

Miami Couple Admit Roles In Global Email Fraud Scheme

By Nathan Hale

Law360, Miami (September 16, 2019, 3:13 PM EDT) -- A Miami couple pled guilty Monday in federal court for their roles in money-laundering efforts related to international schemes that the U.S. Department of Justice has said targeted businesses and individuals through email scams and wire transfer fraud.

Yamel Guevara Tamayo and his wife, Yumeydi Govantes, each pled guilty to one count of conspiracy to commit money laundering during a hearing in Miami before U.S. District Judge Ursula Ungaro. As part of the plea agreements, the government will seek dismissal of multiple money-laundering counts for each defendant, and prosecutors have said they will seek a downward variance and request probation for Govantes on the condition that Tamayo accepts a sentence within the calculated guidelines, according to terms stated in court.

Judge Ungaro set a Nov. 26 sentencing hearing for both defendants, who will remain free on bond.

During the hearing, Govantes and Tamayo gave one-word answers in Spanish affirming that they understood the terms of the agreements and their rights, including that by pleading guilty to felony offenses they face a likelihood of deportation following the completion of their sentences. Their citizenship status was not immediately clear from the court records.

Govantes and Tamayo were among 281 people arrested as part of a **global sweep** announced last Tuesday by federal authorities focused on so-called business email compromise or cyber-enabled financial fraud, which often targets “employees with access to company finances and businesses working with foreign suppliers and/or businesses that regularly perform wire transfer payments,” according to the DOJ.

The four-month-long sweep, dubbed Operation ReWire, led to the arrest of 74 people in the United States and 167 in Nigeria. Others were arrested in Turkey, Ghana, Kenya, Japan, Malaysia, the United Kingdom, France and Italy, according to the FBI and the DOJ.

Prosecutors hit Govantes and Tamayo with multiple money-laundering charges in a June 18 indictment that claimed they knowingly conducted financial transactions that involved the proceeds of criminal activity.

The indictment lists five wire transfers made between November 2016 and June 2019 to corporate entities in China from companies controlled by Govantes and Tamayo — three from Homestead, Florida-based Yumeydi Quality Products Inc., for which Govantes was the sole registered corporate officer, and two from Miami-based YGT Buying Inc., which named Tamayo as its only corporate officer.

Prosecutors alleged in the indictment that they made or attempted to make the transfers “knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership and the control of the proceeds of specified unlawful activity.”

The five listed wire transfers involved a total of just under \$325,000, but federal authorities said last week that they laundered more than \$950,000 of proceeds from business email compromise scams and were also responsible for recruiting approximately 18 other individuals to serve as money mules, who helped launder proceeds of these scams for an international money-laundering network.

Judge Ungaro said during Monday's hearing that the plea agreements stipulate that the sentencing guidelines for each defendant would be based upon their crimes involving \$550,000 to \$1.5 million in funds.

Further details about the Chinese entities or how Govantes and Tamayo became involved in the alleged plot were not immediately available.

The plea agreements call for the government to recommend a reduction in the guidelines based upon Govantes' and Tamayo's timely recognition and acceptance of personal responsibility. The U.S. attorney's office also has the discretion to seek a downward variance for Tamayo if it determines that he provided substantial assistance toward the prosecution of other individuals, according to the terms.

Operation ReWire led to the seizure of about \$3.7 million and the disruption and recovery of approximately \$118 million in fraudulent wire transfers, federal law enforcement officials said last week.

The federal government also said the Internet Crime Complaint Center, known as IC3, has been formally tracking such scams since 2013 and has gathered reports since then of more than \$26 billion in losses worldwide. Around \$10 billion of the reported losses have been in the United States.

The FBI said the alleged fraudsters used methods that include both "social engineering" and "computer intrusions" to trick their victims into wiring money into bank accounts, which victims think belong to trusted partners but are actually controlled by criminal enterprises.

The IRS says the sweep also led to the discovery of previously undetected tax fraud.

"In unraveling this complex, nationwide identity-theft and tax-fraud scheme, we discovered that the conspirators stole more than 250,000 identities and filed more than 10,000 fraudulent tax returns, attempting to receive more than \$91 million in refunds," said Chief Don Fort of IRS Criminal Investigation.

Fort said the IRS is still working with its various partners to find those perpetrators.

The U.S. Department of Justice, working the U.S. Secret Service, U.S. Department of Homeland Security, U.S. Department of the Treasury, U.S. Postal Inspection Service, and the U.S. Department of State, among other U.S. agencies, also worked in cooperation with international law enforcement partners in 10 countries on Operation ReWire.

Prosecutor Lisa H. Miller and attorneys for the defendants said they had no comment after Monday's hearing.

The United States is represented by Alison Whitney Lehr and Lisa H. Miller.

Govantes is represented by Marissel Descalzo of Tache Bronis Christianson and Descalzo PA.

Tamayo is represented by Robyn M. Blake of Robyn M. Blake PA.

The case is USA v. Govantes et al., case number 1:19-cr-20368, in the U.S. District Court for the Southern District of Florida.

--Additional reporting by Hannah Albarazi. Editing by Gemma Horowitz.