FRAUD MANAGEMENT

# Investigation Report: Possible Fraud Committed by EKYC Agent

May 28, 2025

## Introduction

On 24 April 2025, a complaint was received through the call centre from customer 26650237275 - Mathethiwe Ramothamo, reporting a fraudulent incident. The complainant was contacted by an individual using the number 26657405906, who claimed to have mistakenly sent an e-wallet SMS for M3,500 and urgently requested M500 via M-Pesa due to an alleged emergency. The complainant complied, transferring M500 to the specified M-Pesa account. This report details the investigation into the fraudulent activity, the individuals involved, and the subsequent findings.

## Purpose of the Investigation

The purpose of this investigation was to:

* Verify the details of the complaint lodged by Mathethiwe Ramothamo.
* Identify the individual(s) responsible for the fraudulent activity.
* Determine the legitimacy of the mobile number and M-Pesa account involved.
* Assess any connections to internal processes or personnel, including the role of the EKYC agent, Khetheng Khetheng.
* Provide recommendations to address the incident and prevent future occurrences.

## Scope of the Investigation

The investigation focused on:

* The fraudulent transaction reported on 24 April 2025, involving the transfer of M500 via M-Pesa.
* The mobile number 26657405906 used to perpetrate the fraud.
* The M-Pesa account that received the funds, registered under Lineo Khabele (26653186085).
* The involvement of Khetheng Khetheng, an EKYC agent, whose identity was linked to the fraudulent number.
* Analysis of related mobile numbers registered under Khetheng’s identity.
* Interviews and evidence gathered during the investigation process.

## Methodology

The investigation employed the following methods:

* **Complaint Review:** Analyzed the initial complaint lodged by Mathethiwe Ramothamo on 24 April 2025.
* **Number Tracing:** Conducted a preliminary investigation into the mobile number 26657405906, including its registration details and linked identities.
* **M-Pesa Account Verification:** Investigation of the M-Pesa account that received the M500, including contacting the registered account holder, Lineo Khabele.
* **EKYC Agent Analysis:** Reviewed records related to Khetheng Khetheng, the EKYC agent responsible for registering the fraudulent number.
* **Interview:** Conducted an interview with Khetheng Khetheng on 27 May 2025 at Vodacom Park to gather his account of the incident.
* **Collaboration with AML Team:** Worked with the Anti-Money Laundering (AML) team to trace financial transactions and verify account details.
* **Internal Records Check:** Examined EKYC registration records and mobile number linkages to identify discrepancies.

## Summary of Findings

* **Fraudulent Transaction:** On 24 April 2025, Mathethiwe Ramothamo was deceived into transferring M500 via M-Pesa after receiving a call from 26657405906, which falsely claimed an erroneous e-wallet SMS and an urgent need for funds.
* **Fraudulent Number Registration:** The number 26657405906 was registered by Khetheng Khetheng, an EKYC agent, using his own identity. Six other mobile numbers were also linked to his identity.
* **M-Pesa Account:** The M500 was transferred to an M-Pesa account registered under Lineo Khabele (26653186085). Ms. Khabele confirmed she had no knowledge of additional M-Pesa accounts in her name, suggesting potential identity misuse.
* **Khetheng’s Interview:** On 27 May 2025, Khetheng denied knowledge of five of the seven numbers registered under his identity, including the fraudulent number. He was informed that legal advice would be sought, which he acknowledged.

## Conclusion

The investigation confirmed that the fraudulent activity was perpetrated using a mobile number registered by Khetheng Khetheng, an EKYC agent. The use of his identity to register the number, combined with his denial of knowledge of five associated numbers, raises significant concerns about his involvement or negligence. The misuse of Lineo Khabele’s identity to register the M-Pesa account further suggests a coordinated effort to obscure the fraud.

## Recommendation

Based on the findings, the following actions are recommended:

**Legal Action Against Khetheng Khetheng:** Given that the fraudulent number was registered using Khetheng’s credentials and his denial of knowledge appears inconsistent with his role as an EKYC agent, it is recommended that he be taken to court for potential fraud, negligence, or complicity in identity misuse. Legal proceedings should seek to establish his culpability and recover any losses.

**Suspension of Khetheng’s EKYC Role:** Immediately suspend Khetheng from his duties as an EKYC agent pending the outcome of legal proceedings to prevent further misuse of his access.

**Fraud Awareness Campaign:** Launch an awareness campaign to educate customers about common fraud tactics, such as unsolicited calls requesting urgent transfers, to prevent future incidents.