

RCMP-GRC



ROYAL CANADIAN MOUNTED POLICE • GENDARMERIE ROYALE DU CANADA

Fraud Fighting 101

Constable Elicia Houle
Salmon Arm RCMP
General Duty



- You work hard for you money
- Fraudsters are real
- You're a target
- Knowledge is your power
- Report it!



Fraud Schemes

- Advanced Fee Loans
- Anti-Virus Scam
- Buying and Selling Online
- Cheque Overpayment Fraud
- Counterfeit Merchandise
- Emergency Scam
- Extortion/Sextortion
- False Charities
- Identity Theft
- Inheritance
- Investment (Binary Options)
- Job
- Lottery Scam
- Lower Interest Rates
- Money Mule
- Office Supplies / Directory
- Overpayment Scam
- Phishing
- Spoofing
- Prize Pitch
- Puppy Scam
- Pyramid Schemes
- Ransomware / Cryptolocker
- Recovery Pitch
- Romance Scam
- Service Scam
- Travel / Vacation
- Wire Fraud (BEC Scam)



IDENTITY THEFT

Hacker



PROTECT YOURSELF!

- Be wary of unsolicited e-mails, text messages, telephone calls or mail asking you for personal or financial information
- Check your credit reports, bank and credit card statements and report any irregularities
- Shred personal and financial documents before putting them in the garbage
- Retrieve your mail on a regular basis to limit possible mail theft
- When you move, notify the post office and your relevant financial institutions and service providers



ROMANCE SCAMS



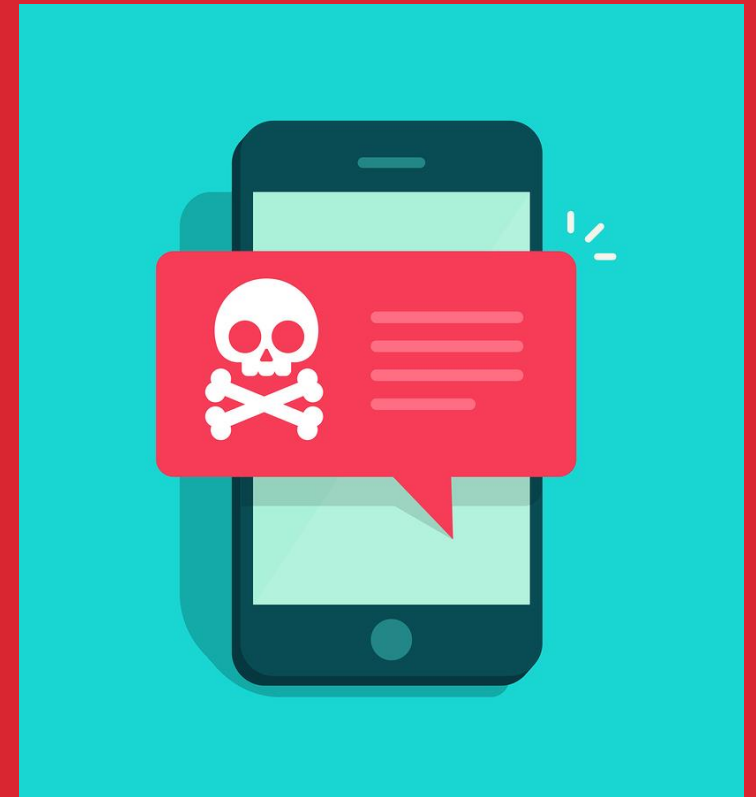
PROTECT YOURSELF!

Look out for these red flags and be suspicious:

- when someone you haven't met in person professes their love to you
- if the person wants to quickly move to a private or different mode of communication (email, text, Whatsapp, Google Hangouts etc.)
- if they always have an excuse not to meet in person
- if you receive poorly/oddly written messages, sometimes even addressing you by the wrong name
- if the individual claims to live close to you but is working overseas
- if they act distressed or angry to guilt you into sending money
- if the individual discourages you from discussing them or their situation with your friends and family (attempting to isolate you from those who may be suspicious of the relationship)



PHISHING AND SMISHING SCAMS



PROTECT YOURSELF!

- Don't click on links from unsolicited messages
- Don't download attachments from unsolicited messages
- Watch for spelling mistakes
- Don't trust a message just because the email address looks legitimate; fraudsters can spoof the address
- Beware of messages claiming to be from the Government of Canada or a law enforcement agency; they will never contact you to offer funds via email or e-transfer



TAXPAYER / CANADA REVENUE AGENCY

THIS IS THE **CRA**
SEND US YOUR MONEY... OR ELSE!

SCAM WARNING

+52 (442) 372 2909

Text Message
Today 7:20 PM

(CRA Refund Services) sent you \$115.00: Deposit your money at: et.online-refund.com/CAn3c9uT.html

INCOMING CALL
Scammer calling...
ACCEPT REJECT

Canada Revenue Agency
www.cra-arc.gc.ca



PROTECT YOURSELF!

The CRA will never:

- use aggressive or threatening language
- threaten you with arrest or send police
- ask for payments via prepaid credit cards or gift cards
- collect or distribute payments through Interac e-transfer
- use text messages or instant messages to start a conversation with you about your taxes, benefits, or My Account.

Emails from the CRA:

- never ask for personal information
- never ask for bank information

You can double check online via “My Account” or call 1-800-959-8281 and DO NO reply to any texts, click on any links, or provide any personal or financial information



SERVICE SCAMS

Beware – Common cold calling scams for goods and services include:

- Driveway laying and repair
- Gardening work
- Double Glazing
- Fascias and guttering
- Roofing work, including cleaning and coating
- Mobility/disabled aids
- Security alarm systems
- Home insulation

**SAY NO TO
COLD CALLERS**



PROTECT YOURSELF!

- Don't feel pressured to make a quick decision—take time to do some research on the seller and the products first
- Ask for photo ID, get the name of the person and of the company or charity they represent
- Never share any personal information or copies of any bills or financial statements
- Only allow access to your property to people you trust



EMERGENCY SCAMS



PROTECT YOURSELF!

- If you receive a phone call claiming to be from a family member in an emergency situation, hang up the phone and contact them directly using a phone number you already have – not one provided by the suspected fraudster.
- If the caller claims to be a law enforcement official, hang up and call your local police directly, using a phone number from a reputable source
- Be suspicious of telephone calls that require you to immediately act and request money for a family member in distress
- Listen to that inner voice that is screaming at you "This doesn't sound right"

Be careful what you post online

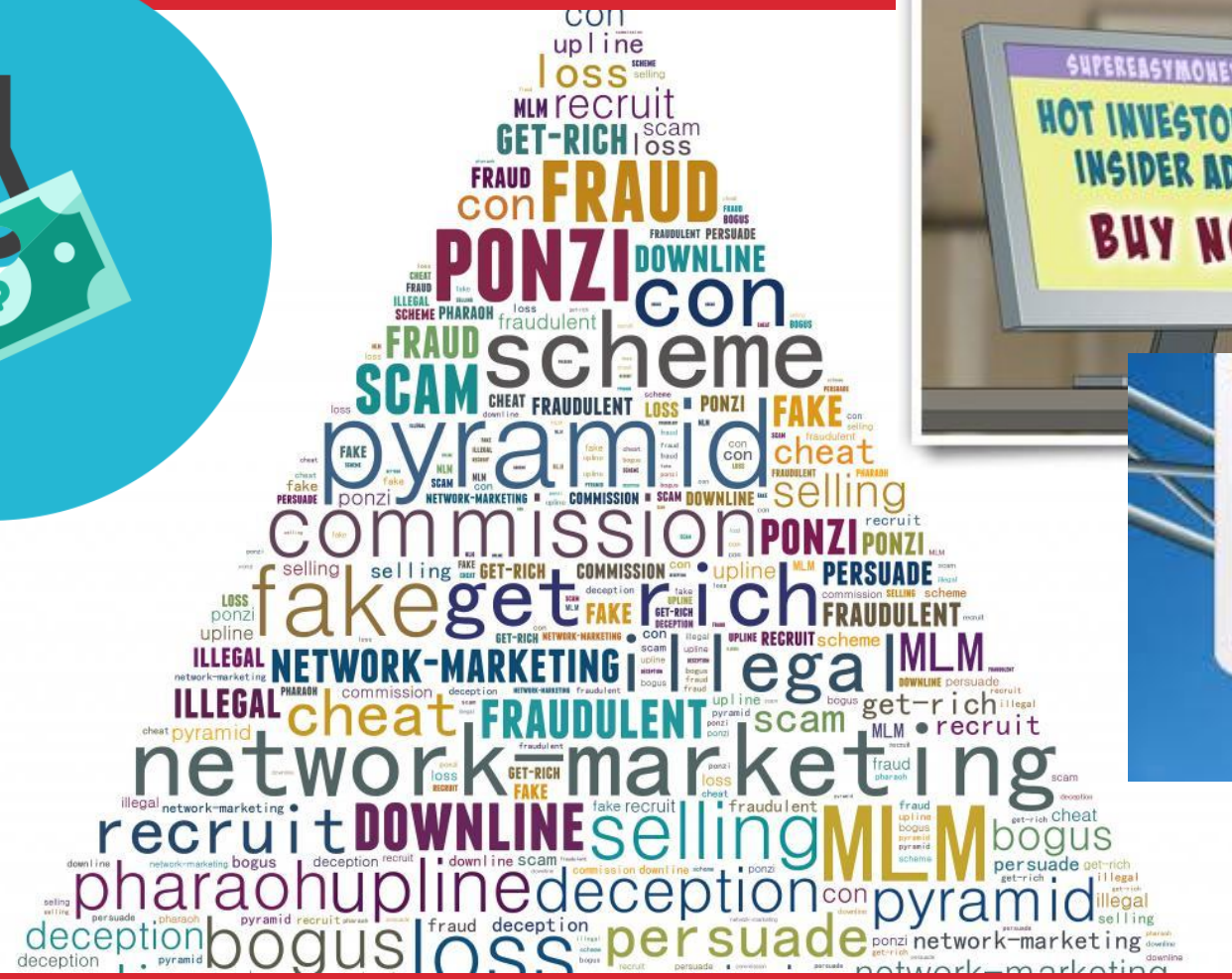
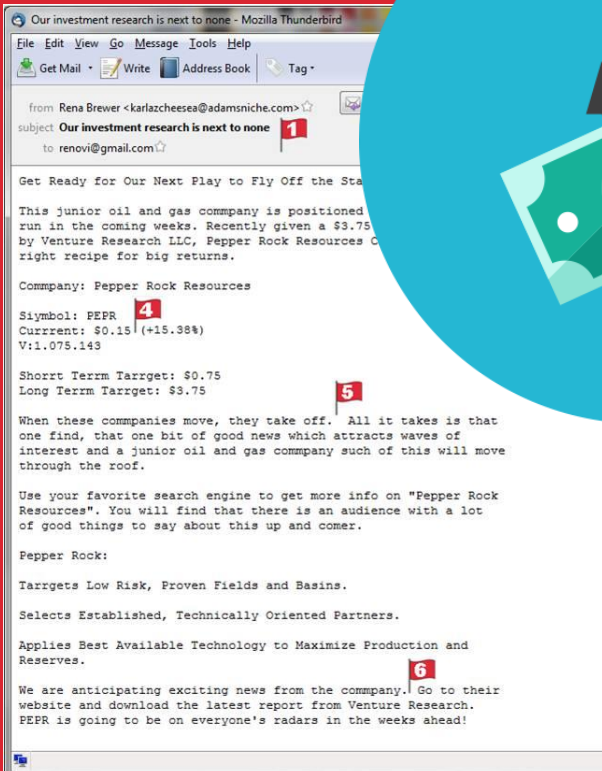
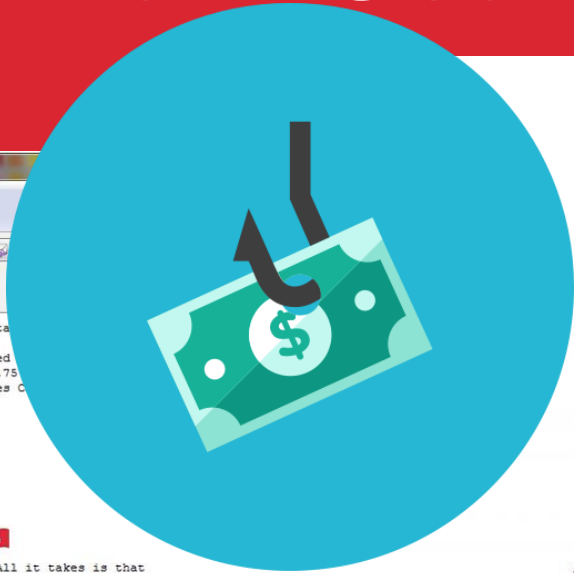
Scammers can get details that you shared on social media platforms and dating sites to target you or get names and details about your loved ones

Don't trust caller ID names and numbers.

Scammers use technology to disguise the actual number they are calling from and can make it appear as a trusted phone number, also known as spoofing



Investment Scams



PROTECT YOURSELF!

- Be cautious when asked to provide personal information and credit card details over the phone and internet.
- Do your due diligence, research an investment opportunity and seek the council of an independent third party
- Prior to investing, ask for information on the investment. Check the registration and enforcement history.
- The Canadian Securities Administrator (CSA) encourages all investors to visit: www.aretheyregistered.ca



RED FLAGS: Things to Watch Out For

- Spelling mistakes
- Personal/financial information requests
- Unsolicited calls, texts, or emails
- Unsolicited friend requests on social media

Remember, if it seems too good to be true, it is!



RED FLAGS: Gift Card Fraud

Anyone demanding payment by gift card is a scammer!



REPORTING A SCAM

Canadian Anti-Fraud Centre

www.antifraudcentre.ca

1-888-495-8501





Canada



Canada Revenue
Agency

Canada Revenue Agency

www.cra-arc.gc.ca

1-800-267-2384

EQUIFAX

Equifax Canada

<https://www.consumer.equifax.ca/personal/>

1-800-465-7166

TransUnion

TransUnion

<https://www.transunion.ca/>

1-866-525-0262





Questions?...

Thank you!

