

12 years' jail for ATM theft of \$52,000

Ghanaian used fake
cards to withdraw cash
from Citibank machines

BY ELENA CHONG

COURTS CORRESPONDENT

A GHANAIAN national who used about 100 fake credit and ATM cards to withdraw nearly \$52,000 was jailed for 12 years yesterday.

The sentence came after Essien Emmanuel, 33, pleaded guilty last month to running an elaborate card-cloning operation from his downtown serviced apartment.

According to prosecutors, Emmanuel, using a home computer and a special encoder, imprinted data stolen from unwitting cardholders onto the magnetic strips of blank cards.

The information, prosecutors said, was pilfered from people in the United Kingdom and sent to Emmanuel over the Internet by an accomplice. His co-conspirator, identified as fellow Ghanaian Charly Nwanne, is believed to be a syndicate member based in Britain.

Deputy Public Prosecutor Gordon Oh said Emmanuel and his wife were caught at the basement of Paragon Shopping Centre on June 19 last year with 95 magnetic-stripe cards and \$940 in cash.

Officers had been on the lookout for the couple after surveillance cameras caught them making withdrawals from other ATMs.

Emmanuel led officers to his serviced apartment at Somerset Road where a lap-

top, a card encoder and more than 780 of the cards were seized.

Mr Oh said investigations showed that in early June, Emmanuel was recruited in Ghana by Mr Nwanne. He was told to go to Singapore and to use the stolen card data to raid Citibank cash machines.

He was promised a 10 per cent cut. From around June 15, he made several cash withdrawals of between \$200 and \$500, each time at ATMs in the Orchard Road area.

There was no mention of how the original card data had been stolen.

Emmanuel admitted last month to 12 charges, including conspiracy to commit theft and possession of card-cloning equipment.

Police managed to recover \$10,840 out of the \$51,610 involved in 118 unlawful transactions.

The DPP said Emmanuel's wife was repatriated after a stern warning.

Yesterday, Mr Oh pointed out that Emmanuel had colluded with organised crime syndicates, and the offence of cloning cards was sophisticated, highly mobile and hard to detect.

Pleading for leniency, defence lawyer Gloria James said her client was desperate and had been manipulated by Mr Nwanne. She said Em-

manuel had borrowed US\$7,000 (S\$10,530) to pay for an operation for his mother and needed money to repay the loan.

Based on reports received by the police, losses arising from the use of cloned credit cards and ATM cards have amounted to about \$530,000 over the last five years. During that time, eight cases have been prosecuted in court.



**Essien Emmanuel
pleaded guilty last
month to 12 charges.**