

Fraud 101

**BEWARE OF
SCAMMERS!**

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**OTTAWA POLICE SERVICE
SERVICE DE POLICE D'OTTAWA**

*Working together for a safer community
La sécurité de notre communauté, un travail d'équipe*



What is Fraud?

- Criminal offence under the Criminal Code of Canada, section 380.
- Fraud is taking something by using DECEIT.
- The person is often tricked into giving money and/or property.
- Most often the victim will appear willing to give their money and/or information because of deception.



Theft vs. Fraud

Theft – without your permission



Fraud – with your permission





Fraudsters Goal

- To gain from the interaction.
 - Money
 - Banking information (C.C. #'s, account #'s, passwords)
 - Property (kijiji items for sale)
 - Personal Info/Identity (Name, SIN#, DOB, Address)
 - Gift Cards/Itune Cards

~~FRAUD~~



Methods of conducting fraud

- Computer/Internet
- Phone
- Door to Door





Current Fraud Scams

- Phishing Scams (Banking information)
- CRA Tax Scam
- Charity Scam
- Renovation/Construction Scam
- CRA Refund Scam
- Kijiji/Used Ottawa Scam
- Lottery Scams
- Romance Scams
- Identity Thefts





Computer/Internet Frauds

- *Phishing scams* are perpetrated by cloning, copying and masking the identities of often real email addresses, email documents and websites.
- This is often done by a method known as spoofing.
- Objective to Internet based frauds are to obtain your personal information, banking information, password information and **GET YOUR \$\$\$**





From: Scotiabank <Scotiabank-unauthorized-transfer-cancel-dasdasate-custom.6458334820.no_reply@forum.xda-developers.com>

Date: February 16, 2017 at 7:11:45 PM EST

To: <[REDACTED]>

Subject: Unauthorized TRANSFER from your Account[6458334820rlp]

Scotiabank

Hello [REDACTED]

Someone tried to access your Scotiabank account from a new device on 16-Feb-2017.

IP address: 213.64.64.64

Location: Canada 15

The attempt was not successful. Due to this we had to block your account access.

Your account access is now limited and your funds are frozen.

To unfreeze your funds and activate your account access simply follow the link below:

<http://www6.scotiabank.com/cgi-bin/rbcgi6r64#attention-notice-pl-6>



From: <RBC.Royal.Bank.of.Canada.2017.1133317338.FEJ@consumentenbond.nl>

Date: March 15, 2017 at 9:27:12 AM EDT

To: [REDACTED]

Subject: 24 Hours for Confirmation-11333fej

Royal Bank of Canada

This e-mail confirms that you are the intended recipient of this secure message. [REDACTED]
If this is not your contact e-mail please disregard it.

To prevent account misuse and online fraud we are continuously working to protect our customers.
The RoyalBank security software has detected invalid information on your account and has automatically
Simply confirm your banking information and you will be able to use your account as usual.
Not confirming your information within 2 working days might result in permanent account suspension.

Personal verification link: <https://www10.royalbank.ca/v55-02PWV55/miniv06@hotmail.com:803WBO8>

Please note that this verification is required only once and you will not be asked again in the future.

Important security tip: Royal Bank of Canada will never ask you for your ATM pin code.

(c) Royal Bank of Canada 2017





RBC Royal Bank

[Bank Accounts](#) | [Credit Cards](#) | [Mortgages](#) | [Lines and Loans](#) | [Investments](#) | [Advice](#)

Sign in to Online Banking

Client Card or Username

[Recover Your Username](#)

Password

[Reset Your Password](#)

Remember Me

Sign In

Online verification

After this verification, you can use your account.

Other Online Services

[RBC Direct investing](#)**Go >**

In the Spotlight

[You're helping to improve RBC® Online Banking](#) [Tax time made easier](#) [It's here! Check out the new RBC Mobile app for your iPhone](#) [Now add gift cards to your RBC Wallet](#)

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(Opens new window)[Tax time made easier](#) (Opens new window)[It's here! Check out the new RBC Mobile app for your iPhone](#) (Opens new window)[Now add gift cards to your RBC Wallet](#) (Opens new window)



RBC Royal Bank

2016

Account confirmation - Client Identification

The following questions are asked only to identify you and to maintain the security of your accounts.
The information you provide is strictly protected according to RBC's Privacy Policy.

- * Full Name:
- * Date of Birth: / / (DD/MM/YYYY)
- * Social Insurance Number: - - (NNN - NNN - NNN)
- * Mobile Phone Number:
- * E-mail:
- * Issue: (2 digits, written on your card)
- * Postal Code:

Personal Verification Question 1

- * Question:
- * Answer: (4-20 characters)

Personal Verification Question 2

- * Question:
- * Answer: (4-20 characters)

Personal Verification Question 3

- * Question:
- * Answer: (4-20 characters)

[Continue >](#)



Computer/Internet Fraud Cont.

- CRA Refund Scam

- Email from CRA indicating that you have a tax refund, (mail.electrnic@payments.interac.ca).

- Link leads you to a page that indicates you have a \$458.00 refund from CRA (amount may vary). Click on a 2nd link. “Deposit to your financial institution”

- 3rd page appears requesting your S.I.N. #, First and Last Name, D.L. #, address, D.O.B., and credit card information.

- *CRA does not send these emails to people or provide refunds via credit cards, itune cards, gift cards.



Computer/Internet Frauds Cont.

Kijiji and Used Ottawa Scam

- Overpayment with a fraudulent commercial, personal or bank draft of an item being sold.
- Request of the difference being returned, prior to the cheque being cleared as Fraudulent/Fake by the banks.
- When accepting a cheque from a stranger, hold that cheque in your account until it officially clears at the bank (This could take 7-10 days).



Computer/Internet Fraud Cont.

- Romance Scam

- Perpetrated via computer, creating anonymity for the fraudster.
- Preying on peoples feelings and emotions, making them feel loved and cared for, often in time of need.
- In time, requests for money for business ventures, for a plane ticket, customs border issues and on and on.
- Often they use the persona of a high ranking military officer, attractive male or female.
- Often the victim has never met the party in person and at most have spoken over the phone.



Phone Frauds

- Microsoft Scam



-Call from “Microsoft Technician” requesting remote access to your computer, because you have a virus on your computer.

-Malware/spyware commonly installed remotely into your computer to gather personal information from your computer and/or banking information.

-Also will ask you for your credit card # and they will charge you for their services.



Phone Frauds Cont.

- Canada Revenue Agency Scam

- Fraudulent Phone Calls indicating that you owe back tax money.

- Requesting you have amounts owing or back taxes with a Credit Card or Gift Card.

- Will threaten arrest of you and your family

****CRA does not request payment via credit card or gift cards over the phone.**



Phone Frauds Cont.

- Grandparent Scam:

- Phone call from a caller that identifies as your grandson or granddaughter in need of help because of a car accident, arrest, bail, lawyer fees and generally occurring in another country.
- They will request that the call be confidential.
- Request is for you to send money via western union.
- The requests for money will not stop until you Stop Sending Money!!!!



Phone Frauds Cont.

- Cruise Scam

-Receiving a phone call/text message that you won a cruise or vacation, and all you have to do is pay the taxes.



- Credit Card Scam

-Receiving a phone call indicating that your credit card has been compromised and they require you to confirm your card information.



Phone

- Lottery Scam

- Receiving a phone call indicating that you have won a Lottery.
- In order to collect the winnings you require to pay the taxes and/or fees to be released from customs or border services.
- If you didn't play a lottery, you didn't win a lottery, especially one over seas!!!





Door to Door Frauds

- Charity Scam

Fraudsters using the cover of legitimate charities to collect money at your door.

- They will often have a fraudulent badge or I.D. card.
- High pressure sales tactics.
- Preying on the holidays or your willingness to give to particular charities (Cancer society, Heart Institute).

*You can always say, No!!! Contact the charity of your choice and donate directly to them.



Door to Door Frauds Cont.

- **Renovation/Construction Scam**

-Knock on the door to tell you they just happen to be doing some work in the area and can give you a “special price/group pricing”.

-Demand a large down payment "to buy materials". Most reputable contractors can maintain charge accounts with their suppliers.

*Be cautious, do your research!!!





Identity Theft

How your identity is compromised:

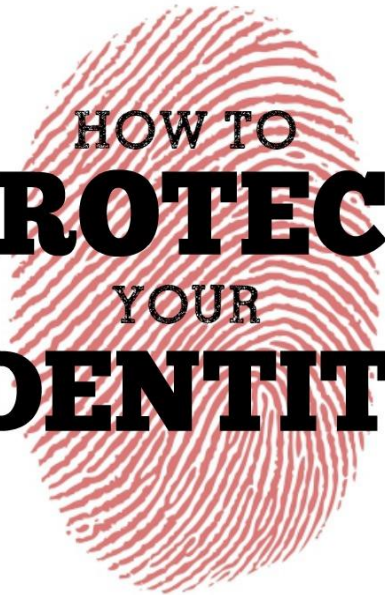
- All of the fraudulent scams mentioned above.
- Removing your mail or fraudulently redirecting your mail;
- Stealing from wallets, purses, mail, vehicle, computer, and websites you've visited or e-mails you've sent;
- Phone calls, posing as a creditor and bankers.
- Information being purchased from a dishonest employee working where personal and/or financial information is stored.





Protecting Your Identity

- Burn or shred personal financial information such as statements, credit card offers, receipts, insurance forms, etc.
- Check your personal credit with equifax and transunion every 5 years and confirm your credit is YOURS!!!
- Victims of Identity theft, flag your credit bureaus.
- Put an alert on your credit cards.
- Be cautious when filling out ballots for prizes. Where does that info go?



HOW TO
PROTECT
YOUR
IDENTITY



Credit Bureau

- Equifax Canada

1-800-465-7166 between 8:00am and 5:00pm ET

- TransUnion

For residents outside Quebec 1-800-663-9980
between 8:00am and 8:00pm ET



Don't Ignore the Red Flags

- Sending money internationally. Transferring Money- Western Union, Money Mart, Money Gram.
- Winning a lottery, cruise or items, without playing.
- Having to pay taxes or receiving refunds via credit cards/G.C.
- Paying with Itune Cards, Gift Cards.
- Receiving commercial/international cheques as payment.





Great Resources

- **Canadian Anti-Fraud Centre**

<http://www.antifraudcentre-centreantifraude.ca/english/index.html>

- **Competition Bureau**

<http://www.competitionbureau.gc.ca//eic/site/cb-bc.nsf/eng/home>

- **Better Business Bureau (BBB)**

www.bbb.org



How to Report Fraud?

Non-Emergency Frauds

613-236-1222

(follow the prompts)

Or

Go to Online reporting

Ottawapolice.ca

-Click Online Reporting

-Click Fraud Complaints

Emergency Fraud in Progress-





THEY WONT STOP, TILL YOU STOP!!!





Video – SCAM WOW!!!!

- <http://www.youtube.com/watch?v=qNabfxofr3k>