



# Fraud Prevention and Awareness

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Canadian Anti-Fraud Centre (CAFC)



# Overview

- About the Canadian Anti-Fraud Centre
- What is MMF – Mass Marketing Fraud?
- Top Reported Frauds
- Impact Fraud
- How to Report



# What is the Canadian Anti-Fraud Centre (CAFC)?



Competition Bureau  
Canada

Bureau de la concurrence  
Canada





# Canadian Anti Fraud Centre

**Operational  
Support  
Unit**

**Fraud  
Prevention  
and Intake  
Unit**

**Senior  
Support Unit**



# Operational Support Unit (OSU)

- Educates law enforcement and our private sector partners;
- Provides statistics and investigative packages (either initiated by the CAFC or to fulfill external requests);
- Has an international outreach:
  - ❖ Member of the IMMFWG (International MMF Working Group) which includes representatives from various international enforcement agencies who use cross-border intelligence sharing and strategy development to combat fraud.
  - ❖ Work closely with Interpol (hundreds of Interpol referrals), Europol, and the RCMP Liaison officer program.
  - ❖ Service close to 100 different agencies and supporting numerous investigations and arrests domestically and Internationally.
- Liaisons with our private sector partners to disrupt the tools of the fraudsters (contact & payment methods).



# Fraud Prevention & Intake Unit

- Accept reports by telephone, mail, fax, police reports
- Validate online FRS reports
- Victims & Attempts of fraud
- Refer reports:
  - High Risk
  - \$10,000+ Victim
  - Cash in Mail
  - Report New Fraud Scenarios



# Senior Support Unit (SSU)

- Comprised mostly of volunteers who:
  - Provide outreach to victims 60+
  - Mail and e-mail fraud prevention materials
  - Presentations to senior groups
  - Special Projects
  - Collaborate with other units, Law Enforcement and our partners





# What is Mass Marketing Fraud?

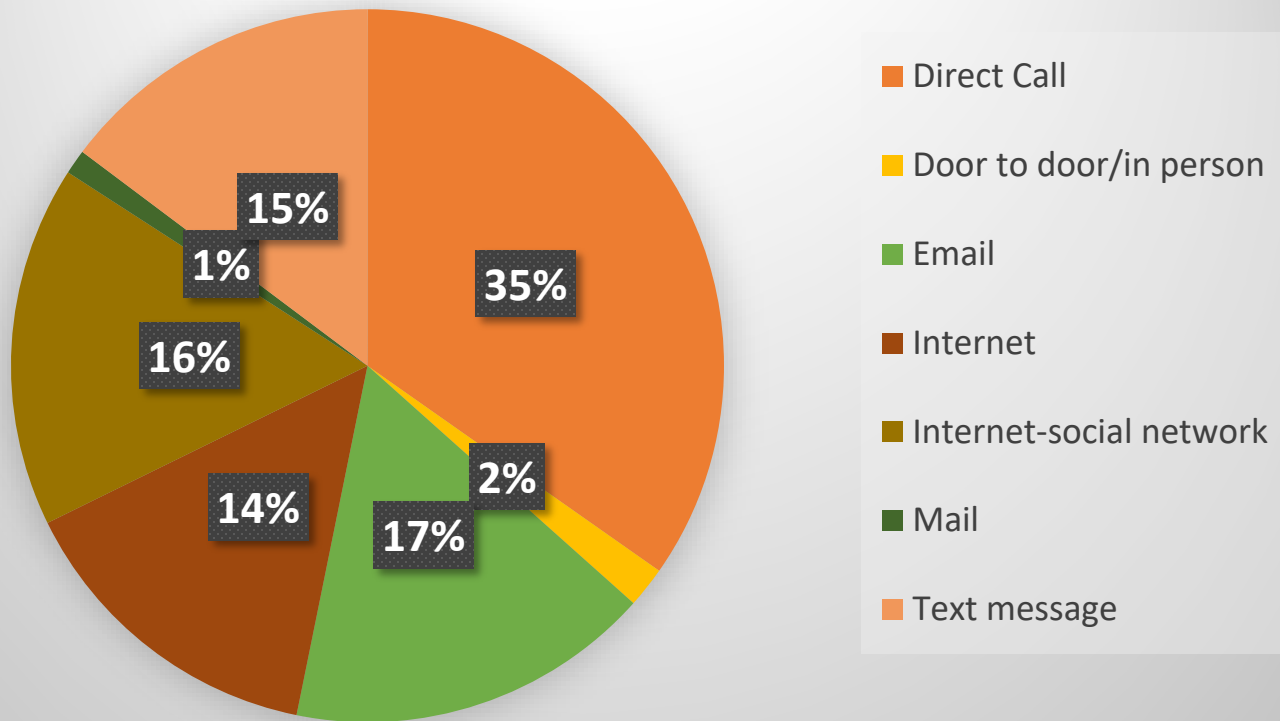
Mass marketing fraud deals with frauds that target the masses. Usually it is Organized Crime, with a well orchestrated web of deceit that sets out to steal money and or personal information from hundreds of thousands of victims.





# Top Solicitation Methods

Solicitation Methods in 2024





# Fraud is under reported

It is estimated that  
only  
**5% - 10%**  
of fraud is  
reported to the  
CAFC.





# Why do we become victims?

## Our Vulnerabilities

- Desire to be a hero
  - To help people
  
- Desire to appear generous
  - With time or financially
  
- Desire to have more/free money
  
- Desire to have a friend
  - Admired or loved
  
- Desire to avoid shame/embarrassment



# Fraud Initiated by Telephone Call

- Automated Dialing
- Robocalls
- Spoofing
- Delayed Disconnect





# Fraud Initiated Online



- Search Engine Optimization
- Pop-Ups
- Online Classifieds
- Fake Websites
- Fake Information
- Stolen Credit Cards



# Fraud Initiated on Social Networks

- Fake Accounts
- Social Media Bots
- Compromised Accounts
- Advertisements





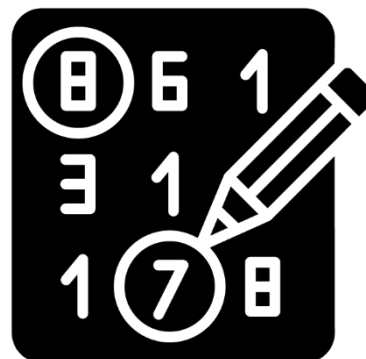
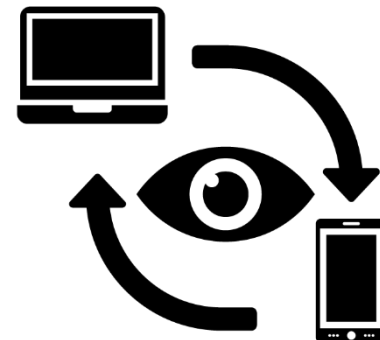
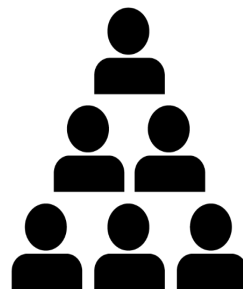
# Fraud Initiated by Mail or In Person



- Foreign Money Offers
- Stamps
- Employees
- High Pressure Sales

# Current Scams

- Investment
- Romance
- Extortion
- Service
- Bank Investigator
- Prize
- Emergency

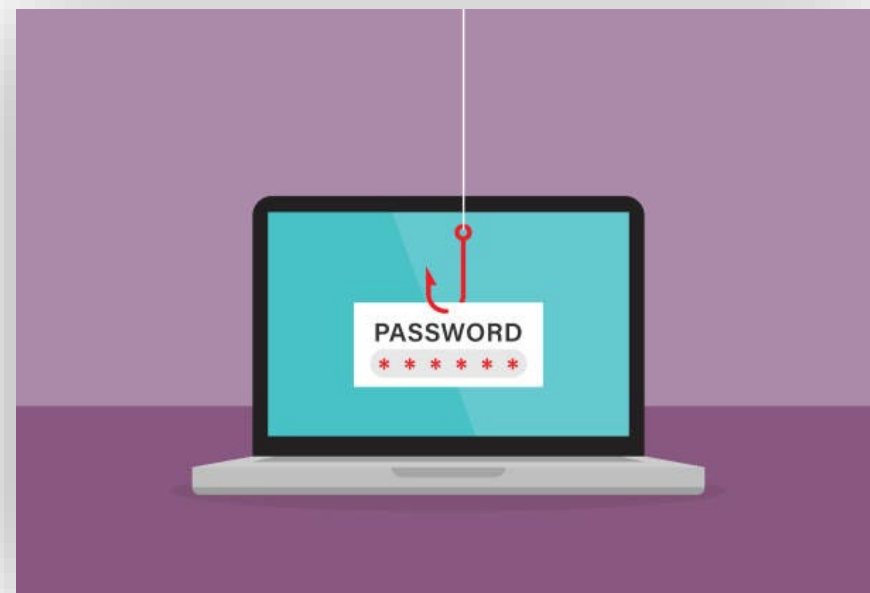






# Phishing/Smishing

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





# Examples of Phishing

**Ben Woelk**

**From:** Edu Help Desk <info@pa.com>  
**Sent:** Tuesday, September 08, 2015 3:16 AM  
**To:** info@pa.com  
**Subject:** [Suspected Spam] Edu Email Upgrade Against Spam.

Attn: Email User,

Due to the high risk of spam emails going on in the internet, we have decide to upgrade all educational email set by our admin panel, and access to your mailbox via our mail portal will be unavailable expect you upgrade your email account against fraudulent spam.

To upgrade and re-validate your mailbox, do click on the link to upgrade: [Upgradepage](#)

Thanks,  
Educational Ad

<http://www.designrepublic.cz/wp-content/advanced/cache/upgrade/account/webmail.php>  
Click to follow link

Spelling

Generic addressee

Link goes to external site



# Identity Theft

- Identity theft can occur when a victim's personal information is stolen or compromised.
- Identity fraud occurs when the fraudster uses the victim's information for fraudulent activity.





# Fraudsters target previous victims!

- Fraudsters can share lists of victims.
- Recovery Pitch: Investment Scams, Romance Scams, Tech Support Scams
- If you have been a victim, keep yourself informed on current scams.



**For a full list of scams and alerts, visit the CAFC's website: [www.antifraudcentre.ca](http://www.antifraudcentre.ca)**



# Impact of Fraud

- Loss of homes/businesses
- Loss of retirement savings
- Marital breakups/spousal violence
- Physical and emotional harm to themselves or others.
- Suicide
- Embarrassment
- Depression





# What To Do If You're A Victim

If you are a victim of identity theft and/or fraud, you should immediately complete the following steps:

**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 your local law enforcement.

**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.



# How to Report Fraud

It's essential that victims and businesses report fraud to...

- ✓ Local police
- ✓ The CAFC via

**1-888-495-8501 (Toll-Free)**

OR

**our online Fraud Reporting System**

**[www.antifraudcentre.ca](http://www.antifraudcentre.ca)**



