

Congress of the United States  
House of Representatives

SELECT SUBCOMMITTEE ON THE CORONAVIRUS CRISIS

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<https://coronavirus.house.gov>

December 1, 2021

Mr. Pavel Durov  
Telegram FZ-LLC  
Business Central Towers  
Tower A, Office 1003/1004  
Dubai, United Arab Emirates

Mr. Pavel Durov  
c/o Alexander C. Drylewski  
Skadden, Arps, Slate, Meagher & Flom LLP  
One Manhattan West  
New York, New York 10001-8602

Mr. Pavel Durov  
Telegram Group Inc.  
c/o Jordans Trust Company (BVI) Ltd  
Geneva Place, Waterfront Drive  
P.O. Box 3469  
Road Town, Tortola, VG1110  
Virgin Islands, British

Dear Mr. Durov:

The Select Subcommittee on the Coronavirus Crisis is investigating waste, fraud, and abuse in pandemic relief programs. I am deeply troubled by reports indicating that Telegram has served as a platform for facilitating fraud against vital pandemic relief programs, including the Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL) program, unemployment insurance, and the Restaurant Revitalization Fund (RRF), by allowing extensive dissemination of instructions for evading program fraud controls. The availability of these instructions on Telegram may have enabled criminals to commit large-scale fraud. I am writing to request documents and information necessary for the Select Subcommittee to understand how guidance for evading pandemic relief program fraud controls have been disseminated through Telegram's platform and whether the company has undertaken any serious efforts to prevent its platform from being used to enable large-scale fraud against programs intended to aid Americans harmed by the coronavirus pandemic.

Telegram's platform has served as a hub for people to discuss ways to commit large-scale criminal fraud against numerous federal and state relief programs.<sup>1</sup> Individuals have used

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<sup>1</sup> *How Unemployment Insurance Fraud Exploded During the Pandemic*, ProPublica (July 26, 2021) (online at [www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic](http://www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic)) (discussing the use of Telegram to disseminate methods for submitting fraudulent unemployment insurance claims); *An Avalanche of Fraud Buried a Small Business Relief Program*, Bloomberg (Oct. 29, 2020) (online at [www.bloomberg.com/news/features/2020-10-29/small-business-administration-10-000-grant-fraud-went-viral-](http://www.bloomberg.com/news/features/2020-10-29/small-business-administration-10-000-grant-fraud-went-viral-)

Telegram channels to advertise the sale of detailed instructions—often referred to as “methods” or “sauces”—for successfully submitting fraudulent relief claims to numerous relief programs.<sup>2</sup> These channels—which can reach thousands of members at a time—have been used to disseminate what some reports have called “step-by-step playbook[s]” that scammers follow to commit fraud.<sup>3</sup> The dissemination of such guides for evading relief program fraud controls is consistent with reports that a substantial share of misallocated pandemic relief program funds has been illicitly obtained by criminals committing fraud on a large scale, rather than individuals submitting isolated applications for benefits they were not eligible for. The Department of Justice has prosecuted numerous cases where individuals submitted dozens or hundreds of fraudulent applications for loans or other relief worth millions of dollars, demonstrating that the damage caused by distributing “playbooks” for evading fraud controls to committed criminals can be substantial.<sup>4</sup>

Telegram channels have also included discussion of using stolen identities—referred to as “fullz”—to aid in the commission of pandemic relief fraud, and some users have advertised the sale of such stolen personal information.<sup>5</sup> This is particularly concerning because people whose stolen identities have been used to apply for pandemic aid, like unemployment insurance, will subsequently face great difficulty in lawfully obtaining such aid for themselves.<sup>6</sup> Data

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hurting-program); *Is Womply Getting Whomped with PPP Fraud?*, FrankonFraud (May 2, 2021) (online at <https://frankonfraud.com/fraud-trends/is-womply-getting-whomped-with-ppp-fraud/>); *Fraudsters Targeting New SBA Restaurant Fund*, FrankonFraud (May 28, 2021) (online at <https://frankonfraud.com/fraud-trends/fraudsters-targeting-sbas-restaurant-fund/>).

<sup>2</sup> *How Unemployment Insurance Fraud Exploded During the Pandemic*, ProPublica (July 26, 2021) (online at [www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic](http://www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic)).

<sup>3</sup> *How Scammers Siphoned \$36B in Fraudulent Unemployment Payments from US*, USA Today (Jan. 26, 2021) (online at [www.usatoday.com/in-depth/news/investigations/2020/12/30/unemployment-fraud-how-international-scammers-took-36-b-us/3960263001/](http://www.usatoday.com/in-depth/news/investigations/2020/12/30/unemployment-fraud-how-international-scammers-took-36-b-us/3960263001/)).

<sup>4</sup> *See, e.g.*, Complaint, *United States v. Ayvazyan*, Case No. 20-cr-579-SVW (C.D. Cal., filed Oct. 20, 2020) ECF No. 1 (Alleging defendants conspired to submit more than 150 fraudulent PPP and EIDL applications worth over \$20 million using stolen identities); Complaint, *United States v. Arnett*, Case No. 21-mj-30522 (E.D. Mich., filed Nov. 5, 2021) (Alleging two defendants submitted over 500 fraudulent unemployment insurance claims worth over \$4 million in large-scale, multistate fraud scheme); Complaint, *United States v. Carter*, Case No. 21-mj-9734 (S.D.N.Y., filed Oct. 11, 2021) (Alleging four defendants submitted over 1,000 fraudulent EIDL applications seeking at least \$10 million); Information, *United States v. Blotnick*, Case No. 21-cr-796-BRM (D.N.J., filed Oct. 13, 2021) (Alleging defendant submitted at least 21 fraudulent PPP applications seeking over \$6.8 million).

<sup>5</sup> *How Unemployment Insurance Fraud Exploded During the Pandemic*, ProPublica (July 26, 2021) (online at [www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic](http://www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic)); *How Scammers Siphoned \$36B in Fraudulent Unemployment Payments from US*, USA Today (Jan. 26, 2021) (online at [www.usatoday.com/in-depth/news/investigations/2020/12/30/unemployment-fraud-how-international-scammers-took-36-b-us/3960263001/](http://www.usatoday.com/in-depth/news/investigations/2020/12/30/unemployment-fraud-how-international-scammers-took-36-b-us/3960263001/)).

<sup>6</sup> *See, e.g.*, ‘Easy money’: How International Scam Artists Pulled off an Epic Theft of Covid Benefits, NBC News (Aug. 15, 2021) (online at [www.nbcnews.com/news/us-news/easy-money-how-international-scam-artists-pulled-epic-theft-covid-n1276789](http://www.nbcnews.com/news/us-news/easy-money-how-international-scam-artists-pulled-epic-theft-covid-n1276789)); *Identity Thieves Target New Yorkers’ Unemployment Benefits*, New York Daily News (Feb. 20, 2021) (online at [www.nydailynews.com/new-york/ny-identity-theft-unemployment-20210220-3jlamauylba7nkuyjmdf3akplu-story.html](http://www.nydailynews.com/new-york/ny-identity-theft-unemployment-20210220-3jlamauylba7nkuyjmdf3akplu-story.html)).

suggests that hundreds of thousands of Americans have been harmed by the use of stolen identities to apply for pandemic aid. The Federal Trade Commission reported that it received nearly 400,000 complaints of identity theft related to government benefits in 2020—a 2,920 percent increase in such complaints from 2019.<sup>7</sup>

Although Telegram reportedly took down some channels devoted to pandemic relief fraud following a prominent news report, channels with thousands of members that contain numerous messages soliciting methods for committing fraud against pandemic relief programs remain on the platform.<sup>8</sup> The names of these channels and discussions within them are still easily identified, located, and accessed. For example, one channel with thousands of members is plainly named “BLACK MARKET,” and another channel notes the lack of software used to prevent identity theft in a prominent relief program in its title.<sup>9</sup> The discussions in these channels also include numerous indications that they were intended to facilitate fraudulent applications for pandemic relief.

The extensive use of Telegram to discuss and market ways to commit fraud against relief programs—even after news reports have highlighted this fact—raises serious concerns about whether Telegram has undertaken sufficient efforts to prevent its platform from being used to facilitate fraud. Public reports suggest that the company has raised over \$1 billion in financing and is growing rapidly in significance, with over 500 million regular users and a possible valuation of over \$30 billion.<sup>10</sup> Given the company’s substantial resources, Telegram has the capacity to effectively monitor its platform’s use for committing and promoting illegal activities. Telegram’s growing reach increases the importance that the company act responsibly to prevent its platform from being used for illegal activity.

Telegram’s strikingly limited terms of service and recent track record raise further concerns that the company does not intend to undertake serious efforts to prevent its platform from being used for illegal activity. Telegram’s very brief terms of service only prohibit users from “scam[ming]” other Telegram users, appearing to permit the use of the platform to conspire to commit fraud against others.<sup>11</sup> These terms only bar users from promoting violence on

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<sup>7</sup> Federal Trade Commission, Consumer Sentinel Network, *Data Book 2020* (Feb. 2021) (online at [www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2020/csn\\_annual\\_data\\_book\\_2020.pdf](http://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2020/csn_annual_data_book_2020.pdf)).

<sup>8</sup> *How Unemployment Insurance Fraud Exploded During the Pandemic*, ProPublica (July 26, 2021) (online at [www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic](http://www.propublica.org/article/how-unemployment-insurance-fraud-exploded-during-the-pandemic)).

<sup>9</sup> Telegram, BLACK MARKET (accessed November 17, 2021); Telegram, CASHOUT ARENA #swipe (accessed November 17, 2021); Telegram, BIG LIMIT SBA ID.ME (accessed November 17, 2021).

<sup>10</sup> *Update: Telegram Raises \$1BN+, Including \$150M from Mubadala and Abu Dhabi CP via Pre-IPO Convertible Bonds*, TechCrunch (Mar. 23, 2021) (online at [techcrunch.com/2021/03/23/telegram-raises-150m-from-mubadala-and-abu-dhabi-cp-via-pre-ipo-convertible-bonds/](http://techcrunch.com/2021/03/23/telegram-raises-150m-from-mubadala-and-abu-dhabi-cp-via-pre-ipo-convertible-bonds/)); *Telegram, Approaching 500 Million Users, to Begin Monetizing the App*, TechCrunch (Dec. 23, 2020) (online at [techcrunch.com/2020/12/23/telegram-to-launch-an-ad-platform-as-it-approaches-500-million-users/](http://techcrunch.com/2020/12/23/telegram-to-launch-an-ad-platform-as-it-approaches-500-million-users/)).

<sup>11</sup> Telegram, *Terms of Service* (online at <https://telegram.org/tos>) (accessed Nov. 15, 2021).

“publicly viewable” channels, even though “private” channels are often far from private, permitting up to 200,000 users. The company explicitly says it “do[es] not process any requests related to [illegal content on “private” group chats].”<sup>12</sup> Telegram’s lax content moderation has reportedly led to its use by extremist groups advocating for political violence.<sup>13</sup>

To help the Select Subcommittee better understand the ways in which your platform was used to facilitate such pandemic relief fraud, please produce the following documents and information by December 15, 2021.

1. All assessments, reviews, reports, analyses, data, and/or memoranda concerning the use of Telegram’s platform and messaging services to communicate about or conspire to commit fraud, including fraud against U.S. pandemic relief programs.
2. All communications including Telegram employees and representatives regarding the use of Telegram’s platform and messaging services to communicate about or conspire to commit fraud against U.S. pandemic relief programs.
3. All reports or referrals Telegram has made to law enforcement regarding the use of Telegram’s platform or messaging services to conspire to commit pandemic relief fraud, solicit guidance for the commission of pandemic relief fraud, and/or sell stolen personal information for the purpose of committing pandemic relief fraud.
4. All policies or protocols for making referrals to law enforcement or otherwise contacting law enforcement regarding illegal activity or evidence of illegal activity on Telegram’s platform and messaging services.
5. All Telegram channels removed or taken down due to their discussion of or involvement in perpetuating fraud, including fraud against pandemic relief programs.
6. All directions, manuals, guides, fraudulent tax documents, and other documents sent through Telegram in public or private channels or chats for the purpose of aiding or facilitating pandemic relief fraud.
7. All “takedown requests” and/or chats or channels reported (by either the “report button” or by email to [abuse@telegram.org](mailto:abuse@telegram.org) or [dmca@telegram.org](mailto:dmca@telegram.org)) for illegal content related to the commission of fraud or aiding or facilitating fraud, including fraud against pandemic relief programs.

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<sup>12</sup> Telegram, *FAQs* (online at <https://telegram.org/faq#q-there-39s-illegal-content-on-telegram-how-do-i-take-it-down>) (accessed Nov. 17, 2021).

<sup>13</sup> *Why Right-Wing Extremists Favorite New Platform Is So Dangerous*, Vox (Jan. 20, 2021) (online at [www.vox.com/recode/22238755/telegram-messaging-social-media-extremists](http://www.vox.com/recode/22238755/telegram-messaging-social-media-extremists)); Complaint, *Smith v. Trump*, Case No. 21-cv-2265-APM (D.D.C., filed Aug. 26, 2021).

8. All Telegram users, identified by username, IP address, and country of origin, who have been blocked or removed from the platform for posting illegal content related to fraud against pandemic relief programs.

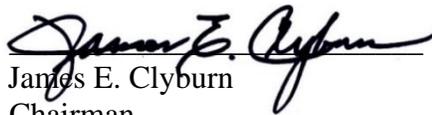
Please also provide written responses to the following information requests by December 15, 2021.

1. How many staff members (on a full-time equivalent basis) does Telegram dedicate to monitoring platform content and responding to illegal activity and/or content that violates Telegram's terms of service?
2. What is the process used by Telegram for evaluating content flagged as illegal?
3. How much has Telegram spent on monitoring platform content and responding to illegal activity and/or content that violates Telegram's terms of service since March 2020?
4. When did Telegram first become aware that users were employing the platform to discuss ways to commit fraud against pandemic relief programs and to solicit methods and information to aid such fraud?

These requests are consistent with the House of Representatives' authorization of the Select Subcommittee on the Coronavirus Crisis "to conduct a full and complete investigation" of "issues related to the coronavirus crisis," including the "efficiency, effectiveness, equity, and transparency of the use of taxpayer funds and relief programs to address the coronavirus crisis" and "reports of waste, fraud, abuse, price gouging, profiteering, or other abusive practices related to the coronavirus crisis."<sup>14</sup>

Please respond to this letter by no later than December 8, 2021, to confirm your company's cooperation. An attachment to this letter provides additional instructions for responding to the Select Subcommittee's request. If you have any questions regarding this request, please contact Select Subcommittee staff at (202) 225-4400.

Sincerely,

  
James E. Clyburn  
Chairman

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<sup>14</sup> H.Res. 8, sec. 4(f), 117th Cong. (2021); H.Res. 935, 116th Cong. (2020).

Mr. Pavel Durov  
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Enclosure

cc: The Honorable Steve Scalise, Ranking Member

## Responding to Oversight Committee Document Requests

1. In complying with this request, produce all responsive documents that are in your possession, custody, or control, whether held by you or your past or present agents, employees, and representatives acting on your behalf. Produce all documents that you have a legal right to obtain, that you have a right to copy, or to which you have access, as well as documents that you have placed in the temporary possession, custody, or control of any third party.
2. Requested documents, and all documents reasonably related to the requested documents, should not be destroyed, altered, removed, transferred, or otherwise made inaccessible to the Committee.
3. In the event that any entity, organization, or individual denoted in this request is or has been known by any name other than that herein denoted, the request shall be read also to include that alternative identification.
4. The Committee's preference is to receive documents in electronic form (i.e., CD, memory stick, thumb drive, or secure file transfer) in lieu of paper productions.
5. Documents produced in electronic format should be organized, identified, and indexed electronically.
6. Electronic document productions should be prepared according to the following standards:
  - a. The production should consist of single page Tagged Image File ("TIF"), files accompanied by a Concordance-format load file, an Opticon reference file, and a file defining the fields and character lengths of the load file.
  - b. Document numbers in the load file should match document Bates numbers and TIF file names.
  - c. If the production is completed through a series of multiple partial productions, field names and file order in all load files should match.
  - d. All electronic documents produced to the Committee should include the following fields of metadata specific to each document, and no modifications should be made to the original metadata:  
  
BEGDOC, ENDDOC, TEXT, BEGATTACH, ENDATTACH, PAGECOUNT, CUSTODIAN, RECORDTYPE, DATE, TIME, SENTDATE, SENTTIME, BEGINDATE, BEGINTIME, ENDDATE, ENDTIME, AUTHOR, FROM, CC, TO, BCC, SUBJECT, TITLE, FILENAME, FILEEXT, FILESIZE, DATECREATED, TIMECREATED, DATELASTMOD, TIMELASTMOD,

INTMSGID, INTMSGHEADER, NATIVELINK, INTFILPATH, EXCEPTION,  
BEGATTACH.

7. Documents produced to the Committee should include an index describing the contents of the production. To the extent more than one CD, hard drive, memory stick, thumb drive, zip file, box, or folder is produced, each should contain an index describing its contents.
8. Documents produced in response to this request shall be produced together with copies of file labels, dividers, or identifying markers with which they were associated when the request was served.
9. When you produce documents, you should identify the paragraph(s) or request(s) in the Committee's letter to which the documents respond.
10. The fact that any other person or entity also possesses non-identical or identical copies of the same documents shall not be a basis to withhold any information.
11. The pendency of or potential for litigation shall not be a basis to withhold any information.
12. In accordance with 5 U.S.C. § 552(d), the Freedom of Information Act (FOIA) and any statutory exemptions to FOIA shall not be a basis for withholding any information.
13. Pursuant to 5 U.S.C. § 552a(b)(9), the Privacy Act shall not be a basis for withholding information.
14. If compliance with the request cannot be made in full by the specified return date, compliance shall be made to the extent possible by that date. An explanation of why full compliance is not possible shall be provided along with any partial production.
15. In the event that a document is withheld on the basis of privilege, provide a privilege log containing the following information concerning any such document: (a) every privilege asserted; (b) the type of document; (c) the general subject matter; (d) the date, author, addressee, and any other recipient(s); (e) the relationship of the author and addressee to each other; and (f) the basis for the privilege(s) asserted.
16. If any document responsive to this request was, but no longer is, in your possession, custody, or control, identify the document (by date, author, subject, and recipients), and explain the circumstances under which the document ceased to be in your possession, custody, or control.
17. If a date or other descriptive detail set forth in this request referring to a document is inaccurate, but the actual date or other descriptive detail is known to you or is otherwise apparent from the context of the request, produce all documents that would be responsive as if the date or other descriptive detail were correct.

18. This request is continuing in nature and applies to any newly-discovered information. Any record, document, compilation of data, or information not produced because it has not been located or discovered by the return date shall be produced immediately upon subsequent location or discovery.
19. All documents shall be Bates-stamped sequentially and produced sequentially.
20. Two sets of each production shall be delivered, one set to the Majority Staff and one set to the Minority Staff. When documents are produced to the Committee, production sets shall be delivered to the Majority Staff in Room 2157 of the Rayburn House Office Building and the Minority Staff in Room 2105 of the Rayburn House Office Building.
21. Upon completion of the production, submit a written certification, signed by you or your counsel, stating that: (1) a diligent search has been completed of all documents in your possession, custody, or control that reasonably could contain responsive documents; and (2) all documents located during the search that are responsive have been produced to the Committee.

### **Definitions**

1. The term “document” means any written, recorded, or graphic matter of any nature whatsoever, regardless of how recorded, and whether original or copy, including, but not limited to, the following: memoranda, reports, expense reports, books, manuals, instructions, financial reports, data, working papers, records, notes, letters, notices, confirmations, telegrams, receipts, appraisals, pamphlets, magazines, newspapers, prospectuses, communications, electronic mail (email), contracts, cables, notations of any type of conversation, telephone call, meeting or other inter-office or intra-office communication, bulletins, printed matter, computer printouts, teletypes, invoices, transcripts, diaries, analyses, returns, summaries, minutes, bills, accounts, estimates, projections, comparisons, messages, correspondence, press releases, circulars, financial statements, reviews, opinions, offers, studies and investigations, questionnaires and surveys, and work sheets (and all drafts, preliminary versions, alterations, modifications, revisions, changes, and amendments of any of the foregoing, as well as any attachments or appendices thereto), and graphic or oral records or representations of any kind (including without limitation, photographs, charts, graphs, microfiche, microfilm, videotape, recordings and motion pictures), and electronic, mechanical, and electric records or representations of any kind (including, without limitation, tapes, cassettes, disks, and recordings) and other written, printed, typed, or other graphic or recorded matter of any kind or nature, however produced or reproduced, and whether preserved in writing, film, tape, disk, videotape, or otherwise. A document bearing any notation not a part of the original text is to be considered a separate document. A draft or non-identical copy is a separate document within the meaning of this term.
2. The term “communication” means each manner or means of disclosure or exchange of information, regardless of means utilized, whether oral, electronic, by document or otherwise, and whether in a meeting, by telephone, facsimile, mail, releases, electronic

message including email (desktop or mobile device), text message, instant message, MMS or SMS message, message application, or otherwise.

3. The terms “and” and “or” shall be construed broadly and either conjunctively or disjunctively to bring within the scope of this request any information that might otherwise be construed to be outside its scope. The singular includes plural number, and vice versa. The masculine includes the feminine and neutral genders.
4. The term “including” shall be construed broadly to mean “including, but not limited to.”
5. The term “Company” means the named legal entity as well as any units, firms, partnerships, associations, corporations, limited liability companies, trusts, subsidiaries, affiliates, divisions, departments, branches, joint ventures, proprietorships, syndicates, or other legal, business or government entities over which the named legal entity exercises control or in which the named entity has any ownership whatsoever.
6. The term “identify,” when used in a question about individuals, means to provide the following information: (a) the individual’s complete name and title; (b) the individual’s business or personal address and phone number; and (c) any and all known aliases.
7. The term “related to” or “referring or relating to,” with respect to any given subject, means anything that constitutes, contains, embodies, reflects, identifies, states, refers to, deals with, or is pertinent to that subject in any manner whatsoever.
8. The term “employee” means any past or present agent, borrowed employee, casual employee, consultant, contractor, de facto employee, detailee, fellow, independent contractor, intern, joint adventurer, loaned employee, officer, part-time employee, permanent employee, provisional employee, special government employee, subcontractor, or any other type of service provider.
9. The term “individual” means all natural persons and all persons or entities acting on their behalf.