

## Provincial Liaison Team

Canadian Anti-  
Fraud Centre:  
Fraud trends and  
how to protect  
yourself



Indigenous Policing Bureau

Winter 2024



## Joint forces operation RCMP led with OPP

### Fraud Prevention and Intake Unit

- Reports taken online, by telephone, mail & through police reports
- Validate reports and make referrals
- Special units engaged when:
  - High Risk (Elder victim)
  - \$10,000+ Victim
  - Cash in Mail
  - New Twist



**Fraud** is an offence which is **comparable to theft**; however, it **requires an element of deceit** or a false representation such as attempting to defraud the public, or any person, of their **property, money, or any valuable service**

(Criminal Code of Canada, s. 380(1)).

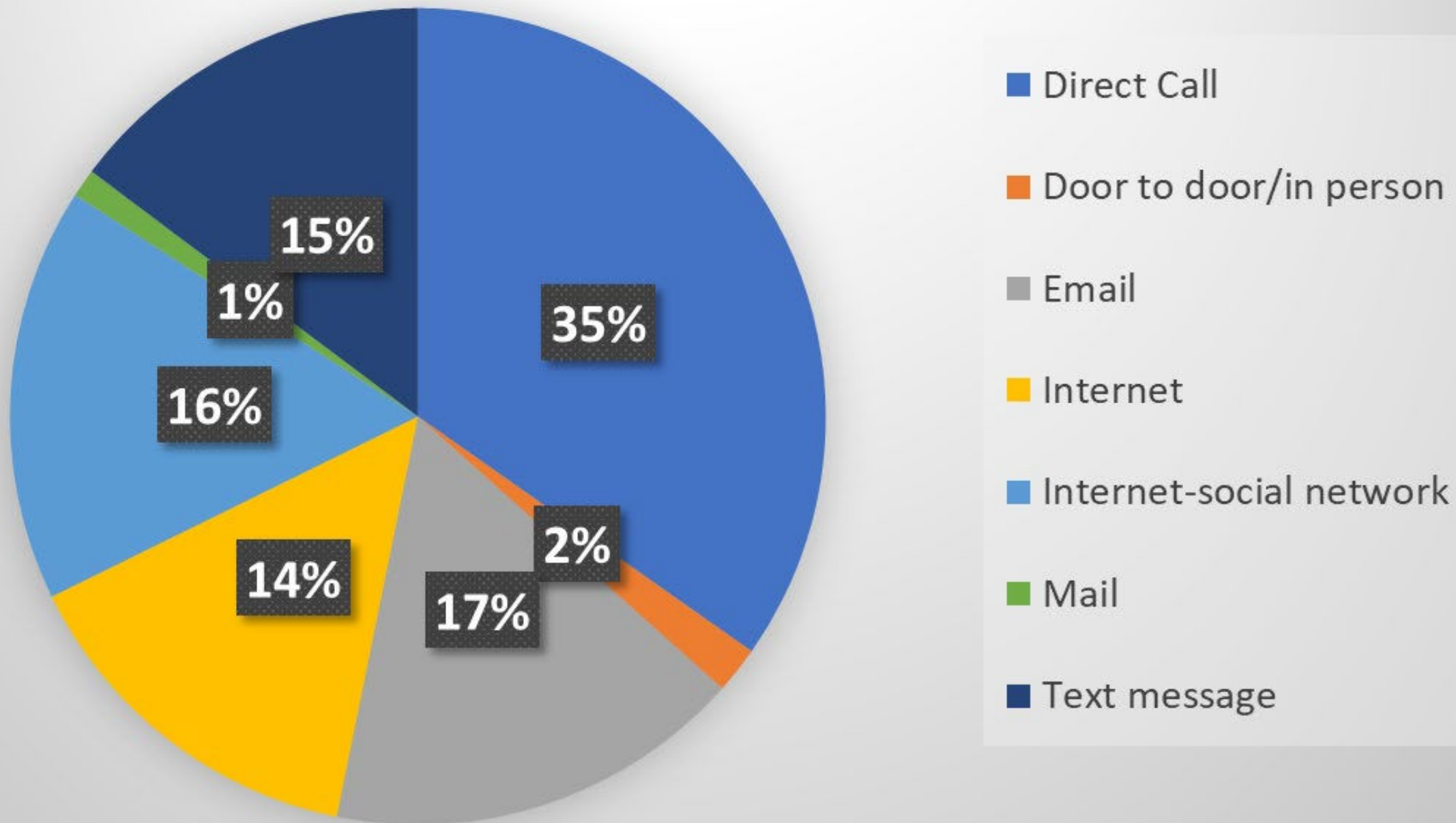




# Senior Support Unit (SSU)

- Elders targeted for many reasons:
  - Trusting
  - Loneliness
  - Lack of family support
  - Age related vulnerability
- SSU volunteers
  - Have personal experience
  - Support victims with regular contact

## Solicitation Methods in 2022





# Direct Call

- Automated dialing
- Robocalls with pre-recorded message
- Changing caller ID to familiar area code (spoofing)
- Delayed disconnect – “Call me right back!”

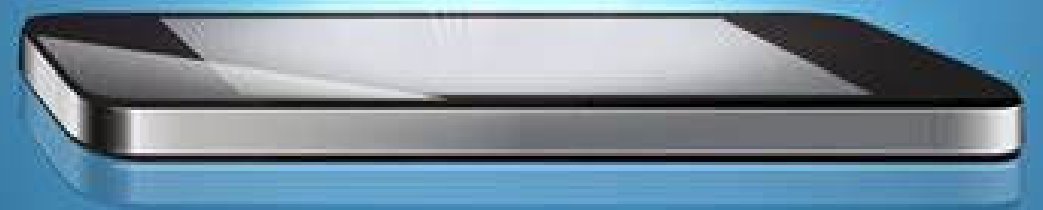


# Email & Text Message

- Spoofing sender's info to appear legitimate - hover over name to check real address
- Email account compromised –friend looking for emergency funds or business updating bank info

DELETE unexpected emails and texts

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# Internet

The background of the slide is a digital-themed collage. It features a large, semi-transparent globe on the right side, showing the Americas. Overlaid on the globe and the rest of the image are various elements: binary code (0s and 1s) in a light blue font, several glowing white arcs representing data connections, and two laptops. One laptop is in the foreground on the left, and another is slightly behind it to the right. The overall color palette is dominated by shades of blue and teal.

- Pop-ups directing to new window
- Search engine optimization
- Online classifieds, buy'n'sell
- Fake websites with stolen logos, similar `https://`
- Fulfill orders with stolen credit cards, fake cheques



# Discussion Questions

Which type of solicitation methods have you experienced?

How did you realize it was a fraud? What warning sign did you see or hear?



# Top 10 Frauds by number of reports

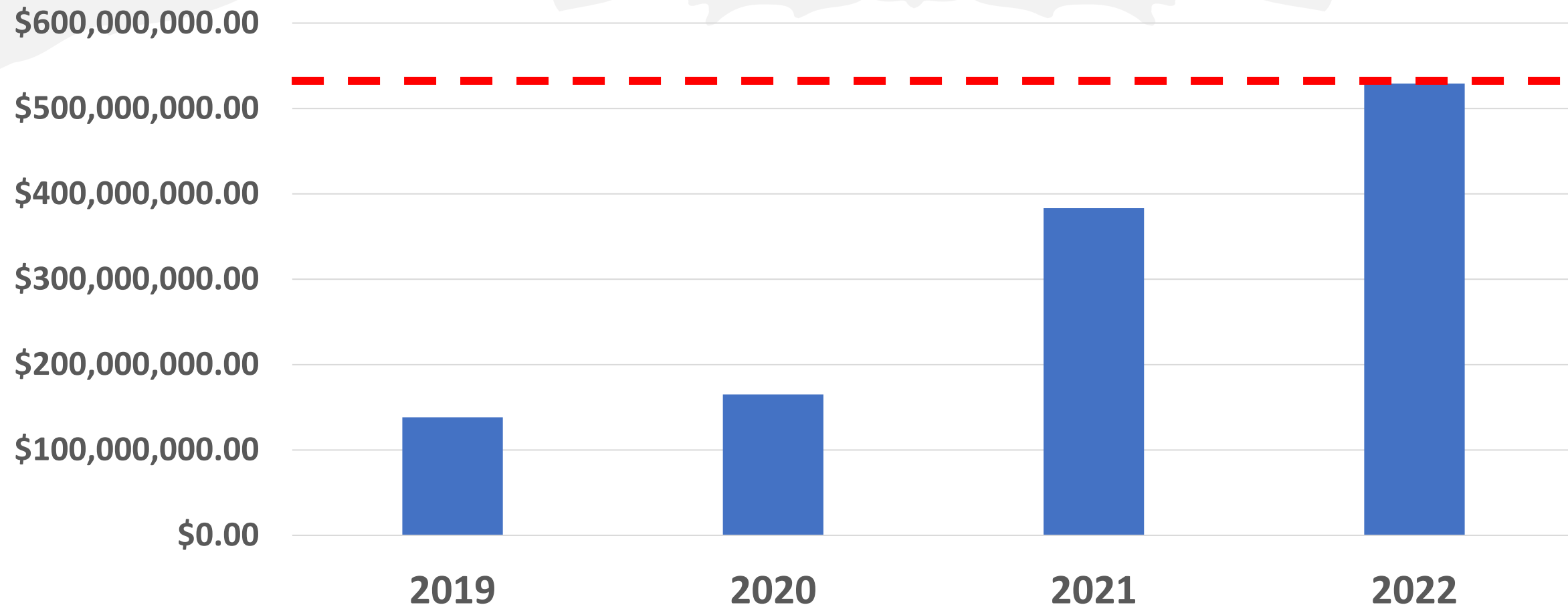
<b>Fraud Pitch</b>	<b>Reports</b>	<b>Victims</b>	<b>Dollar Loss</b>
<b>Identity Fraud</b>	<b>2510</b>	<b>2510</b>	<b>N/A</b>
<b>Phishing</b>	<b>2412</b>	<b>601</b>	<b>N/A</b>
<b>Extortion</b>	<b>2193</b>	<b>475</b>	<b>\$7.7M</b>
<b>Service</b>	<b>2137</b>	<b>1669</b>	<b>\$8.6M</b>
<b>Personal Info</b>	<b>1816</b>	<b>1175</b>	<b>N/A</b>
<b>Emergency</b>	<b>1672</b>	<b>750</b>	<b>\$7.1M</b>
<b>Bank Investigator</b>	<b>1660</b>	<b>503</b>	<b>\$4.1M</b>
<b>Investments</b>	<b>852</b>	<b>820</b>	<b>\$78.6M</b>
<b>Prize</b>	<b>742</b>	<b>230</b>	<b>\$3.2M</b>
<b>Merchandise</b>	<b>508</b>	<b>393</b>	<b>\$0.8M</b>



# Top 10 Frauds by dollar loss

<b>Fraud Pitch</b>	<b>Reports</b>	<b>Victims</b>	<b>Dollar Loss</b>
<b>Investments</b>	<b>852</b>	<b>820</b>	<b>\$78.6M</b>
<b>Romance</b>	<b>352</b>	<b>291</b>	<b>\$19.5M</b>
<b>Service</b>	<b>2137</b>	<b>1669</b>	<b>\$8.6M</b>
<b>Extortion</b>	<b>2193</b>	<b>475</b>	<b>\$7.7M</b>
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<b>Prize</b>	<b>742</b>	<b>230</b>	<b>\$3.2M</b>
<b>Foreign Money Offer</b>	<b>116</b>	<b>21</b>	<b>\$2.4M</b>
<b>Grant</b>	<b>240</b>	<b>156</b>	<b>\$1.6M</b>
<b>Recovery Pitch</b>	<b>85</b>	<b>62</b>	<b>\$1.0M</b>

# Reported Losses to CAFC



An iceberg floating in the ocean. The tip of the iceberg is above the water line, while the vast majority of the iceberg is submerged below the surface. The background is a blue sky with light clouds above the horizon and a darker blue sea below.

5-10% of Fraud is  
reported to CAFC

If millions of people are victims  
every year, why so few reports?

- Elders feel they are showing **LOVE** - Don't know they are victims, i.e. romance and grandchild scams
- Fear – Threats, loss of independence, police won't investigate
- Shame
- It's my fault
- No one will believe me



# Investment Scams

Any false, deceptive, misleading or fraudulent investment opportunity, often offering higher than normal or true monetary returns.

Victims often lose most or all of their money.





# Protecting Yourself

- Suspicious message? Reach out to them in a different way
- Verify companies through [www.aretheyregistered.ca](http://www.aretheyregistered.ca)
- Be weary of people you met online asking you to invest or open crypto accounts



**WISDOM**

# Romance Scams

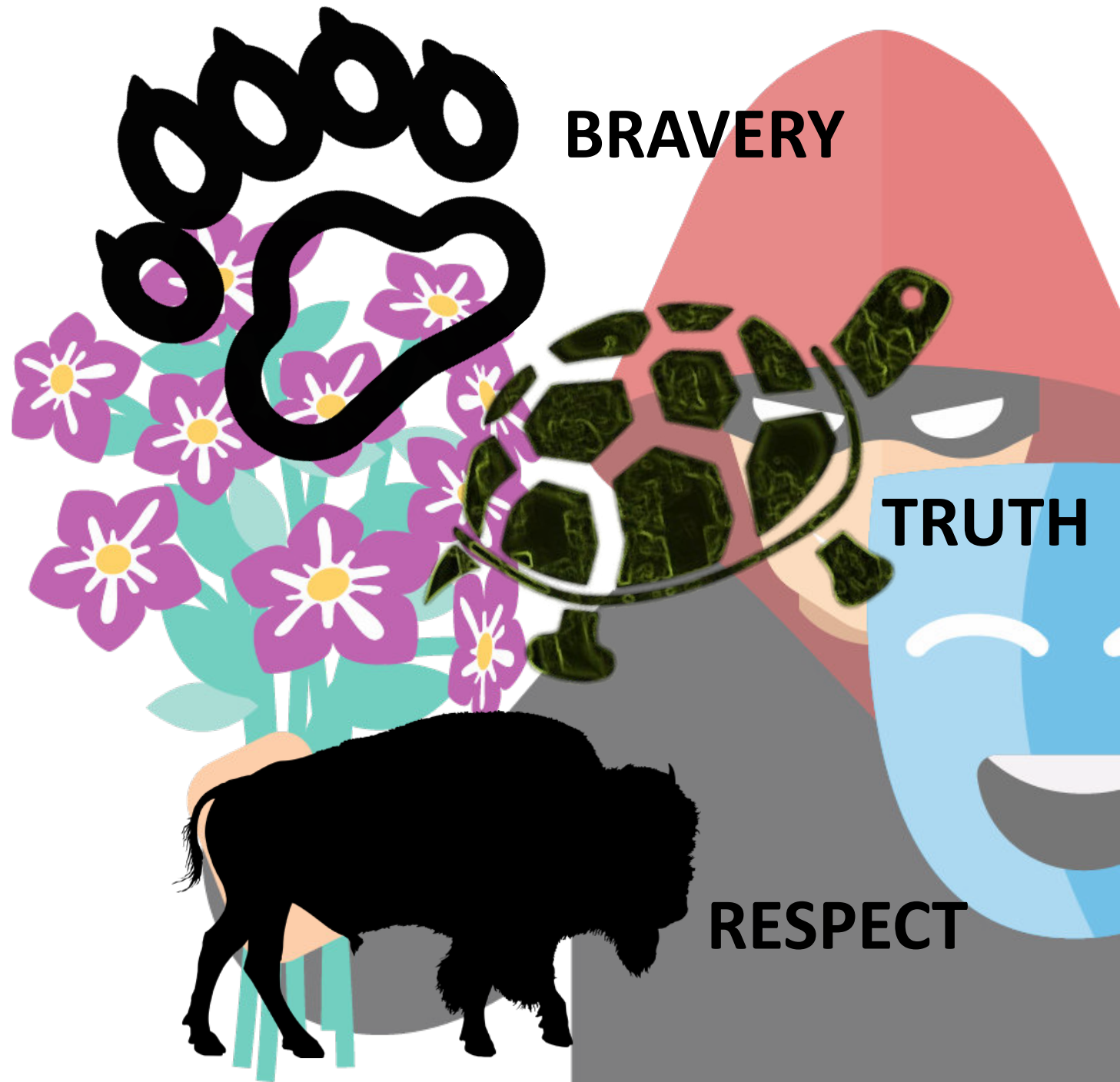
Fraudsters quickly profess their love to gain their victims' trust, affection, and money.





# Protecting Yourself

- Listen to the brave people in your life warning you of deception
- Seek the truth, they will make excuses not to meet
- Respect your body, nude photos can be used for blackmail





EXTORTION

Extortion happens when someone unlawfully obtains money, property or services from a person, entity or institution through intimidation or threats



# Fraudsters Toolbox

- Urgency - “Right now!”
- Pretend to be government or police
- Make threats. Cause fear.
- Impersonation of family or trusted business
- Calling to “confirm” your personal info





# Protect Yourself

- **Time** to be brave! Don't give in. Don't send money.
- **Time** is on your side. Take 5 minutes to think about it
- Call police or a trusted friend

Phishing/Smishing messages will direct you to click a link to capture your personal and/or financial information





WISDOM

## Protecting Yourself

- Don't click on unsolicited emails or texts
- Don't click on suspicious links
- Look for spelling and grammatical errors

# Service Scam

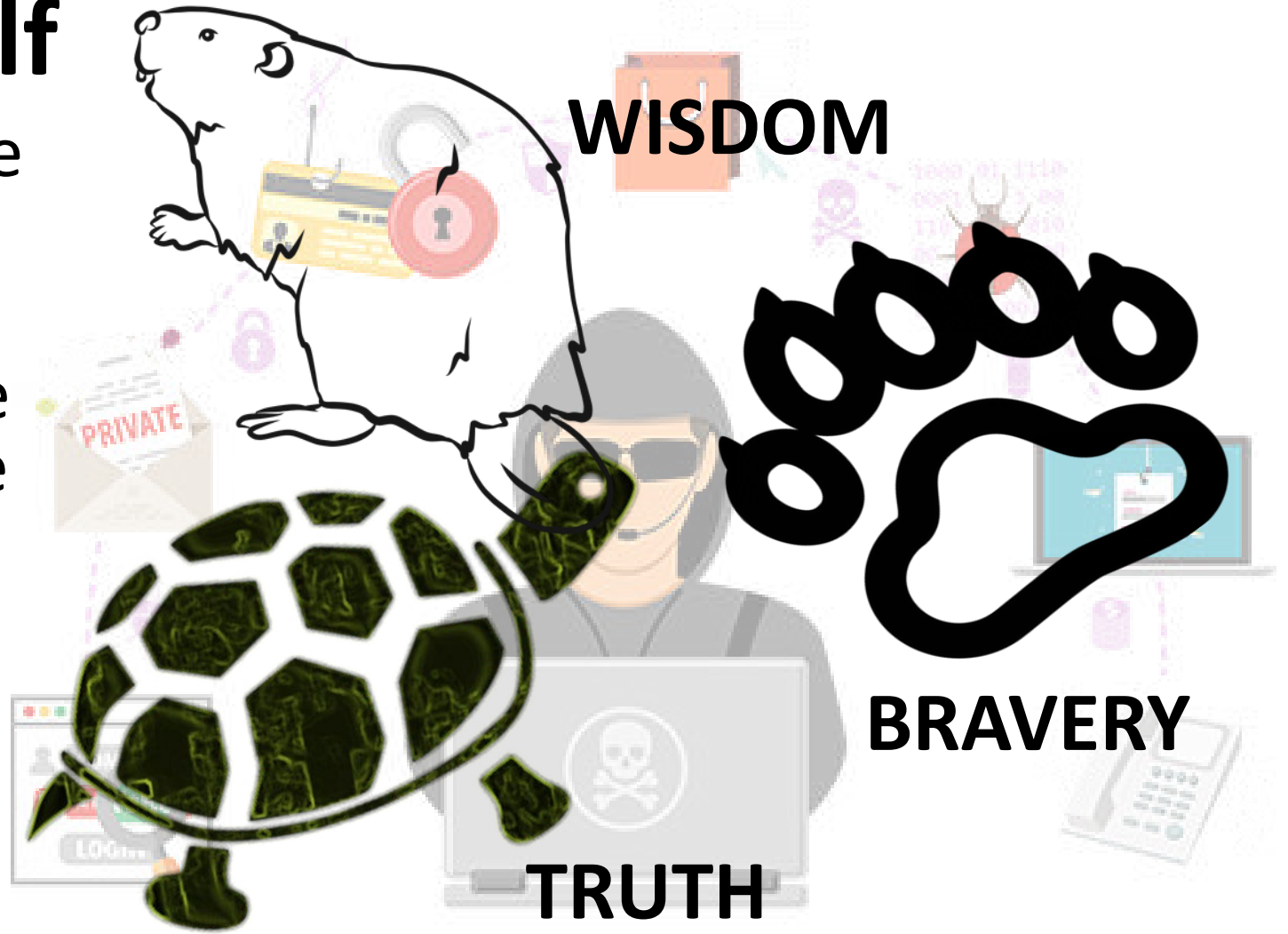
- Tech support pop-up or call
- Lower Visa interest rate offers
- Home repairs and air duct cleaning





# Protect Yourself

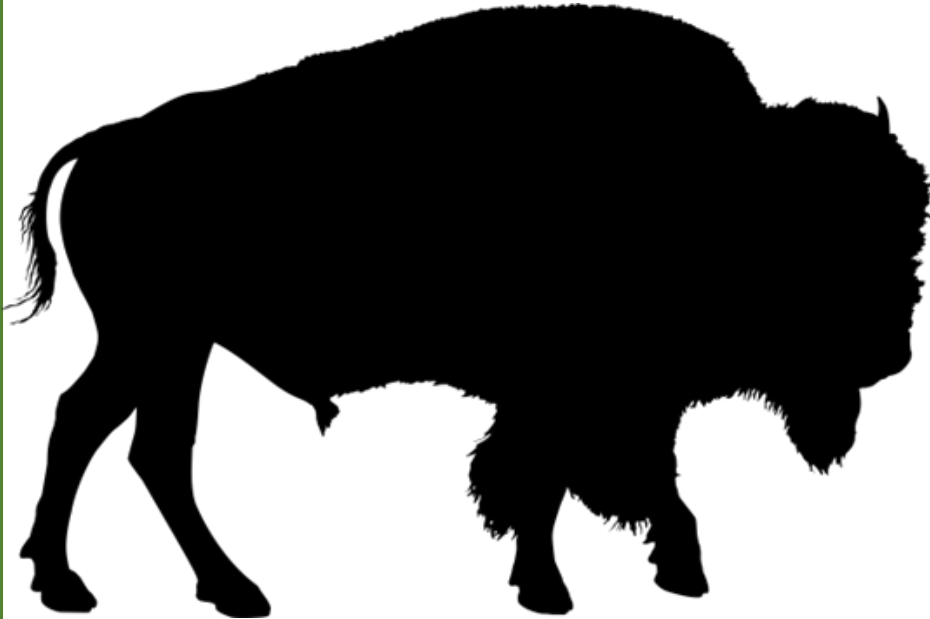
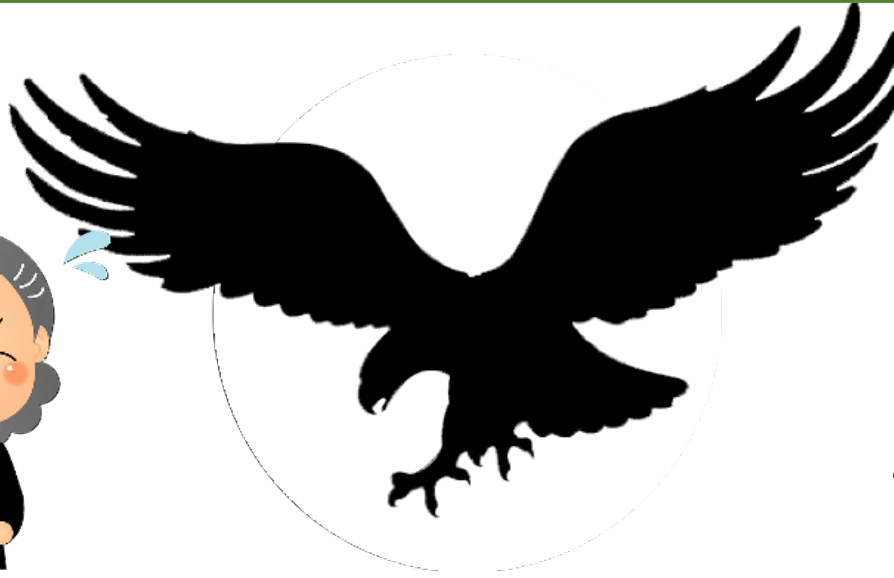
- Never allow someone to remotely access computer
- Be brave and end the conversation, call the number on your card
- Seek the truth. Research all companies before hiring them



# Emergency

Scammers claim to be someone you know (like a grandchild) and tell you they need money immediately.





**RESPECT**

# Protect Yourself

- LOVE used as a weapon.
- Hang up. Call your loved one on the number you have for them or call the police.
- Respect your private information. Scammers gather information on public accounts to sound legitimate





## **Bank Investor**

- fraudsters inform the consumer that they are investigating unauthorized activity on their bank account. The fraudsters ask the consumer to help them catch the criminal.

## **Prize**

- Consumers are informed that they are the winner of a large lottery or sweepstake even though they have never entered to win.

## **Identity Theft & Fraud**

- Personal information is stolen or compromised. Uses the victim's information for fraudulent activity.

# Discussion Questions

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What signs of fraud are new to you?

Do you find it difficult to end conversations with solicitors on the phone?

What is one thing you've learned that can help protect you?





# HELP

**We all make mistakes.  
What now?**

**Step 1:** Gather the information pertaining to the fraud.

**Step 2:** Contact the two major credit bureaus; Equifax & Trans Union.

**Step 3:** Report the incident to WTPS, UCCM, APS, or OPP

**Step 4:** Report the incident to the CAFC.



**Step 5:** Review your financial statements and notify them of any suspicious activity.

**Step 6:** Notify your financial institutions and credit card companies and change the passwords to your online accounts.



**Step 7:** If you suspect that your mail has been redirected, notify Canada Post.

**Step 8:** Notify federal identity document issuing agencies.

**Step 9:** Notify provincial identity document issuing agencies.




## Provincial Liaison Team

OPP Crime  
Prevention:  
Break the silence  
on Elder Abuse



Indigenous Policing Bureau  
Winter 2024



## What is Elder Abuse?

A single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person.





## **Physical Abuse**

Pushing, slapping, kicking, hitting, over-medicating or the threat of physical force

## **Financial Abuse**

Withholding or stealing money, improper use of the older adult's money, selling of possessions

## **Psychological/Emotional Abuse**

Name calling, bullying, social isolation or treating the older adult "like a child"

## **Sexual Abuse**

Unwanted forms of sexual contact, inappropriate comments

## **Neglect**

Denial of necessary care including nutrition, shelter, clothing or medical needs

# Signs of Abuse

## **Signs of Financial Abuse**

Unusual bank withdrawals, failure to meet financial obligations, personal belongings are missing, sudden change in will

## **Signs of Physical Abuse**

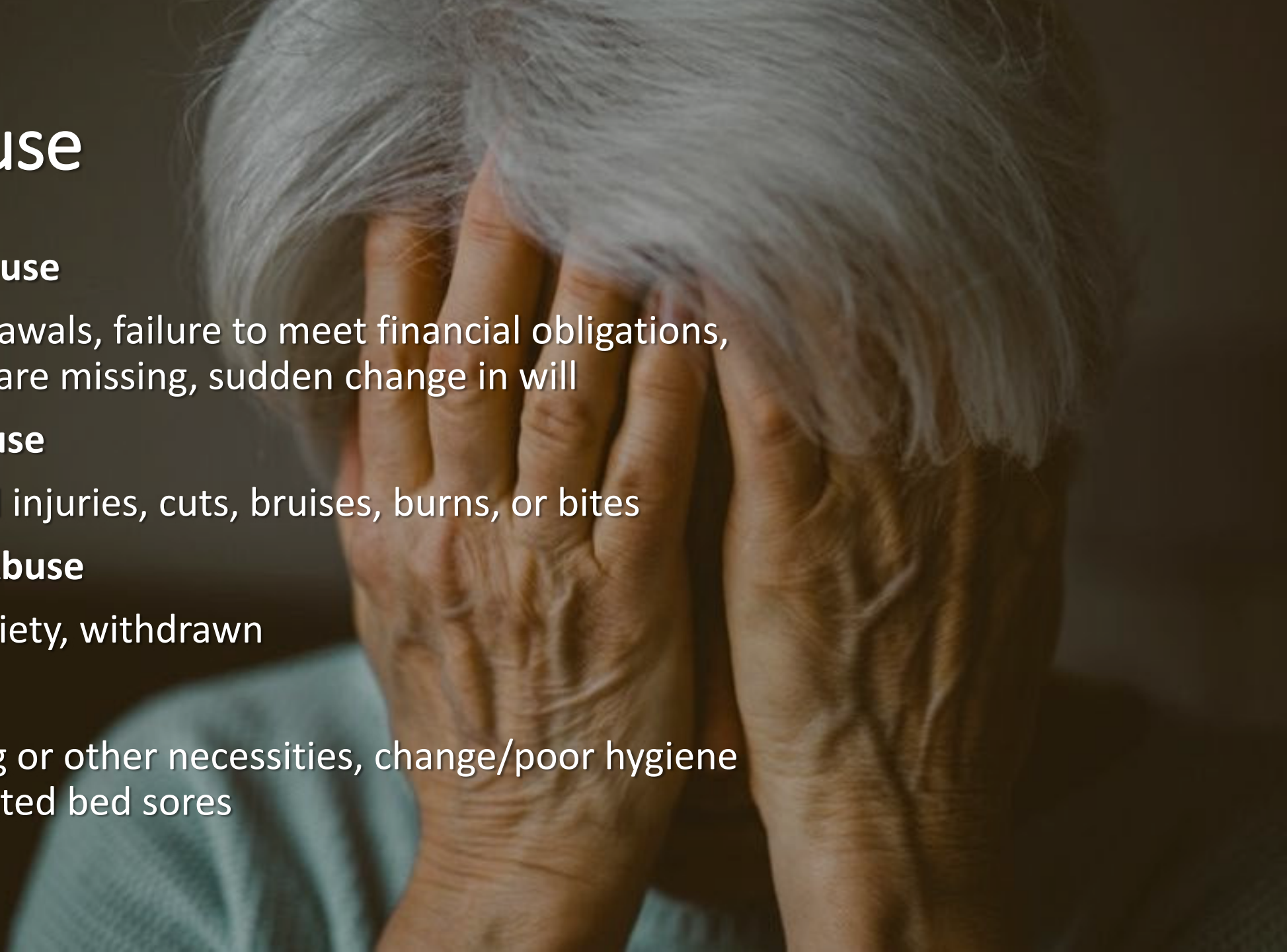
Unexplained physical injuries, cuts, bruises, burns, or bites

## **Signs of Emotional Abuse**

Depression, fear, anxiety, withdrawn

## **Signs of Neglect**

Lack of food, clothing or other necessities, change/poor hygiene and nutrition, untreated bed sores






# Discussion Questions

If you saw signs of abuse with an elder you know, what would you do?

How do you prepare yourself for difficult conversations?

Have you ever had to talk to someone you love about abuse? What lessons did you learn?





What if you're a  
victim?

- If you are in immediate danger, leave the situation
- Call police
- Tell someone you trust
- Keep a record of what's happening
- **DON'T BLAME YOURSELF**

# Discussion Questions

Love is meant to be unconditional and given freely, but what happens when those we love abuse us?

What helps us heal when those we love have let us or others down?

