

UNITED STATES DISTRICT COURT
for the
District of New Jersey

United States of America
v.
Ayanniyi K. Alayande

Case No. 20-2082 (JS)

Defendant(s)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of in or about 6/2016 through 3/2020 in the county of Camden and Mercer in the
District of New Jersey, the defendant(s) violated:

Code Section 18 U.S.C. § 1349 Offense Description Conspiracy to commit bank fraud. (See Attachment A.)

This criminal complaint is based on these facts:
See Attachment B, Affidavit of probable cause.

Continued on the attached sheet.

Michael Durocher

Complainant's signature

Michael R. Durocher, U.S. Postal Inspector

Printed name and title

Sworn to before me and signed in my presence.

Date: 06/24/2020

Joel Schneider

Judge's signature

City and state: Camden, NJ

Hon. Joel Schneider, U.S. Magistrate Judge

Printed name and title

CONTENTS APPROVED  
UNITED STATES ATTORNEY

By:           *s/PATRICK C. ASKIN*            
          PATRICK C. ASKIN, AUSA

Date:           June 24, 2020

**Attachment A**

(Conspiracy to Commit Bank Fraud)

From in or about June 2016 through in or about March 2020, in Camden County, in the District of New Jersey, and elsewhere, the defendant,

**AYANNIYI K. ALAYANDE**

did knowingly and intentionally conspire and agree with co-conspirators, and with others, known and unknown, to devise a scheme and artifice to defraud a financial institution, namely TD Bank and other victim banks, and to obtain moneys, funds, credits, assets, securities, and other property owned by, and under the custody and control of Victim Bank # 1 and other victim banks, by means of materially false and fraudulent pretenses, representations, and promises, contrary to Title 18, United States Code, Section 1344, as described in Attachment B.

In violation of Title 18, United States Code Section 1349.

## **ATTACHMENT B**

I, Michael Durocher, am a United States Postal Inspector assigned to the Philadelphia Division of the United States Postal Inspection Service (USPIS), have personally participated in this investigation and am aware of the facts contained herein based upon my own investigation, as well as upon information provided to me by other law enforcement officers. Since this Affidavit is submitted for the sole purpose of establishing probable cause to support the issuance of a Criminal Complaint against Ayanniyi ALAYANDE (hereafter "ALAYANDE"), I have not necessarily included each and every fact known to the Government concerning this investigation.

1. On or about August 16, 2017, a Victim Bank 1 Investigator contacted the United States Postal Inspection Service (USPIS) concerning several bank accounts that were closed by Victim Bank 1 due to suspected fraudulent activity. A Victim Bank 1 representative made USPIS aware the accounts were opened using suspected fraudulent foreign passports and United States Visas at Victim Bank 1 branches located in New Jersey and Pennsylvania. After they were opened, the accounts had minimal activity during the first two months. Any initial activity consisted of Western Union, MoneyGram, US Postal money orders, or cash deposits. After the two month period, individuals deposited large business checks into the account and quickly withdrew the funds, either by ATM withdrawals or by purchasing money orders at various money order vendors such as grocery and discount stores. Shortly after the checks were deposited,

Victim Bank 1 began to receive claims stating the checks were stolen and the payee section was altered to show someone that was not intended to receive the check. Although the payee on the check was altered, the amount on the check was not changed. By October 2017, this affiant identified over thirty (30) fraudulent accounts with a total exposure of approximately \$800,000 to several financial institutions.

2. In the initial stages of the investigation, this affiant discovered at least twenty seven (27) fraudulent bank accounts that were opened between July 2016 and March 2017. The accounts were opened at numerous financial institutions in the state of New Jersey under the assumed names of Wunmi Akrana, Emanuel Kuti, Olawale Johnson, Steven Akpan, Olawole Adefarasin, and Anthony Tunde Camara. In addition, law enforcement identified Co-Conspirator 1 as the individual that opened the Olawale Johnson and Anthony Tunde Camara accounts. As the investigation progressed and additional fraudulent accounts were identified, law enforcement discovered the pattern of activity moved from New Jersey to Pennsylvania, Rhode Island, and Maryland.

3. Between September 13, 2017 and September 14, 2017, this affiant contacted the payer on several checks suspected of being altered and deposited into accounts that were closed by the bank for suspected fraud. The interviews confirmed the payee's name was altered on all of the checks to reflect the name used on a fraudulent account. The accounts to which these checks were deposited were opened in the assumed names of Solomon Henry, Moussa Johnson Traore, Rasheed Williams, Banji Aiwanfo, and John Anoliefo.

4. This affiant examined the bank accounts referenced in paragraph 3 and discovered the accounts were opened using foreign passports, each containing United States Visas, which were believed to be counterfeit.

5. On or about November 17, 2017, this affiant met with Department of State - Diplomatic Security Service (DSS) to discuss the passports and United States Visas used to open the fraudulent bank accounts. A Special Agent (SA) from DSS confirmed the passports and United States Visas were counterfeit and the identifiers on the documents did not match any Consular records in the Department of State's systems.

6. In late August 2018, HSI notified this affiant of a seizure linked to the co-conspirators named in the affidavit. One of the packages containing fraudulent passports was addressed to "Tunde Adex" at 325 N 10<sup>th</sup> St, Darby, PA (hereafter "ALAYANDE RESIDENCE"). By researching this destination address and Co-Conspirator 2's social media account, HSI Forensic Lab assisted law enforcement in identifying ALAYANDE by linking him to the ALAYANDE RESIDENCE. This affiant obtained images of ALAYANDE from his social media account that matched bank video footage of ALAYANDE conducting fraudulent transactions at the teller counters and ATMs of Victim Banks.

7. On or about November 16, 2018, this affiant received documents from a subpoena request that was sent to Facebook concerning ALAYANDE's social media account under the name "ekundayoakanji.alayande". The records show that the Facebook account "ekundayoakanji.alayande" was last accessed

by the IP address 146.155.249.88 on October 5, 2018. The internet provider for this IP address is RCN Telecom Services, LLC.

8. On or about February 14, 2019, this affiant received documents for a subpoena request that was sent to RCN Telecom Services, LLC concerning the IP address 146.155.249.88. The subscriber name on the account was ALAYANDE and the subscriber address was the ALAYANDE RESIDENCE.

9. On February 3, 2019, Co-Conspirator 1 arrived into Newark International Airport on Ethiopian Airways flight 508 and was selected for a secondary examination by CBP. USPIS and HSI were present for the exam. Three (3) cellphones were imaged and seized by law enforcement for further analysis.

10. After analyzing the devices from the secondary examination, law enforcement discovered a headshot image of ALAYANDE, similar to ones used on passports. In addition, an image of ALAYANDE's United States green card and social security card was found<sup>1</sup>. An image ALAYANDE's headshot is below:

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<sup>1</sup> HSI conducted research on the identifiers from the green card and confirmed it was ALAYANDE's true identity.



11. Once ALAYANDE was identified, DSS searched their database sources and discovered an additional seizure containing one (1) fraudulent passport with ALAYANDE's image on it. UKBF seized the passport on or about April 6, 2018 and details of the passport are below:

- a) Senegal passport (A00458234) using the name Habeeb Saliou Aboubacar with a corresponding US visa 2017089345001. This package originated from Nigeria and was shipped to 5933 Chester Avenue, Philadelphia, PA. The true identity depicted in this passport has been confirmed as ALAYANDE.

12. On or about September 24, 2018, DSS notified this affiant and HSI of an additional seizure linked to ALAYANDE. On November 16, 2017, UKBF authorities in London intercepted two counterfeit Gambian passports with corresponding counterfeit US Visas. One (1) set of fraudulent documents contained images of ALAYANDE and one (1) set of fraudulent documents contained images of Co-Conspirator 4. The DHL package containing the



documents originated from Nigeria and was shipped to 5409 Eastwick Terrace, Apt 3A, Philadelphia, PA with telephone number (347) 696 - 7082<sup>2</sup>. The documents are detailed below:

- a) Gambian passport (PC089472) using the name Patrick John Smith with counterfeit US Visa number 2017041120025. The true identity depicted in this passport has been confirmed as ALAYANDE.

13. From on or about May 30, 2017 through June 8, 2017, bank records revealed ALAYANDE opened approximately four (4) accounts under the assumed name John Anoliefo and approximately six (6) accounts under the assumed name Banji Aiwanfo for an estimated intended loss of \$161,905.01. ALAYANDE utilized fictitious West African passports in these assumed names bearing his image. This affiant obtained copies of the above passports and video footage from the banks, which showed ALAYANDE as the individual that opened the accounts. The accounts are listed below:

<b><u>Date of Account Opening</u></b>	<b><u>Bank</u></b>	<b><u>Account Numbers</u></b>	<b><u>Amount</u></b>	<b><u>Assumed Name</u></b>
5/30/2017	Victim Bank 1	X4288 <sup>3</sup>	\$50,720.55	John Anoliefo
5/30/2017	Victim Bank 4	X9322	\$22,522.55	John Anoliefo
5/31/2017	Victim Bank 5	X4785	\$4,300.00	John Anoliefo

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<sup>2</sup> An additional set of fraudulent documents that contained images of Co-Conspirator 4 were discovered in the same seized DHL package.

<sup>3</sup> Co-Conspirator 12 was present with ALAYANDE during the opening of Victim Bank 1 account X4288.

5/31/2017	Victim Bank 6	X6405	\$7,650.00	John Anoliefo
6/6/2017	Victim Bank 1	X3526	\$16,395.38	Banji Aiwanfo
6/7/2017	Victim Bank 6	X7804	\$21.94	Banji Aiwanfo
6/7/2017	Victim Bank 2	X5022	\$18,300.49	Banji Aiwanfo
6/7/2017	Victim Bank 5	X7582	\$27,423.85	Banji Aiwanfo
6/7/2017	Victim Bank 3	X1017	\$7,000.00	Banji Aiwanfo
6/8/2017	Victim Bank 4	X9518, X9526	\$7,570.25	Banji Aiwanfo

Furthermore, law enforcement obtained images provided by the banks of ALAYANDE conducting approximately \$8,664.09 worth of transactions on the following additional fraudulent accounts:


<u>Date</u>	<u>Bank</u>	<u>Type of Transaction</u>	<u>Amount</u>	<u>Assumed Name</u>
7/10/2017	Victim Bank 1	Deposit	\$7,964.09	Moussa Johnson Traore
7/12/2017	Victim Bank 1	Withdrawal	\$500.00	Alex Tourey
7/12/2017	Victim Bank 1	Withdrawal	\$200.00	Alex Tourey

14. On or about June 11, 2019, USPIS conducted surveillance at the ALAYANDE RESIDENCE. At approximately 1:51 pm, law enforcement observed ALAYANDE exiting the ALAYANDE RESIDENCE and walk down the street. At

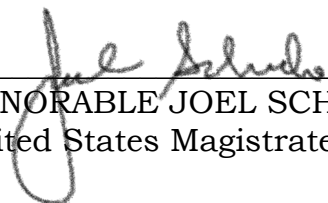
approximately 2:07 pm, law enforcement observed ALAYANDE return to the ALAYANDE RESIDENCE, unlock the front door, and enter the residence.

15. Based on my training and experience and the facts as set forth in this affidavit, there is probable cause to believe that from in or about June 2016 to in or about March 2020, in the District of New Jersey and elsewhere, ALAYANDE conspired and agreed, with others, known and unknown to the United States, to commit bank fraud, contrary to Title 18, United States Code, Section 1344, in violation of Title 18, United States Code, Section 1349.

16. To date, the investigation has revealed that the full extent of the criminal activity identified thus far involves approximately four hundred seventy (470) fraudulent bank accounts with an estimated exposure of \$5.7 million. ALAYANDE conspired with individuals both known and unknown to commit the federal offenses outlined in the aforementioned paragraph.

  
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Michael R. Durocher  
U.S. Postal Inspector

Pursuant to F.R.Crim.P. 4.1, U.S. Postal Inspector Durocher was sworn and attested to the contents of this affidavit in support of the complaints.

  
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HONORABLE JOEL SCHNEIDER  
United States Magistrate Judge

Date: June 24, 2020