithbank.com

Card Services:

Email - cardservices@zenithbank.com

Tel: 234-01- 2781740, 2782273

Social Media:

https://www.facebook.com/Zenithbank

https://twitter.com/ZenithBank

https://www.instagram.com/zenithbankplc/

Deactivate mobile banking profile:

Dial; \*966\*20\*0# on your mobile phone and follow the on-screen prompts.

Stop all debit transactions from your account:

Dial \*966\*911# from any mobile phone. Enter your account number followed by your Alert mobile number. Press "1" to continue and instantly block your account.

# **Ecobank Nigeria Plc**

Telephone Numbers:

+234 700 500 0000, +234 1 270 1323, +234 708 065 3700

Email: Engcontactcentre@ecobank.com

Social Media:

https://www.facebook.com/EcobankGroup/

https://twitter.com/ecobank nigeria

https://www.instagram.com/ecobank grou p/

# **Heritage Banking Company Limited**

Contact Centre:

+234-1-2369000

+234-1-6309000

0700-43748243

Fraud Desk:

01-2369070

01-2369074

01-6309075

01-6309079

Email: complaints@hbng.com

Social Media:

https://www.facebook.com/HeritageBankN G

https://twitter.com/heritagebankplc

https://twitter.com/HBCustomerCare

# **Keystone Bank Limited**

Telephone Number: +234 700 2000 3000

Email: contactcentre@keystonebankng.com

Social Media:

https://twitter.com/keystonebankng

https://www.facebook.com/keystonebank

https://instagram.com/keystonebankng

Block Account: \*7111\*911#

#### **Polaris Bank Limited**

Telephone Numbers:

0706-202-1807, 08069880000, 01-4482100 and 01-2799500

Email: fraudhelp@polarisbanklimited.com

or

frauddesk@polarisbanklimited.com

Social Media:

https://www.facebook.com/polarisbankltd

https://twitter.com/PolarisBankLtd

Block ATM Card: Dial \*833\*4# and follow the on-screen prompts to quickly block your debit card

#### Stanbic IBTC Bank Plc

Telephone Numbers:

0700909909909, 01-4227777

Fmail:

CustomerCareNigeria@stanbicibtc.com

anti-fraud@stanbicibtc.com

Social Media:

https://www.facebook.com/StanbicIBTC

http://www.twitter.com/stanbicibtc

If you registered for USSD banking and your phone or SIM card is lost, stolen or damaged, quickly dial 0700 909 909 909 to deactivate the service

#### Standard Chartered

Telephone Numbers:

+ 234 270 4611-4, 0800 123 5000

Email: clientcare.ng@sc.com

# Sterling Bank Plc

Customer care: 07008220000

WhatsApp: +234 906 000 6449

Email: customercare@sterling.ng

Social Media:

https://www.facebook.com/SterlingBankNi

geria

https://www.instagram.com/SterlingBank/

https://twitter.com/Sterling bankng

To Block Account: Dial \*822\*911#

#### **Titan Trust Bank Limited**

Telephone Numbers: 07000200200, 012265100, 012265129

Email: contactcentre@titantrustbank.com

Social Media:

https://www.instagram.com/titantrustbank ng/

https://twitter.com/titantrustbank

https://www.facebook.com/TitanTrustBank/

# **Unity Bank Plc**

Telephone Numbers: +234 (0) 7080 666 000, +234 (0) 7057 323 226,

+234 (0) 7057 323 227, +234 (0) 7080 666 030

Email: we\_care@unitybankng.com,

customercare@unitybankng.com

Social Media:

https://www.facebook.com/unitybank

https://twitter.com/UnityBankPlc

Short Code:

77999\*phone number# - Block account

# Wema Bank Plc

Telephone Number: +2348039003700, 1-

2778600

WhatsApp: 09044411010

Email: purpleconnect@wemabank.com

Social Media:

http://www.instagram.com/wemabank

http://www.twitter.com/wemabank

http://www.facebook.com/wemabankplc

# Lost or stolen phone:

Dial \*945\*911#

Follow the steps and opt-out of using the USSD service.

### Jaiz Bank Plc

Telephone Numbers: +234 708 063 5500, +234 708 063 5555

Email: customercare@jaizbankplc.com

In conclusion, scam-baiting should encouraged among the security officers. Scam baiting is a form of internet vigilantism towards advance-fee used fraud, impersonation scam, technical support scams, pension scams and other forms of fraudulent activities. In this case, the scambaiter pretends as being gullible and plays along with the scammers until major information is extracted to trap the trapper himself. (scammer)



# **Chapter 6**



# THE FUTURE OF SCAMMERS

"A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences." - King Solomon.

I'm quite sure that many are into these dubious dealings because of the frustration and the hardship presented by the economy.

But, that excuse is lame and selfish. Each one must know that whatever is done today surely has future consequences. You can't rob Peter to pay Paul. To do so still makes you a debtor, a criminal! Don't use the present economic circumstances as excuse for fraud. Adversity must not be your excuse for iniquity.

# Tough times never last but tough people do.

The tide will surely turn. You don't have to sear vour conscience because of the prevalent challenges. What you are going through at the moment is just a test. Remember, the best in a tea bag will never surface unless it's dipped into hot water. No one deserves to damage their conscience permanently because of temporary hardship. Humorously, I tell people that the fear of poverty is the beginning of wisdom. Fear of poverty can bring out your creativity, positively or negatively.

### **EARLY GRAVE**

Premature death is not something anyone desires. However, scammers beware. Some things happen to people as a result of certain things they have directly or indirectly involved themselves in. A person who derives pleasure in swindling others naturally attracts premature death.

Ill-gotten wealth leads to early grave.

### SUFFERING IS INEVITABLE

It might appear that scammers are living a good life or free from suffering. However, the end of a fraud (scammer) is terrible and miserable. He might enjoy the proceeds from his dubious adventure for years. But afterwards, he leaves curses for his generation unborn. In the end, he suffers even more because his health will suffer and he would surely be outplayed by a superior deceiver (Satan).

### LOSS OF PEACE

Peace is the absence of mental stress or anxiety. To be peaceful is to have inner calmness. Peace, in this context, is the absence of fear. Inasmuch as swindling another involves lying, a scammer would constantly tell more lies to cover up his previous lies. In the end, he creates his own insecurity through his nefarious acts. A wicked person flees when no one is pursuing. Fraudulent people are ever victims of insecurity. They never have peace of mind, as they are always trailed by security agencies, even their conscience. To this end, we must always stay in check, knowing that money that deprives one of peace is not worth it!

### TROUBLE LIES AHEAD

Anyone who desires quick riches at all costs would get into snares. It takes time to build true riches, and anything that would last takes time to build. Hence, prosperity has a process. Those who jump the process and crave riches at all cost easily fall prey to the devil and into diverse temptations that get them trapped. They get into countless wrongs; foolish dealings and harmful desires that eventually lead them to untimely destruction.

Like the finest food, you may enjoy what you get as a result dishonesty, but sooner or later it becomes a mouthful of sand. Scammers are desperate to make money, so they engage in all sorts of immoral dealings at the detriment of the future. The initial stage of a scammer can be pleasurable, but in the end, he languishes in trouble. The law of the land criminalises stealing and fraud. Therefore, due punishment awaits scammers under the law.

# LOSS OF DIGNITY

A good name, they say, is better than riches. There is no dignity in being portrayed as a fraud (Scammer). However, when a scammer gets arrested and is found guilty, it brings shame to such a person and even his family. Irrespective of the modernized names, evil doings cannot turn right. One can never earn an iota of respect or honour from the swindling business. Dignity is priceless. Don't forfeit yours at the expenses of inordinate quest for riches.

## **BECOME A MURDERER**

A scammer is an indirect murderer. Many have lost their lives after being duped by scammers. Some have developed terminal aliments that have rendered them helpless, as a result of scam. No one loves to be scammed. Scammers batter people's emotions and initiate their journey to the grave. Imagine the trauma foist on a man who has worked several years, losing his entire gratuity to scammers. Such a man would almost give up. He would literally slump and die. This underscores assertion that scammers are killers. If a person's deed pushes another to untimely death, they wouldn't be different from a murderer. Such one lays up brutal rewards, which would be served to him sooner or later, even his generation yet unborn.

### **END A FOOL**

"As a partridge that broods but does not hatch so is he who gets riches, but not by right; it will leave him in the midst of his days, and at the end, he will be a fool."

Whatever money made from others through dubious means is not right. It would be lost when the fraud least expect. There is a spirit that works with money; a disastrous spirit

once the source of the money is questionable. There are legitimate ways to make money without forcing painful tears out of others.

There is a positive relationship between faithfulness and wealth. When a person is faithful, he surely abounds in blessing and plenty, but he who hastens to be rich will not go unpunished. Quick rich-syndrome is the gateway to quick death occurrence.

### **END A DESTITUTE**

While writing the concluding part of this book, I came across a video clip on the internet. A Nigerian undergraduate was found on the street begging for alms. He needed to eat, so his benefactor (a passerby) in a bid to help him with money for meal gathered some information from him

through video recording. Read the excerpt below:

"I get two Camry. I get fine girls. I get iphone 12 pro max (about \$1,500). I am a student, economics department. I will finish by next month, sorry next year...but yahoo. The VIP Avalon boys asked me to bring my precious mother, which I said NO! They made my 'penis big' (he opened his boxers short). Oga, give me money. I dey hungry. I wan chop better food. I go die I beg. I go collect food from person hand, they beat me, thinking I'm a thief. I tell them say I no be thief. I dey hungry, they beat me, beat me, beat me... Nigerians, we are wicked, If you don't give them money, they will not give you food, even though, you are mad. I need food.... Oga, tell your neighbours, your friends to stay away from Yahoo. Yahoo is not good! Yahoo....I hit 10 million, 5 million, 26 million... I flex. I go Abuja. I go cameroon. I go Benin republic. I had sex.... but today, I am mad. My name is \*\*\*\*. I am

from Abia state. ... Thank you (after he was given money for food). Pray for me. I don't want to give my mum. I can never give my mum."

I am sure you can pick one or two lessons from the young man's situation above.

'Money gained by cheating others will soon be gone. Money earned through hard work will grow and grow.' Not every opened door will lead you to a greater level. Some are actually positioned to lead you out of Destiny.

Let me conclude this chapter with the words of a Nigerian rapper, Folarin Falana, popularly known as Falz:

"I've always said it from the beginning and maybe I was the first person to get a backlash on this. I've never been a fan of celebrating cyber-crime. When I said it in an interview, it got me a lot of backlash. I will say it again and again; cyber-crime is wrong, cyber- crime is giving us a horrible name especially outside Nigeria."

'It's destroying our youths and a lot of people are feeling it's the only option. I understand the sentiment of people not being so privileged and feeling like they don't have the opportunity and they feel this is the fastest way to get money. But people are out there actually putting in efforts, toiling, struggling to make it by doina legitimate stuff and not just taking from someone else.

One thing I believe in is that live your life, let others live theirs as long as you living your life does not affect another person negatively. So long as you are taking from someone else, that is an offense even against humanity and it's

# bad. I've never subscribed to it and I've never been a fan of celebrating it".

# CONCLUSION



"Stolen water is sweet, and bread eaten in secret is pleasant. But he does not know that the dead are there, that her guests are in the depths of hell."

Enough said in this book to dissuade anyone from following the part of a dubious adventure. Always keep in mind that in real life situation, 'The end will NOT always justify the means' The end in this context

is the desired result achieved, while the **means** refers to the method in getting such desired result. For example, if your desired result is buying a car for your mother, and you decided to defraud another fellow to attain such desire, you are not different from a criminal! In fact, you deserve jail term as consequence of your action. You can't rob Peter to pay Paul. You can't steal from government in order to support an NGO. You can't claim a life of someone in order to claim your success. It's a futile exercise! That can be called success as an event, but failure as a person.

Remember, "Food obtained by fraud may taste good, but later the mouth is full of gravel." It's a wise decision to keep the future of every activity in view before starting at all. It would forestall an unwanted eventuality.

matter how lies are decorated, packaged and celebrated, they never replace the truth. Truth, no matter how old or rugged remains potent and profitable.

Let me close the book with this awesome write-up from an anonymous writer.

# **Avoid BIG TRAPS**

"Have you heard or read of a man who established a zoo and made the entrance fee N50,000 but no one went there. He reduced it to N40,000 but still, no one came. He then reduced the fee to N20,000 still people didn't come. Finally, he made it FREE entrance and soon, the zoo was filled with people. Then, he quietly locked the gate of the zoo, set the lions free and made the exit fee N150, 000 and everyone paid.

### **MORALS**

A. As you go about in life, beware of free offers.

- i. Most of the time, they are big traps.
- ii. Behind every free gift, there is a high possibility of an ulterior motive.
- iii. You may lose your life trying to get a free ride.
- iv. You may lose all your money trying to get free airtime or free data.



B. Note that most promotions on the Internet, Facebook and WhatsApp platforms are big scams.

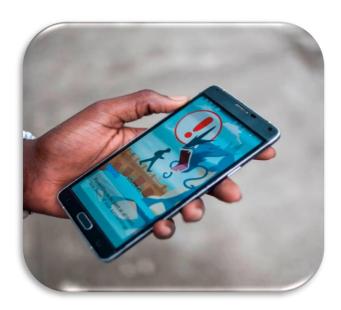
Today, we live in a human society where there's no free lunch. The 'tat' vou would give for the 'tit' vou receive could be too costly for you. Avoid it! Why? Because everything with value is valuable, it can never be actually or totally free!"

I'm sure this book has been able to equip you with sufficient information to secure your treasure box and keep you from needless Identity theft.

Keep on enjoying your treasure.

See you at the top!

# APPENDIX FIRST HAND CASE STUDY CASE ONE:



A young man approached a woman who was selling phone recharge cards. He simply told her he needed a card of about 2,000 naira, not the ones in units. The woman gave him the voucher but they are in units (#100 each). He then held the opened card in his

hand and pretended he was making a call, asking the other party on the other end if he should buy the airtime in units or not, and after which he eventually rejected buying the card and returned them to the seller. Unknown to the seller, he already snapped the cards on his phone. It was later discovered that every card handed over to this young man was loaded without the seller's knowledge.

# **CASE TWO:**



Good day all. Hackers have realised that almost everyone is aware of their antics on account hacking. They have noticed that most people have done the 2-step verification process to protect unauthorised access. Hackers have therefore stepped up their game by doing this:

They would study your personality and line of interest. Thereafter, they would hack into

a WhatsApp group you belong. They would then call you and say there would be a webinar, seminar, workshop, conference or zoom meeting in your group, asking you to watch out for a code or an ID number that would grant you access into such meetings. The said code would either be sent to you as a text message or into your WhatsApp account. After few minutes, they would ask if you've received it, and if you say yes, they would ask you to call the number out or send it back to them. Please, don't call or send it back to them, just delete immediately and block their numbers. If you call it back, that's the code that would be used to hack your account even with your 2-step verification. May God save us from these fraudsters. Have a nice day.\*  $\mathbb{A}$ 

Another antic of these fraudsters are to persistently send you e-mails that are deceitfully targeting your bank details. See sample below and let us watch out for the sender email address/fraudulent bank link:

GeNS@gtbank.com <q5zn6bdji7ru.q5zn6bdji7ru.ca@judiciaryz ambia.com>

To: You

Thu., Sep. 10 at 9:13 a.m.

Dear Customer,

The beneficiary with details below was successfully added to your GTBank Internet Banking profile.

Beneficiary

Name: Micheal Adesina Babatunde

Beneficiary Account: 1741957698

Beneficiary Bank: Keystone Bank

If you did not add the beneficiary kindly follow the below link to suspend/de-active unauthorized access on your account

https://ibank.gtbank.com/internetbanking/l ogin/security.aspx?

Thank you for your patronage.

Regards,
GUARANTY TRUST BANK.

# **CASE THREE**



An example we came across during our research was the case of a N90 million (US\$452,261) fraud perpetrated by an account officer of a major eatery in Lagos State. The job of this account officer was to collect the eatery's takings and deposit them at the bank. A fraud detective told us that:

As the account officer, he would collect money on daily basis and was expected to credit the company's account. However, he would collect money on Monday and lodge it and collect on Tuesday and not lodge it. He was missing one day out. He did this continuously until he was able to rake in N90 million. When the eatery management raised alarm on their account, he ran away and could not be found. We used his sister to arrest him. We were only able to recover eight million (N8 million) naira from him. He had used part of the money to organise his wedding, had a baby and almost completed a four-bedroom bungalow at another area in Lagos.

Bank fraud is often successful because many Nigerians don't subscribe to transaction alerts. The eatery management trusted their account officer but did not know that he was dishonest.

# **CASE FOUR**



FRAUDULENT USE OF BANK VERIFICATION NUMBERS (BVN).

Bank Verification Number (BVN) was made compulsory by the Central Bank of Nigeria in 2014. All bank account holders had to undertake biometric registration. intention was to ensure security and check fraud.

But fraudsters have found a way to cheat the system by sending bank customers false emails asking for their bank verification details. As one victim explained to us:

I needed to make some transactions and I headed for my bank. I had called my account officer ahead of time. On getting to the bank, I connected my computer and got a mail from a supposed same bank. I was asked to click on a link and supply my BVN details for update of my account or face service suspension on the account. I just clicked the link and supplied my details and behold, N1 million debit alert came on my phone within five minutes! I was shocked and devastated but before we could do anything, they had withdrawn everything

# **CASE FIVE**



# AVOID BEING A FINANCIAL FRAUD CONDUIT PIPE

A day to the end of the 3 weeks NYSC (Nigeria) orientation camp, a Corps member (Chindu) gave out his account details to his

fellow corps member (Wale), so that he could receive a cash transfer from home through the account. Wale claimed to have misplaced his debit card and was in need of cash. Unknown to Chindu, the funds transferred to his account was from the account of a lady who has been robbed of her phone and ATM card at gun point. Chindu was later arrested for receiving and withdrawing fraudulent cash through his bank account.

# References:

- Oludayotade Researcher in criminology, victimology, electronic frauds and cybercrime, University of Ibadan
- www.nogofallmaga.org
- www.wikipedia.com
- King Solomon
- Holy Bible
- https://heimdalsecuritycom.cdn.ampproject.org/v/s/heimdals ecurity.com/blog/top-onlinescams
- https://m.guardian.ng/life/falz-saysyahoo-yahoo-negatively-affectingnigerias-image-internationally/
- My credits also go to everyone (not stated here) whose materials were consulted and used in this book.

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WhatsApp: +234 803 459 3430

# **ABOUT THE AUTHOR**

Oluwaseyi Lladi is a social reformer, loaded with a passion to impact lives at all levels. He is a passionate leader with an intense desire to raise an informed generation where human patentials are optimally maximized and high premium placed on knowledge for a strong and influential society.

Oluwaseyi is a certified leadership trainer under the tutelage of Sam Adeyemi, the convener of the Daystar Leadership Academy, where he obtained the basic and advanced leadership training. He is the founder and President of Life Impact Media, a motivational arganisation with utmost desire to nourish human minds with needful information. Through this medium, he organised seminars for youths and young adults.

Oluwaseyi's mission is to provide timely information to all through various media, which would initiate a positive change, enabling them to make a valuable decision and live a purpose driven life. He is the founder of Infomeal Consulting, an organization with a vision to raise a generation with credible personality.

Oluwaseyi is a Life Coach, Conference Speaker, Creative thinker, Leadership Consultant, and Writer. He is happily married to a beautiful Queen, Abimbola Liadi (an educator) and they are blessed with excellent children, Daniel and Daniella.

