



Meeting EFCC Anti-Cyber Crime Requirements with Earlyon CafeCentra

Since its inception, the Economic and Financial Crimes Commission of Nigeria has been making a lot of effort towards fighting cyber crime. However, there has been a change in strategy since 2006 with a lot of onus resting on the Cyber Café operators and owners in Nigeria: a situation legally buttressed by the Nigerian Cyber Crime Act of June, 2006 which offers stiff penalties to Cyber Café operators seen to be aiding and abetting cyber crime including as much as 15 years jail-terms, fines and confiscation of equipment.

As a result of this new act, it is now a matter of urgent necessity that Cyber Café operators who want to continue in business and not risk running afoul of the law must put up as much measures as possible to deter cyber crime. One of the core tools of their compliance with the EFCC Due Care Requirements is their choice of Cyber Café Billing Software.

The aim of this white paper is to discuss how Cyber Café operators and owners can **really** meet these requirements through the features provided by Earlyon CafeCentra and thereby save themselves the pain of jail-terms and possible loss of equipment.

1. General Introduction

The Economic and Financial Crimes Commission (EFCC) is a key agency of the Federal Government established and mandated to combat financial and economic crimes in the country. The Commission is empowered to prevent, investigate, prosecute and penalize economic and financial crimes and is charged with the responsibility of enforcing the provisions of other laws and regulations relating to economic and financial crimes, including:

- Economic and Financial Crimes Commission Establishment Act (2004)
- The Money Laundering Act 1995
- The Money Laundering (Prohibition) Act 2004
- The Advance Fee Fraud and Other Fraud Related Offences Act 1995
- The Failed Banks (Recovery of Debts) and Financial Malpractices in Banks Act 1994
- The Banks and other Financial Institutions Act 1991; and
- Miscellaneous Offences Act

The Advance Fee Fraud and Other Related Offences, which is listed under the schedule of responsibilities of the EFCC has been a major source of international embarrassment to the Nigerian Government and collective image of the Nigerian polity. Prior to the advent of the Internet, Advance Fee Fraud, popularly called 419 had been in existence, carried out through postal and courier services and other means. However, the advent of the Internet and Electronic Mail has reduced the cost and effort barrier required in carrying out these 419 activities. The internet has thus provided the 419 perpetrators with a lot of advantages over the traditional pre-internet era methods such as:

1. The ability to gather thousands of contact information using Email Extractors as opposed to the difficult task of culling contact information from directories in the Chambers of Commerce in the country.
2. The ability to send out thousands of emails daily with minimal financial cost using the addresses harvested by Email Extractors.
3. The availability of other means of fraud such as Credit Card Scams, Lottery Scams and much more to engage the time and efforts of the fraudster.

From these advantages and others unmentioned, it was no surprise that fraudsters quickly began putting the Internet to use. However, in most developing countries with low internet penetration such as Nigeria, the most common means of accessing the internet is through

Cyber Cafés or Internet Cafés. It was therefore also of no surprise that soon enough, the Cyber Café became the office of the modern 419 fraudster.

2. The Burden of the Cyber Café Operator.

Cyber Cafés are establishments offering paid internet access via their computers to the general public. However, they provide a prominent advantage that is quite suitable to the fraudster aside the regular internet access. And that is anonymity! Traces of fraud from the point of complaint usually wind down eventually to the Cyber Café after having been identified by its public IP Address with any whiff of the fraudster having been lost months back in the throng of customers. As a result, it is Cyber Café owners or operators that end up bearing the brunt of harassment from law enforcement agents, being the last traceable point in the fraud chain. This unsavory position of the Cyber Café owner which often involve harassment, loss of revenue, temporary closures and even detention, is now further complicated by the new Nigerian Cyber Crime Act of June, 2006 which offer stiffer penalties to Cyber Café owners including as much as 15 years imprisonment, fines and outright forfeiture of equipment. As a result of this Act, it is now the onus of the Cyber Café owner and operator who wishes to remain in business to take all possible measures to ensure that fraudsters are not using its internet access facilities to perpetrate their activities.

3. What Has To Be Done?

While it is practically impossible to completely eliminate Cyber Crime and Advance Fee Fraud as well as other Internet Scams, the EFCC in its dialogue with the Association of Cyber Café and Telecenter Operators of Nigeria (ACTON) have come up with Due Care Requirements, which if adhered to by a Cyber Café owner or operator, would go a long way in showing that the Cyber Café owner or operator has done his or her possible best in preventing Cyber Crime from occurring in his or her Cyber Café and shows that such owner or operator is not a willing accomplice of fraudsters. Some of the key Due Care Requirements include the implementation of a means of storing customer identification information for as long as three months in a database that can be easily accessed, implementing software that is able to prevent access to some fraudulent websites or websites used by fraudsters and also prevent fraudsters from running some of their trademark tools such as Email Extractors and Credit Card Generators.

4. The Role of Earlylon CafeCentra

The Cyber Café Billing software is an important tool in the implementation of some of the key Due Care Requirements. This is because, aside the Operating System and Internet Browser, the Billing Software is the most important piece of software running on the systems of the Cyber Café owner and which is used to manage customers' access to the systems. A Billing Software that meets the Due Care Requirements of the EFCC would go a long way in saving the Cyber Café owner from the additional cost of purchasing external software to meet such requirements as well as looking for ways to integrate such software into the whole system in a centrally and easily manageable way.

It must be noted at this point that a genuine implementation of Due Care Requirements is a very important defense for the Cyber Café owner or operator in the case of any eventuality. As a result it is important that the Cyber Café owner take a serious view to ensuring that any software that claims to help in meeting the requirements is actually implementing the features accurately and reliably. For example, billing software that records customer information and is actually able to store it for 3 months, but which crashes and corrupts the database when it is most needed for the defense of the Cyber Café owner may prove a very costly embarrassment!

We present in this White Paper the features of Earlylon CafeCentra that help towards meeting the EFCC Due Care Requirements and explain in detail on their implementation as contrasted to what may be obtainable from other similar software, so that the wise Cyber Café owner would be informed of the caveats when making a choice on these issues.

5. The Features of Interest

Highlighted below are some of the key features in CafeCentra that help towards meeting the Due Care Requirements:

➤ **Member Identification**

One of the key Due Care Requirements is the storage of customer identification information for at least 3 months for possible tracking of a customer in the event of reported fraud or any other similar eventuality. CafeCentra implements this feature to meet all these requirements, with all necessary information about the customer accurately and reliably stored. In addition, CafeCentra Events Log has a history of storing a lot of information about user login, logout, period and computer used in a format that is easily

understandable. CafeCentra also has a long standing feature which allows operators the ability to create individual user accounts for use on the system aside the bulk user creation feature. Finally, CafeCentra comes with time tested Manual and Automatic Database backup tools that ensure prompt backing up of data over a long period of time as desired by the Cyber Café owner without the embarrassment of database crashes and corruption.

➤ **Website Restriction**

Prior to the advent of Due Care, CafeCentra has implemented a feature that allows for the restriction of websites that the Cyber Café operator find undesirable. This feature, which has been further strengthened, is able to work effectively and restrict web sites on all the Windows Operating Systems from Windows 98 to Windows 2003. In addition, the website restriction feature is so flexible and powerful in configuration such that it can implement full domain restriction as well as URL keyword restrictions. As such you can prevent users from searching for sites related to a particular keyword such as “*email extractors*”. This is a feature that is not implemented by website restriction software that only use domain or website address blacklists (the most common method used by website restriction software) and which is important in meeting the EFCC Due Care Requirements.

➤ **Executable Restriction**

Users running undesirable programs in an attempt to crack the Billing Software or carry out other activities have never been palatable to Cyber Café operators. As a result, it was only natural that CafeCentra implement a powerful feature to restrict users from running such programs, a feature which has also become of importance in meeting the Due Care Requirements. With CafeCentra Executable Programs Restriction feature, Cyber Café operators can specify the names of programs that can run only or those that are to be specifically blocked. In addition programs being run from floppy disk, CD-ROMS or Flash Drives could be completely disabled by the operators. Whilst there are some other software that claim to restrict the execution of programs also exist, it should be noted that most of these software could be bypassed simply by changing the name of the program a cyber café user desires to use to names like “*iexplore.exe*”, “*explorer.exe*” or “*notepad.exe*” and such programs would run irregardless of the restriction. With CafeCentra, such trick is not possible because CafeCentra is able to identify the system

signatures of the standard Notepad and other similar programs and to detect any attempt to mimic the name of such programs to run a banned program!

➤ **Windows Limiting**

Some cyber café users open up lots of browser windows, leading to the computer system being slow as well as consuming bandwidth. That was the genesis of CafeCentra implementing a feature that allows operators to specify the maximum number of program windows that can be open at any single time by users. And incidentally, fraudsters never liked the feature. This is because fraudsters open lots of browser windows when sending out 419 emails or trying out generated credit cards in online purchases; the more the windows, the faster their work and the wider their reach within any given time. Thus Cyber Café operators have found that limiting the number of windows that can be opened at any single time end up discouraging fraudsters because of the serious setback it gives them in time. It is worthy of note that CafeCentra Windows Limiting feature is capable of limiting all types of windows including tabbed windows in browsers like Mozilla Firefox and Opera.

➤ **Bandwidth Monitoring**

Bandwidth is costly and these days, some users are making it a habit running P2P software like Kazaa, LimeWire and Ares which gobble up bandwidth. Furthermore, it is no news that fraudsters running email extractors gobble up lots of bandwidth. To detect and control this, CafeCentra comes with a Bandwidth Monitoring feature that allows Cyber Café operators to automatically monitor bandwidth being consumed by users and set thresholds. Cyber Café operators can now easily detect users with abnormal bandwidth consumption in their Cyber Cafés and automatically or manually restrict their activities as they so desire.

6. Conclusion

Having discussed the key features provided by CafeCentra in helping the Cyber Café owner meet the Due Care Requirements, it is worthy of note that ***any link is as strong as its weakest point***. Cyber Café Billing software that package features of interest but are not secure and can easily be removed are hardly any better than not having those features of interest. This is because fraudsters are not gentlemen, and they would attempt to remove any impediment in their way without much ado. Earlyon CafeCentra is arguably the most secure

Cyber Café Billing software in the market and this is evidenced by its use not only all over Nigeria but also in countries like South Africa, Niger, Ghana, Philippines and Canada amongst others. The current version can restrict malicious programs from running through its Executable Restriction feature. In addition, it cannot be terminated, paused or suspended by malicious programs which are handy tools for hackers and fraudsters.

A glance at the Due Care Document would show that CafeCentra has meet and even surpassed the core software features requirements except the issue of viewing a client computer's desktop. Whilst CafeCentra implements a feature allowing an operator to remotely get a list and titles of the windows opened by a user and close any remotely, we are unable to bundle any software that allow remote viewing of a client's desktop and what he or she is doing. This is because CafeCentra is retailed internationally and there are privacy as well as security issues concerned with such action that could lead to unsavory litigation. However, Cyber Café owners who wish to use remote viewing software can simply download free remote viewing software known as **WinVNC** or **RealVNC** from www.snapfiles.com/get/vnc.html or www.realvnc.com/download.html.

With all the above information, it could be easily seen that the adoption of CafeCentra with its features would go a long way in helping to meet the Due Care Requirements. Cyber Café owners considering alternative options should be very careful in evaluating their features and ensure they do not fall victim to some of the caveats highlighted in this document.

For a free evaluation of Earlyon CafeCentra, please download the software from our website at www.cafecentra.com or call **08034521607** directly or request for information about your nearest CafeCentra Reseller.

7. References

Please note that the references provided below are only for informational purposes and Earlyon Technologies Ltd holds no liability whatsoever for the provision of these links or the content of the sites. The reader is left with his or her opinion of the sites and the information content. These links have been provided based on information available on the sites as at November 1st, 2006.

1. *The Economic and Financial Crimes Commission Website*
<http://www.efccnigeria.org>
2. *EFCC, ACTON ban Night Browsing (also contains references to the Due Care Document)*
<http://itrealms.blogspot.com/2006/08/efcc-acton-ban-night-browsing.html>
3. *Cyber-cafe Operators in Festac Having Problems With Police (419)*
<http://www.nairaland.com/nigeria/topic-2522.0.html>
4. *A Video of EFCC busting Scammers in a Cyber Café*
<http://www.youtube.com/watch?v=5fLn86Q4wSM>
5. *EFCC AND ACTON BAN NIGHT BROWSING IN CYBER CAFES!!! (includes references to the Due Care Document)*
http://www.webonlan.com/support/bulletin_view.php?id=094
6. *DUE CARE FOR CYBERCAFES BY EFCC AND ATCON!!! (copy of Due Care Document available on site)*
http://www.webonlan.com/support/bulletin_view.php?id=095