

FILED

MAR 25 2004

RICHARD W. WIEKING
CLERK, U.S. DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

SEALING
BY COURT ORDER

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

12 UNITED STATES OF AMERICA,

13 Plaintiff,

14 v.

15 ROMAN VEGA,
16 a/k/a Roman Stepanenko,
a/k/a Boa,

17 Defendant.

CR No. 04 0101

VIOLATIONS: 18 U.S.C. §§ 1343 & 2 –
Wire Fraud and Aiding and Abetting; 18
U.S.C. §§ 1029(a)(2) & 2 – Use of
Unauthorized Access Devices With Intent to
Defraud and Aiding and Abetting

SAN FRANCISCO VENUE

CRB

19 INDICTMENT

20 The Grand Jury charges:

21 Background

22 At all times relevant to this Indictment:

23 1. Defendant Roman Vega was a Ukrainian citizen who possessed, bought, sold and
24 trafficked in credit card account information of thousands of individuals that had been illegally
25 obtained from sources around the world, including credit card processors and merchants.

26 2. Defendant conducted communications concerning his trafficking activities over the
27 Internet using a service known as "ICQ," which offered features such as instant messaging,
28 email, and chat rooms. ICQ required users to download software from a Web site and register by

INDICTMENT
[Roman Vega]

1 providing unverified personal information, creating a "screen name," and obtaining a unique ICQ
2 number. Registered users selected "chat rooms" organized by topic or ~~create~~^{create} private "chats" with
3 other ICQ users. Defendant used the ICQ screen name "Boa."

4 3. Defendant was an operator of a Web site located at www.boafactory.com, a site where
5 users bought and sold stolen and counterfeit credit card account information.

6 4. Credit cards contained a magnetic stripe encoded with the account number, card holder
7 name, expiration date, and security information known as the Card Verification Code ("CVC") or
8 Card Verification Value ("CVV"). Using a card printer and card encoder, blank credit card stock
9 could be encoded with this "full track information" for fraudulent use. The "full track
10 information" could also be fraudulently presented to merchants for payment in telephone- or
11 Internet-based transactions.

12 5. Visa and Mastercard were associations owned and run by member financial institutions to
13 license payment cards with the Visa and Mastercard logos. Nearly all major American banks
14 were members of Visa and Mastercard.

15 6. A Visa credit card transaction involved a process of obtaining authorization for payment.
16 The following steps generally occurred in this authorization process: a) the customer presented a
17 credit card or account information to a merchant; b) the merchant sent an electronic authorization
18 request for the transaction amount to a "merchant bank," a financial institution that helped the
19 merchant fulfill Visa card payments from customers; c) the merchant bank electronically wired
20 the authorization request to a VisaNet processing center, including one located at 3000 Clearview
21 Way, San Mateo, California, known as Visa's Operation Center West; d) VisaNet electronically
22 wired the authorization request to the credit card's issuing financial institution, which either
23 approved or declined the transaction; and e) VisaNet then electronically wired the issuer's
24 response to the merchant via the merchant bank.

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1 COUNTS ONE THROUGH TWENTY: (18 U.S.C. §§ 1343 & 2 – Wire Fraud & Aiding
2 and Abetting)

3 7. The allegations in paragraphs 1-6 are realleged and incorporated herein as if set forth in
4 full.

5 SCHEME TO DEFRAUD

6 8. Between on or about June 1, 2002, to on or about April 1, 2003, in the Northern District of
7 California, and elsewhere, the defendant

8 ROMAN VEGA,
9 a/k/a Roman Stepanenko,
a/k/a Boa,

10 did knowingly devise and intend to devise a scheme and artifice to defraud and to obtain money
11 and property by means of false and fraudulent pretenses, representations and promises.

12 9. It was part of the scheme and artifice to defraud that, through ICQ communications, the
13 Web site at www.boafactory.com, and other means, defendant acquired "full track information"
14 of Visa and Mastercard credit card accounts, including account numbers, cardholder names,
15 expiration dates and CVC or CVV values.

16 10. It was further part of the scheme and artifice to defraud that, through ICQ
17 communications, the Web site at www.boafactory.com, and other means, defendant bought, sold
18 and otherwise trafficked in illegally obtained and possessed "full track information" of Visa and
19 Mastercard credit card accounts, with the knowledge that such credit card account information
20 would be utilized in fraudulent commercial transactions processed by the payment authorization
21 systems of Visa and Mastercard, including transactions in the United States, Australia, Turkey,
22 Great Britain, Jordan, Hong Kong, France, United Arab Emirates, Canada, Mexico, Malaysia and
23 Thailand.

24 THE USE OF THE WIRES

25 11. On or about the dates listed below, in the Northern District of California and elsewhere,
26 for the purpose of executing the aforementioned scheme and artifice to defraud, and after
27 utilizing ICQ communications to traffic in the "full track information" of the credit card accounts
28 referenced below, defendant did knowingly transmit and cause to be transmitted, and aid and abet

1 in the transmission, in interstate and foreign commerce, by means of a wire communication,
 2 certain signs and signals, to wit, a payment authorization request from a merchant to Visa's
 3 Operation Center West located at 3000 Clearview Way, San Mateo, California, following an
 4 unauthorized use of such credit card account information, as described below:

COUNT	DATE	CREDIT CARD ACCOUNT NO. (LAST 4 DIGITS)	MERCHANT NAME & LOCATION	TRANSACTION AMOUNT
1	01-20-03	7917	WM Supercenter Kissimmee, FL, USA	\$1,923.86
2	01-21-03	7501	Maxim's Cake Shop Hong Kong	\$1,208.31
3	01-22-03	5375	Tsim Sha Tsui Hong Kong	\$1,204.41
4	01-24-03	0279	Affordable Furniture Chicago, IL, USA	\$1,200.00
5	01-25-03	0402	Domayne Computer Taren Point, Australia	\$1,808.39
6	01-25-03	3959	Perniagaan Tayar & Bateri Johor Bahru, Malaysia	\$436.81
7	01-25-03	9829	Macy's East New York, NY, USA	\$216.49
8	01-28-03	8615	Agnes B. HK Ltd. Hong Kong	\$1,239.36
9	01-29-03	6437	MyTravel Carlisle, Great Britain	\$1,731.12
10	01-29-03	3866	Carrefour Shindagah Dubai, United Arab Emirates	\$1,643.67
11	02-02-03	9361	Hermes Toronto, Canada	\$325.12
12	02-04-03	4743	Home Depot Niles, IL, USA	\$1,883.29
13	02-04-03	7032	T Cook Retail Kilmarnock, Great Britain	\$1,725.06
14	02-05-03	2770	Leisure Cst Tobacco Dapto, Australia	\$1,724.75
15	02-11-03	6087	Foxy S Club Acapulco, Mexico	\$323.35

COUNT	DATE	CREDIT CARD ACCOUNT NO. (LAST 4 DIGITS)	MERCHANT NAME & LOCATION	TRANSACTION AMOUNT
16	02-28-03	0907	Myer Megamart Auburn, Australia	\$1,413.16
17	03-03-03	7428	216 Strath Car Rad Liverpool, Australia	\$1,614.56
18	03-09-03	8219	Toys R Us Elizabeth, NY, USA	\$803.31
19	03-19-03	4289	Christian Dior Paris, France	\$1,557.29
20	03-19-03	0668	Louis Vuitton Paris, France	\$1,111.59

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

COUNTS TWENTY THROUGH FORTY: (18 U.S.C. §§ 1029(a)(2) & 2 – Use of Unauthorized Access Devices with Intent to Defraud & Aiding and Abetting)

12. The allegations in paragraphs 1-6 are realleged and incorporated herein as if set forth in full.

13. On or about the dates set forth below, in the Northern District of California and elsewhere, defendant

ROMAN VEGA,
a/k/a Roman Stepanenko,
a/k/a Boa,

did knowingly and with intent to defraud aid and abet the use of unauthorized access devices, to wit, the Visa credit card account numbers identified below, which access devices were used in fraudulent transactions that were approved by wire communications through Visa's Operation Center West at 3000 Clearwater Drive, San Mateo, California, to obtain something of value aggregating at least \$1,000 within a one-year period:

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INDICTMENT
[Roman Vega]

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COUNT	DATE	CREDIT CARD ACCOUNT NO. (LAST 4 DIGITS)	MERCHANT NAME & LOCATION	TRANSACTION AMOUNT
21	01-20-03	7917	WM Supercenter Kissimmee, FL, USA	\$1,923.86
22	01-21-03	7501	Maxim's Cake Shop Hong Kong	\$1,208.31
23	01-22-03	5375	Tsim Sha Tsui Hong Kong	\$1,204.41
24	01-24-03	0279	Affordable Furniture Chicago, IL, USA	\$1,200.00
25	01-25-03	0402	Domayne Computer Taren Point, Australia	\$1,808.39
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29	01-29-03	6437	MyTravel Carlisle, Great Britain	\$1,731.12
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34	02-05-03	2770	Leisure Cst Tobacco Dapto, Australia	\$1,724.75
35	02-11-03	6087	Foxy S Club Acapulco, Mexico	\$323.35
36	02-28-03	0907	Myer Megamart Auburn, Australia	\$1,413.16
37	03-03-03	7428	216 Strath Car Rad Liverpool, Australia	\$1,614.56
38	03-09-03	8219	Toys R Us Elizabeth, NY, USA	\$803.31

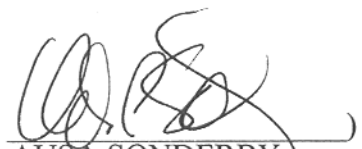
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COUNT	DATE	CREDIT CARD ACCOUNT NO. (LAST 4 DIGITS)	MERCHANT NAME & LOCATION	TRANSACTION AMOUNT
39	03-19-03	4289	Christian Dior Paris, France	\$1,557.29
40	03-19-03	0668	Louis Vuitton Paris, France	\$1,111.91

All of the above transactions affected interstate or foreign commerce in violation of Title 18, United States Code, Sections 1029(a)(2) and 2.

DATED: *Mar 25, 2004* A TRUE BILL.
Damerhall
FOREPERSON


KEVIN V. RYAN
United States Attorney

(Approved as to form: 
AUSA SONDERBY)

DEFENDANT INFORMATION RELATIVE TO A CRIMINAL ACTION - IN U.S. DISTRICT COURT

BY: COMPLAINT INFORMATION INDICTMENT SUPERSEDING

OFFENSE CHARGED

Counts 1-20 18 U.S.C. §§ 1343 & 2 - Wire Fraud and Aiding and Abetting
Counts 21 - 40 18 U.S.C. §§ 1029(a)(2) & 2 - Use of Unauthorized Access Devices With Intent to Defraud and Aiding and Abetting
Petty
Minor
Misdemeanor
Felony

PENALTY:

Counts 1-20: 20 years imprisonment, \$250,000 fine, or twice the gross gain or loss, 3 years TSR, \$100 special assessment
Counts 21-40: 10 years imprisonment, \$250,000 fine, or twice the gross gain or loss, 3 years TSR, \$100 special assessment.

PROCEEDING

Name of Complainant Agency, or Person (& Title, if any)
U.S. Postal Inspector Gregory Crabb

person is awaiting trial in another Federal or State Court, give name of court

this person/proceeding is transferred from another district per (circle one) FRCrP 20, 21 or 40. Show District

this is a reprosecution of charges previously dismissed which were dismissed on motion of:

U.S. Att'y Defense

this prosecution relates to a pending case involving this same defendant

prior proceedings or appearance(s) before U.S. Magistrate regarding this defendant were recorded under

SHOW DOCKET NO.

MAGISTRATE CASE NO.

Name and Office of Person Furnishing Information on THIS FORM

KEVIN V. RYAN

U.S. Att'y Other U.S. Agency

Name of Asst. U.S. Att'y (if assigned)

CHRISTOPHER SONDERBY

Name of District Court, and/or Judge/Magistrate Location
NORTHERN DISTRICT OF CALIFORNIA

FILED

DEFENDANT - U.S.

MAR 25 2004

ROMAN VEGA

RICHARD W. WIEKING
CLERK, U.S. DISTRICT COURT,
NORTHERN DISTRICT OF CALIFORNIA

DISTRICT COURT

CR 04 0101

DEFENDANT

CRB

IS NOT IN CUSTODY

- 1) If not detained give date any prior summons was served on above charges
2) Is a Fugitive
3) Is on Bail or Release from (show District)

IS IN CUSTODY

- 4) On this charge
5) On another conviction
6) Awaiting trial on other charges
If answer to (6) is "Yes", show name of institution

Has detainer been filed? Yes No If "Yes" give date filed

DATE OF ARREST

Month/Day/Year

Or... if Arresting Agency & Warrant were not

DATE TRANSFERRED TO U.S. CUSTODY

Month/Day/Year

This report amends AO 257 previously submitted

ADDITIONAL INFORMATION OR COMMENTS

PROCESS:

SUMMONS NO PROCESS* WARRANT Bail Amount:

If Summons, complete following:

Arraignment Initial Appearance

Defendant Address:

Where defendant previously apprehended on complaint, no new summons or warrant needed, since Magistrate has scheduled arraignment

Date/Time:

Before Judge:

Comments: Defendant need to be extradited