

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA	:	CRIMINAL NO. _____
v.	:	DATE FILED: _____
RAHIM HENDERSON	:	VIOLATIONS:
TIAN LARODE	:	18 U.S.C. § 371 (conspiracy - 1 count)
WALIYDA HENDERSON,	:	18 U.S.C. § 1343 (wire fraud - 1 count)
a/k/a "Waliyda Ala Henderson"	:	18 U.S.C. § 1028A (aggravated identity theft - 7 counts)
	:	18 U.S.C. § 1029(a)(1) (use of counterfeit access device - 1 count)
	:	18 U.S.C. § 1029(a)(3) (possession of multiple unauthorized or counterfeit access devices - 1 count)
	:	18 U.S.C. § 1029(a)(4) (possession of device-making equipment - 1 count)
	:	18 U.S.C. § 2 (aiding and abetting)
	:	Notice of Forfeiture

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

At all times material to this indictment:

BACKGROUND

1. The Pennsylvania Liquor Control Board ("PLCB") was an independent government agency engaged in interstate commerce tasked with managing the beverage alcohol industry in Pennsylvania, including the licensing, possession, sale, storage, transportation, importation, and manufacture of wine, spirits, and malt or brewed beverages produced in and transported from other states to Pennsylvania.

2. Chickie's and Pete's Crab House and Sports Bar ("Chickie's and Pete's") was a restaurant and bar chain which engaged in interstate commerce, operating restaurants in Pennsylvania and New Jersey.

3. ACI Worldwide, Inc. ("ACI") was a company headquartered in Naples, Florida that provided electronic payment systems software and hardware to customers including the PLCB.

4. Merchants' Choice Payment Solutions ("MCPS") was a company headquartered in The Woodlands, Texas that provided electronic payment systems software and hardware to customers including Chickie's and Pete's.

5. Defendant RAHIM HENDERSON resided together with defendant TIAN LARODE in Philadelphia, Pennsylvania.

6. Defendant RAHIM HENDERSON owned and operated "Atmosphere Bar and Lounge," located on W. Indiana Avenue in Philadelphia, Pennsylvania.

THE CONSPIRACY

7. From at least in or about April 2014, through in or about October 2014, in Philadelphia, in the Eastern District of Pennsylvania, and elsewhere, defendants

**RAHIM HENDERSON,
TIAN LARODE, and
WALIYDA HENDERSON,
a/k/a "Waliyda Ala Henderson"**

conspired and agreed, together and with others known and unknown to the Grand Jury, to commit offenses against the United States, that is, to knowingly and with intent to defraud, use one or more counterfeit access devices in violation of Title 18, United States Code, Section 1029(a)(1).

MANNER AND MEANS

It was part of the conspiracy that:

8. Defendants RAHIM HENDERSON, TIAN LARODE, and WALIYDA HENDERSON participated in a credit card fraud operation in which all three defendants made fraudulent purchases at commercial establishments using credit cards that had been "re-encoded" to contain stolen credit card information belonging to victims.

9. The credit cards were "re-encoded" by use of a credit card encoding machine which encoded the victim's account information onto a credit card's magnetic strip, so that when swiped during a merchant transaction, the victim's credit card account would be charged. These were not the victim's credit cards, however – the name embossed on the front of the card did not match the re-encoded account information on the magnetic stripe on the back.

10. Defendant RAHIM HENDERSON possessed and used a credit card encoding machine which he stored in his residence. In addition to his credit card encoding machine, defendant RAHIM HENDERSON also possessed a credit card embossing machine, a credit card printing machine, and hundreds of blank plastic credit cards, all of which he stored in the bedroom that he shared with defendant TIAN LARODE.

11. To obtain stolen credit card information that could be re-encoded onto magnetic stripes on the backs of credit cards, defendant RAHIM HENDERSON used his Yahoo! email account to contact various people unknown to the Grand Jury who he believed were selling stolen credit card information. Over email with various unknown people, defendant RAHIM HENDERSON successfully purchased stolen credit card account information.

12. Defendant RAHIM HENDERSON stored the stolen credit card account

information on his laptop computer, and on papers stored in the bedroom that he shared with defendant TIAN LARODE.

13. Defendant RAHIM HENDERSON used his credit card encoding machine to take credit cards that bore the names of defendants RAHIM HENDERSON, TIAN LARODE, and WALIYDA HENDERSON on the front of the cards, and re-encode the magnetic stripes on the back of these credit card with victim stolen credit card account information. Thus, the cards were embossed with the names of the defendants, but the victims would be charged because of the re-encoded magnetic stripe.

14. Defendants RAHIM HENDERSON, TIAN LARODE, and WALIYDA HENDERSON used the re-encoded credit cards at commercial establishments in the Philadelphia region, including Chickie's and Pete's and multiple Pennsylvania Wine and Spirits stores, to make fraudulent purchases without the knowledge or consent of their victims.

15. At times during merchant transactions, the re-encoded credit cards did not work, sometimes because the stolen victim account had already been deactivated. The conspirators then tried different cards, sometimes after consultation between themselves.

OVERT ACTS

In furtherance of the conspiracy, defendants RAHIM HENDERSON, TIAN LARODE, and WALIYDA HENDERSON committed the following overt acts in the Eastern District of Pennsylvania and elsewhere:

1. In or about April 2014, defendant RAHIM HENDERSON sent numerous emails from his Yahoo! email account to facilitate his purchase of stolen credit card account information.

2. On or about the following dates, defendants RAHIM HENDERSON, TIAN LARODE, and WALIYDA HENDERSON fraudulently purchased or attempted to purchase goods from merchants using re-encoded credit cards:

<u>Date</u>	<u>Store</u>	<u>Location</u>	<u>Defendant</u>	<u>Amount</u>	<u>Re-encoded credit card account # used / Result</u>
9/24/14	PA Wine & Spirits	123 S. Easton Rd., Glenside PA 19038	RAHIM HENDERSON	\$ 64.65	Visa # 3977 / approved
9/24/14	PA Wine & Spirits	2717 N. American St., Phila PA 19133	RAHIM HENDERSON	\$ 88.51	Visa # 3977 / approved
9/24/14	PA Wine & Spirits	7204 Germantown Ave., Phila PA 19119	RAHIM HENDERSON	\$ 89.61	Visa # 3977 / approved
9/25/14	Chickie's and Pete's	Philadelphia International Airport, Terminal C	RAHIM HENDERSON	\$ 10.75	Visa # 3977 / approved
9/29/14	PA Wine & Spirits	3250 N. Broad St., Phila PA 19107	TIAN LARODE	\$131.74	Visa # 8865 / declined Mastercard # 0511 / declined Visa # 7105 / declined
10/9/14	PA Wine & Spirits	7204 Germantown Ave., Phila PA 19119	RAHIM HENDERSON	\$ 107.51	Mastercard # 9496 / declined Mastercard # 3995 / declined Visa # 4852 / declined
10/11/14	PA Wine & Spirits	5113 Germantown Ave., Phila PA 19144	TIAN LARODE	\$ 63.70	Visa # 2599 / approved
10/13/14	PA Wine & Spirits	7204 Germantown Ave., Phila PA 19119	RAHIM HENDERSON	\$ 146.84	Visa # 0170 / declined Visa # 6910 / declined Visa # 0170 / declined
10/13/14	PA Wine & Spirits	119 West City Ave., Bala Cynwyd PA 19004	WALIYDA HENDERSON	\$ 76.28	Visa # 6867 / declined Visa # 2668 / declined Visa # 6112 / approved
10/17/14	PA Wine & Spirits	1935 Fairmount Ave, Phila PA 19130	RAHIM HENDERSON	\$ 98.66	Amex # 51019 / approved

<u>Date</u>	<u>Store</u>	<u>Location</u>	<u>Defendant</u>	<u>Amount</u>	<u>Re-encoded credit card account # used / Result</u>
10/22/14	PA Wine & Spirits	2115 N. 22nd St., Phila PA 19121	WALIYDA HENDERSON	\$146.84	Visa # 7793 / declined Visa # 2980 / declined

3. From on or about October 16, 2014, through on or about October 17, 2014, defendants RAHIM HENDERSON and TIAN LARODE sent cell phone text messages to each other regarding the purchase of multiple bottles of alcohol, and regarding whether credit cards worked or were declined.

4. From on or about October 16, 2014, through on or about October 21, 2014, defendants RAHIM HENDERSON and WALIYDA HENDERSON sent cell phone text messages to each other regarding the purchase of multiple bottles of alcohol, and regarding credit card account information.

In violation of Title 18, United States Code, Section 371.

COUNT TWO

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1 through 6 and 8 through 15 of Count One are incorporated here.

THE SCHEME

2. From at least in or about April 2014, through in or about October 2014, in the Eastern District of Pennsylvania, and elsewhere, defendants

**RAHIM HENDERSON,
TIAN LARODE, and
WALIYDA HENDERSON,
a/k/a "Waliyda Ala Henderson"**

devised and intended to devise a scheme to defraud, and to obtain monies through false and fraudulent pretenses, representations and promises.

MANNER AND MEANS

It was part of the scheme that:

3. Defendants RAHIM HENDERSON, TIAN LARODE, and WALIYDA HENDERSON used re-encoded credit cards at commercial establishments in the Philadelphia region, including Chickie's and Pete's and multiple Pennsylvania Wine and Spirits stores, to make fraudulent purchases without the knowledge or consent of their victims.

4. On or about the dates listed below, in the Eastern District of Pennsylvania and elsewhere, defendants

**RAHIM HENDERSON,
TIAN LARODE, and
WALIYDA HENDERSON
a/k/a "Waliyda Ala Henderson,"**

for the purpose of executing the scheme described above, and aiding and abetting its execution, caused to be transmitted, by means of wire communication in interstate commerce the signals and sounds described below:

DATE (On or About)	DESCRIPTION OF WIRE
September 24, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #4638 in Glenside, Pennsylvania, and transmitted to Norcross, Georgia
September 24, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5142 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
September 24, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5138 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
September 25, 2014	Interstate wire containing electronic data from credit card transaction initiated at Chickie's and Pete's restaurant at the Philadelphia International Airport, Terminal C, in Philadelphia, Pennsylvania, and transmitted to Chandler, Arizona
September 29, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5108 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
October 9, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5138 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
October 11, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5198 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
October 13, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5138 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
October 13, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #4614 in Bala Cynwyd, Pennsylvania, and transmitted to Norcross, Georgia
October 17, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5169 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia
October 22, 2014	Interstate wire containing electronic data from credit card transaction initiated at Pennsylvania Wine & Spirits store #5135 in Philadelphia, Pennsylvania, and transmitted to Norcross, Georgia

All in violation of Title 18, United States Code, Sections 1343 and 2.

COUNTS THREE THROUGH NINE

THE GRAND JURY FURTHER CHARGES THAT:

From at least in or about September 2014, through in or about October 2014, in the Eastern District of Pennsylvania, and elsewhere, defendant

RAHIM HENDERSON

knowingly and without lawful authority, possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the names and credit card account numbers of victims, during and in relation to access device fraud, each date of possession and use constituting a separate count:

Count	Date	Location	Victim / Credit Card Account
3	September 24, 2014	Pennsylvania Wine & Spirits store #4638 in Glenside, PA	R.E. / Visa ending in 3977
4	September 24, 2014	Pennsylvania Wine & Spirits store #5142 in Philadelphia, PA	R.E. / Visa ending in 3977
5	September 24, 2014	Pennsylvania Wine & Spirits store #5138 in Philadelphia, PA	R.E. / Visa ending in 3977
6	September 25, 2014	Chickie's and Pete's, Philadelphia International Airport, Terminal C	R.E. / Visa ending in 3977
7	October 9, 2014	Pennsylvania Wine & Spirits store #5138 in Philadelphia, PA	L.A. / Mastercard ending in 3995
8	October 13, 2014	Pennsylvania Wine & Spirits store #5138 in Philadelphia, PA	M.P. / Visa ending in 6910
9	October 17, 2014	Pennsylvania Wine & Spirits store #5169 in Philadelphia, PA	D.H. / American Express ending in 51019

In violation of Title 18, United States Code, Sections 1028A(a)(1) and (c)(4), and

2.

COUNT TEN

THE GRAND JURY FURTHER CHARGES THAT:

From at least in or about September 2014, through in or about October 2014, in the Eastern District of Pennsylvania, and elsewhere, defendants

**RAHIM HENDERSON,
TIAN LARODE, and
WALIYDA HENDERSON,
a/k/a "Waliyda Ala Henderson"**

knowingly and with the intent to defraud, produced and used, and aided and abetted the production and use, of one or more counterfeit access devices, that is, sixteen (16) credit cards listed below, which had been re-encoded to contain the account numbers of victim Visa, Mastercard, and American Express cardholders, thereby affecting interstate commerce.

<u>Company</u>	<u>Account Number Ending in</u>
Visa	# 3977
Visa	# 8865
Mastercard	# 0511
Visa	# 7105
Mastercard	# 9496
Mastercard	# 3995
Visa	# 4852
Visa	# 2599
Visa	# 0170
Visa	# 6910
Visa	# 6867
Visa	# 2668
Visa	# 6112
American Express	# 51019
Visa	# 7793
Visa	# 2980

All in violation of Title 18, United States Code, Sections 1029(a)(1) and 2.

COUNT ELEVEN

THE GRAND JURY FURTHER CHARGES THAT:

On or about October 23, 2014, in the Eastern District of Pennsylvania, and elsewhere, defendant

RAHIM HENDERSON

knowingly and with the intent to defraud, possessed, and aided and abetted the possession of, fifteen or more devices which were counterfeit and unauthorized access devices, that is, credit cards which had been re-encoded to contain account numbers on the magnetic stripe belonging to victim cardholders, so that the account information on the back of the credit card did not match the name on the front of the credit card, thereby affecting interstate commerce.

In violation of Title 18, United States Code, Sections 1029(a)(3) and 2.

COUNT TWELVE

THE GRAND JURY FURTHER CHARGES THAT:

From at least in or about April 2014, through on or about October 23, 2014, in the Eastern District of Pennsylvania, and elsewhere, defendant

RAHIM HENDERSON

knowingly and with the intent to defraud, had control, custody, and possession of, and aided and abetted the control, custody, and possession of, device-making equipment, that is, a credit card encoding machine, a credit card embosser, a credit card printer, and approximately 500 blank plastic credit cards, thereby affecting interstate commerce.

In violation of Title 18, United States Code, Sections 1029(a)(4) and 2.

NOTICE OF FORFEITURE

THE GRAND JURY FURTHER CHARGES THAT:

1. As a result of the violations of Title 18, United States Code, Sections 371, 1343, as set forth in this indictment, defendants

**RAHIM HENDERSON,
TIAN LARODE, and
WALIYDA HENDERSON,
a/k/a "Waliyda Ala Henderson"**

shall forfeit to the United States of America any property, real or personal, which constitutes or is derived from proceeds traceable to the commission of such offenses, including but not limited to the sum of up to \$10,225.51.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendants:

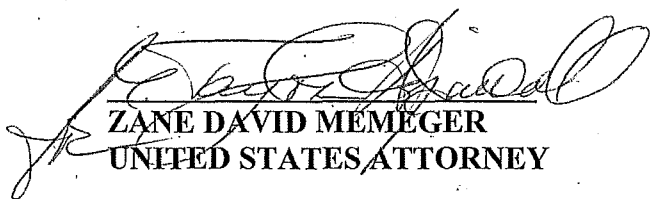
- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant(s) up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28,
United States Code, Section 2461(c).

A TRUE BILL:

GRAND JURY FOREPERSON


ZANE DAVID MEMEGER
UNITED STATES ATTORNEY