

Satori Research Bulletin: FunFoneFarm

Commoditized phone farms and an AI layer put a turnkey scam operation within almost anyone's reach.

The Building Blocks of the Underground Economy

FunFoneFarm is an off-the-shelf ecosystem that lets a would-be threat actor assemble a scam operation the way anyone else assembles a software startup. Hardware and software components, each sold openly and each individually mundane, snap together into a turnkey fraud supply chain The result is the commoditization of familiar scams, including romance scams, pig-butchering investment fraud, fake remote-work offers, and fake social media accounts, all powered and accelerated by AI.

Low Price, High Reward

$5,000 Upfront cost to launch a self-contained, AI-powered scam operation. On the rent-everything path, the upfront cost is $0.

$450 per month — Ongoing monthly cost to run that operation, covering devices, IPs, accounts, content, and engagement.

$27.8 billion — Estimated lost every year to romance and pig-butchering scams, two types of fraud this ecosystem enables.

What It Costs to Start a Scam Empire

Satori researchers priced every tool in the ecosystem to build a startup cost estimate for a would-be operator. The result reads like an ingredient list for fraud, with two paths: buy the hardware once and self-host, or rent everything as monthly subscriptions.

INGREDIENT	LOWER COST / HIGHER EXPERTISE	HIGHER COST / LOWER EXPERTISE
Device acquisition or rental	$1,000 (chassis with 20 phone boards)	$1,200/month (25 virtual phones with support)
Residential IP addresses	$50/month (20 IPs)	$80/month (25 IPs)
Account creation	$100/month (manual, purchased SIMs)	$50/month per number, or $20 per aged account on the dark web
Account management and orchestration	—	$20/month
Generative content	$4,000 (self-hosted, no tokens needed)	$40/month (LLMs with no watermarks or NSFW limits)
Funneling service	—	$600/month (automated engagement)
Chatters / Romance Chat Scammers	$250/month	$480/month (human interaction)
General AI tokens	—	$500/month (added LLM, image, and text support)
Upfront, one-time cost	**$5,000**	**$0**
Monthly, recurring cost	**$450/month**	**$2,970/month**

AI Lowers the Bar

The most consequential layer of FunFoneFarm is the AI woven through it. Automating abuse once required real technical skill. Increasingly, it requires only the ability to describe what you want. Three examples from the investigation show how far the skill requirement has fallen:

1. **Scripts on demand.** The automation framework at the heart of these farms now offers AI support. Instead of writing code, an operator describes the task in plain language and an AI assistant generates the script. The single hardest part of running a farm, the automation, becomes a prompt.
2. **The last technical barrier, gone.** Reliably automating a web browser was the one task off-the-shelf tools handled poorly, the place that still demanded genuine engineering talent. Satori observed the AI-powered orchestration layer clearing that hurdle and navigating websites smoothly, erasing the final skill gap between an amateur and a capable operator.
3. **Conversations at scale.** Sustaining believable relationships with victims was historically the labor bottleneck of romance fraud, work often done by people. Purpose-built AI "dating bots" now carry hundreds of simultaneous conversations in any language, around the clock, removing the need for the human "chatters" that once staffed these operations.

Why It Matters

Because FunFoneFarm is a diffuse marketplace rather than a single operation, there is no botnet to dismantle and no one actor to disrupt. Its components are cheap, legal to sell, and openly marketed. As kits, cloud phones, and AI keep getting cheaper and more capable, both the number of people able to run these scams and the scale each one can reach keep climbing. The insights from this research have informed new detection tactics in the Human Defense Platform, and some downstream attacks these farms launch, including fake account creation, account takeover, and carding, are flagged by HUMAN Sightline Cyberfraud Defense. Defense, though, has to be layered and collective, and it has to accelerate as fast as the threat does.

Read the full technical report on FunFoneFarm for the complete cost breakdown, screenshots, and indicators.

SATORI

Satori researchers discover, analyze, and disrupt threats throughout the digital landscape resulting in actionable insights and collaborative takedowns of cybercrime. Their work empowers everyone in the HUMAN ecosystem, delivering comprehensive insights throughout the customer journey, and benefits that strengthen our unified HUMAN Defense Platform.

HUMAN

About HUMAN

HUMAN is a leading cybersecurity company committed to protecting the integrity of the digital world. We enable trusted interactions and transactions across the full spectrum of online actors: humans, bots and AI agents. HUMAN verifies 20 trillion digital interactions, providing unparalleled telemetry data to enable rapid, effective responses to the most sophisticated threats. Recognized by our customers as a G2 Leader, HUMAN continues to set the standard in cybersecurity. For more information please visit www.humansecurity.com.