

- ✓ How to identify frauds/scams
- ✓ What to do if you have been scammed
- ✓ Phishing, smishing and spoofing
- ✓ Common scams

South Simcoe Police
Elisabeth Aschwanden

Scram to the Scam



Subject: Nigerian Astronaut Wants To Come Home
Dr. Bakare Tunde
Astronautics Project Manager
National Space Research and Development Agency (NASRDA)
Plot 555
Misau Street
PMB 437
Garki, Abuja, FCT NIGERIA

Inheritance or Nigerian Letter Scam

Dear Mr. Sir,



REQUEST FOR ASSISTANCE-STRICTLY CONFIDENTIAL

I am Dr. Bakare Tunde, the cousin of Nigerian Astronaut, Air Force Major Abacha Tunde. He was the first African in space when he made a secret flight to the Salyut 6 space station in 1979. He was on a later Soviet spaceflight, Soyuz T-16Z to the secret Soviet military space station Salyut 7 in 1980. He was stranded there in 1980 when the Soviet Union was

From: MICHAEL EDWARD <[redacted]@gmail.com>

Sent: Mon Jun 14 09:51:57 2010

Subject: ARE YOU DEAD? IF NOT GET BACK TO ME IMMEDIATELY,

Good day

I am Dr Michael Edward GOVERNMENT ATM CARD (BCEAO) I am serving verification documents





Inheritance Scam

Dear loved one.

Peace and God mercy and blessings be upon you

I am Mrs, Maria Walter, i am a citizen of London united kingdom, i am 67 years old widow writing from the hospital bed due to Cancer sickness, Dear, i have funds sum \$ 2,8 million dollars, i inherited from my late husband, i would like to give Donation into your care for charity work, purposely to help the needy and Less privilege, orphanages, the disabled, schools, widows, churches, hospital patients, assisting destitute elderly men and women in your community,

I hope to receive your reply shortly for more details.

Remain blessed.

Your sister in Christ

Mrs, Maria Walter

Recovery Scam

Gift Card

Inheritance

Canada Revenue Agency

Phishing

Cheque Overpayment Scam

Subscription Scam

Scram To The Scam

Spoofing

Charity

Lottery/Prize

Fake Amazon Employee

Romance Scam

Travel Scam

Identity Fraud & Theft

Pet Scam

Advance Fee

Disaster Relief

Grandparent/Family Emergency

Jewelry Scam

Phishing




From: Helpdesk <helpdesk-infotech@gmail.com>

To: 

Subject: Fraud Alert!

Attachment: Password Reset Details.exe 

Dear Info-Tech user,

We have recently detected a login to your  account that was not performed by you. In order to rectify this situation please go to InfoTech website [here](#) to change your password to ensure your account is secure. The documnt attached will guide you through the reset process. If you are unable to reset your password on the website please send me your account details and I will verify your account for you. If you fail to do so by next week will result in your acount being deleted.

Sincerely,

Info Tech 

INFO~TECH
RESEARCH GROUP



Phishing Scam



- An unsolicited text or email that will ask you to update or confirm your personal information
- E.g. Your tax refund is ready, click on this link
- May appear to be from reliable (trusting) source
 - Bank
 - Amazon
 - Netflix

When it is a
text
message, it
is smishing



+1 (418) 866-0764 >

Text Message
Today 8:12 PM

Notice: (CRA) has processed your Ontario trillium benefit (OTB) file as of November 27, 2022. Furthermore, a credit return of \$381.60 (CAD) has been received. Please visit below to complete your claim application. See: <http://104.219.248.169>

Data rates may apply



+1 (437) 553-0018 >

Text Message
Yesterday 11:56 PM

BMOALERT

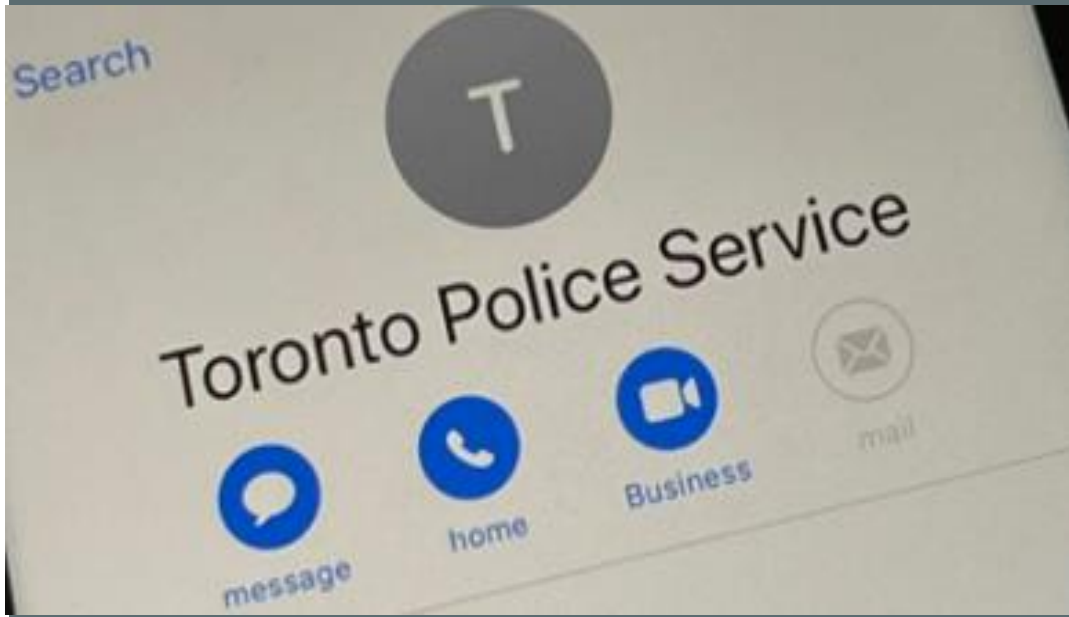
**Your account has been put
on frozen.**

**Reply Y to verify your
information.**

[4162309132](tel:4162309132)



Spoofting



Scammer changes your call display to the name or number they want you to see.

SPOOFING

DON'T HANG ON, HANG UP!





South Simcoe Police



15h · 🌐

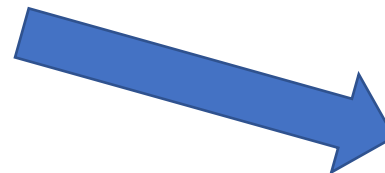
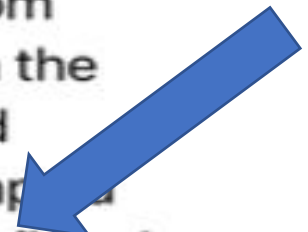
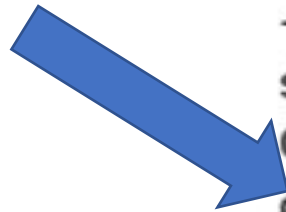
Media Release. Tuesday, July 27, 2021.

Fraud Alert

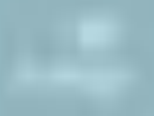
(Bradford/Innisfil, ON) The South Simcoe Police Service wants to alert the public after receiving reports of different types of frauds.

-A resident received a call from someone claiming to be from the Canada Revenue Agency and demanding payment of an unpaid debt. The fraudster was spoofing the South Simcoe Police Service phone number and requested payment in iTunes gift cards. The resident recognized this was a scam and hung up the phone.

Red
Flags



Email Spoofing



Opening an email attachment could install malicious software on your computer (malware)

- E.g. keylogger.

This harmful software can steal sensitive data from your devices and share it with hackers.





SCRAM to the SCAM!

- ✓ Contact is unsolicited
- ✓ They use pressure tactics, emotional manipulation, a sense of urgency or threats
- ✓ Asking for money or personal information
- ✓ State they can't meet you in person (friends only on social media)
- ✓ They say to keep your communication with them between the two of you
- ✓ Want you to make payments with gift cards
- ✓ Grammatical, spelling errors
- ✓ There is a link or attachment to open



**KEY
POINTS**



Gift Card Scams

Remember
Gift cards are
for GIFTS!



If someone calls and says you need
to make a payment with gift cards
HANG UP – it's a Scam!



Cash is gold!



Do not let anyone tan or insert
your credit/debit cards



Police warn of taxi scam that steals PIN numbers from unsuspecting victims

Aug. 2, 2023 (TPS)

Vehicle resembles a taxi parked in a high-traffic area with one person posing as the driver and the second person pretending to be a customer.

The fake customer looks for someone walking by and claims they can't pay their fare because their debit or credit card is not working.

The unsuspecting victim then offers to pay using their debit or credit card in exchange for the cash.

The victim then enters their PIN number into a modified point of sale terminal, giving the suspect possession of the card data. The victim is then given another bank card that resembles their own before leaving the scene.



Domino's



OPEN

2394



Top 4 Senior Frauds (by dollar loss)
2022 - Ontario

Investment Fraud – Including Crypto
Reports 852 / Reported losses \$78.3M

Romance Fraud
Reports 352 / Reported losses \$19.5M

Emergency/Grandparent
Reports 1672 / Reported losses 9.2M

Extortion Frauds (SIN/CRA/banks)
Reports 2193 / Reported losses \$7.7M



Scam Scenario: INVESTMENT SCAM



Scammer contacts victim about an investment opportunity- **unsolicited offer**



Scammer **asks victim for a small initial investment** amount to “try out” the investment.



Victim **gets an initial return on investment**. Scammer may play on **a fear of missing out**. Goal is to instill **confidence**



The explanation about the investment will be **complex** with high withdrawal fees, or **difficulty** to get your money back



Sometimes the Scammer will **keep trying** if they have been successful but ultimately, they will **disappear**, taking your money with them.

Romance Scam

In 2020 CAFC reported 27.9 million in losses

In 2021 CAFC reported 64.9 million in losses

In 2022 CAFC reported over 59 million in losses -

Ontario over \$20.3 million (2022) only 352 reports

Under 1% are reported

***CAFC – Canadian Anti Fraud Centre**

- Online relationship
- Can't meet in person
- Sends gifts

Once tricked into a relationship, they need money...

- Sick family member
- Investment opportunity
- Lost their job
- Gift stuck at customs



PRISONER 14000



David Spring

Facebook

You're friends on Facebook
Lives in Saint Paul, Minnesota

JUL 08, 11:48 AM

How are you

Sorry. Don't think I know you.

I'm sorry for the random approach Elisabeth

I'm David, I mistook you for one of my classmates back then in High school.



Forgive me



You have a great smile.



Aa



Scram to the scam

You know what to do!



Grandparent Scam

Family Emergency Scam

- Phone call to get you to “help” a grandchild/family member in need
- Might pretend to be grandchild/lawyer/police
- May say:
 - Car broke down
 - Arrested
 - Kidnapped



Canada Revenue Agency

www.cra.gc.ca

Dear Tax Payer,

You are entitled to your tax refund now. The tax refund is \$241.34. You are required to follow the link below to login to our secure Epass site with your Social Insurance number and complete the required information in order for your refund to be processed.

<http://www.cra-arc.gc.ca/gol-ged/gov/confirmtaxrefund?REF128328-1h28877a>

Yours sincerely,

Gilles Dompierre, Department of Revenue, Canada



SCAM

From: CRA-Canada-Support-id-950505708792-edelzanger@zeelandnet.nl <CRA-Canada-Support-id-950505708792-edelzanger@zeelandnet.nl>

Sent: Monday, March 28, 2022 5:52:33 PM

To: [REDACTED]

Subject: INTERAC e-Transfer: Canada Revenue Agency (CRA) sent you money. ID-14653831829



Hi [REDACTED]

Canada Revenue Agency (CRA) sent you \$497.83 (CAD).

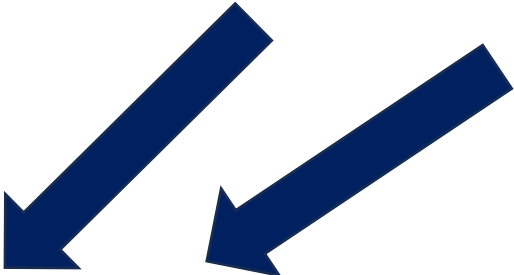
Message: A message was not provided

They are pressuring you by sending it on March 28 and stating it expires on March 30.

Deposit your money at:

Interac e-Transfer Autodeposit

Expires: March 30, 2022



FAQs | This is a secure transaction 

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All rights reserved. [Terms of Use](#)
© Trade-marks of Interac Corp.

Email or text messages carry the notice while the financial institutions securely transfer the money

Canada



canada revenue
agency

(Canada Revenue &
Customs Refund
Department) Canada
Revenue Claim
[43325643222](tel:43325643222):
Investigation Started
ref#

Canada Revenue
Agency - Validate
your identity
mobile-canada.co



Scram to
the scam

Let me
hear
you!



Jewelry Scams

-
- Research the person on social media
 - Do not pay without receiving the item
 - Always meet in a public area
 - Bring someone with you
 - Trust your instincts
 - Sounds too good to be true, it is!



facebook

Marketplace

Pet Scam



SUBSCRIPTION SCAM



HUDSON'S BAY



What can we help you find?



**We Are Closing Most Of Our
Stores Temporarily- Online
Promotions, Exclusive Skin
Care Giveaway!**




oprah  • [Follow](#)



Original audio



oprah  Fraud alert! Please don't buy any weight loss gummies with my picture or name on them. There have been social media ads, emails, and fake websites going out and I want you to hear it straight from me, that I have nothing to do with them. Please don't be taken advantage of and don't give your personal information to them.

50w



Vacation Scam

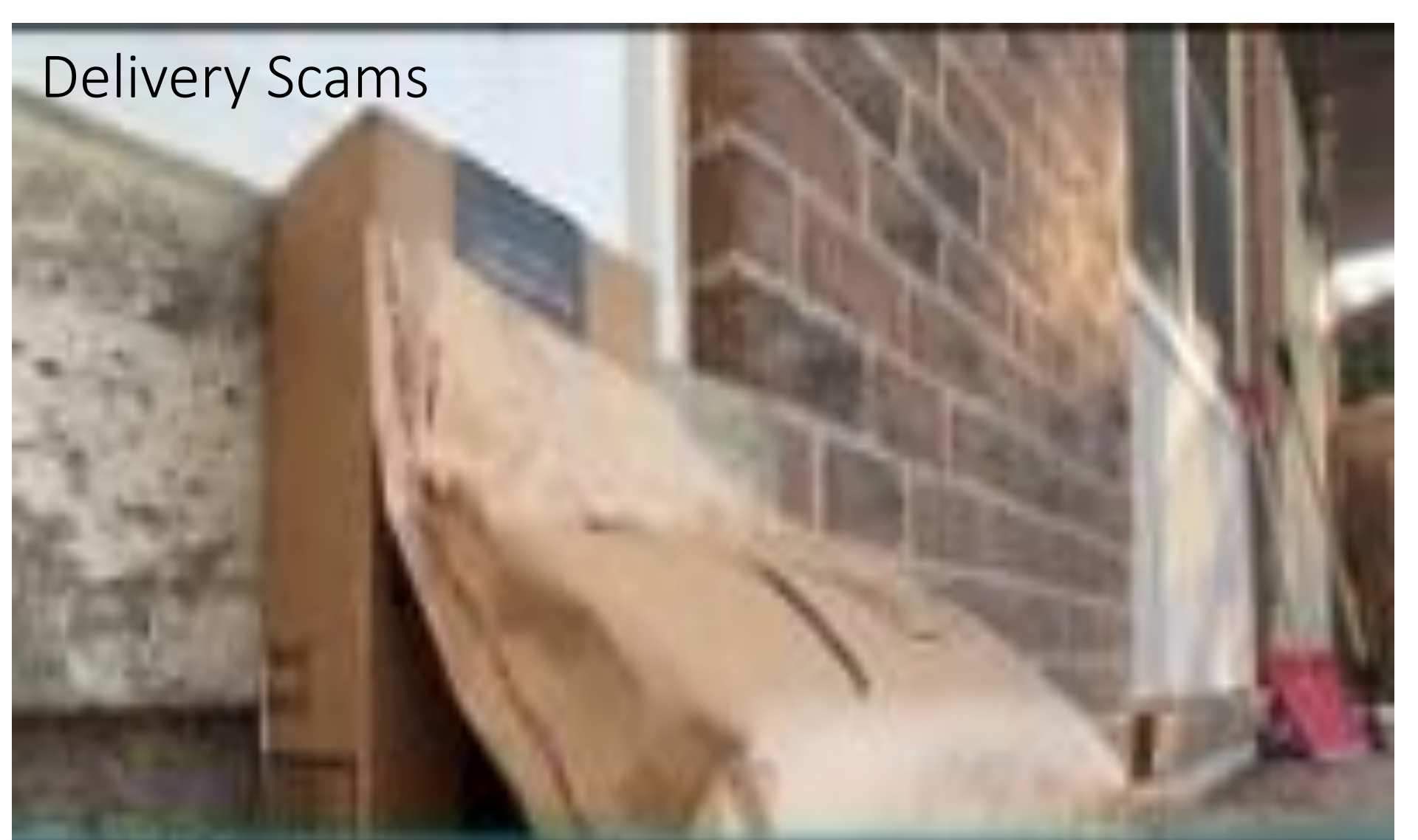


<https://ca.Norton.com/products?lsModal+1>

<https://www.mcafee.com/en-us/identity-theft/protection.html>

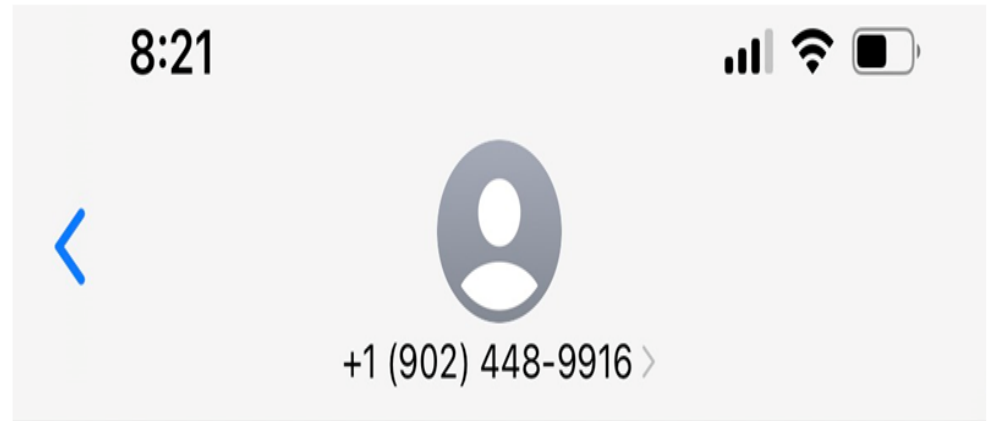
<https://www.avg.com/en-ca/store#pc>

Delivery Scams



CityNews

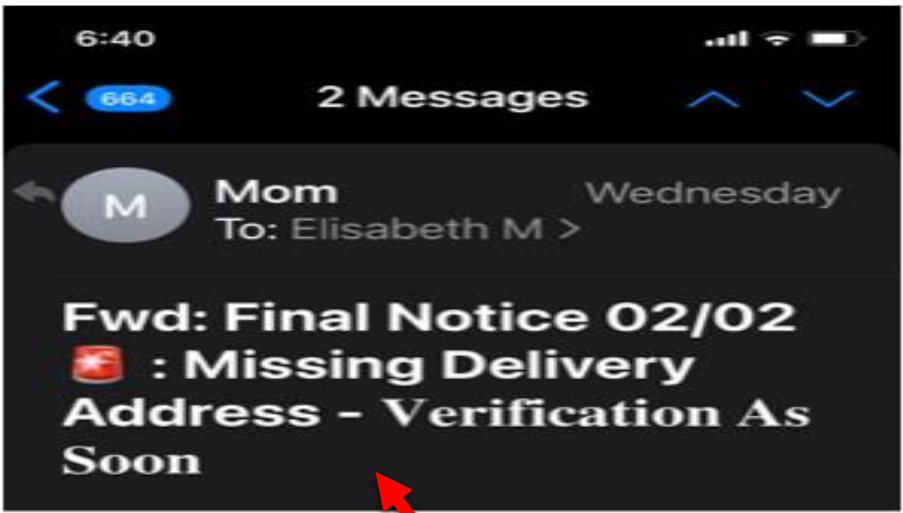
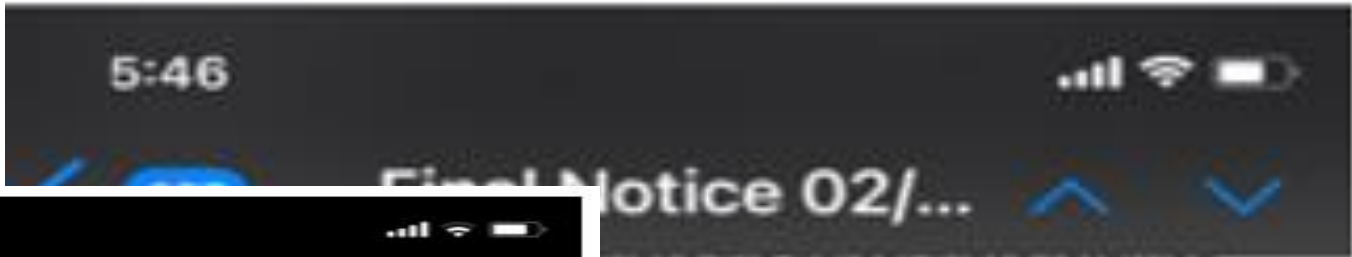
Delivery Scams



Text Message

Today 2:14 AM

Delivery Package: We tried to delive your parcel from Rogers but you wern't in. Please respond 2 to reschedule the delivery



In my scam. I don't know if that's the parcel that's returned from Finland. I will talk to Louise as well. Muetti

Sent from my iPhone

Begin forwarded message:

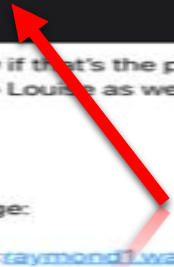
From: CanadaPost <raymond1.wagner@outlook.com>
Date: February 2, 2022 at 6:30:37 AM EST
To: Me <lillymorton04@gmail.com>
Subject: Final Notice 02/02 : Missing Delivery Address - Verification As Soon
Reply-To: raymond1.wagner@outlook.com



Final Notice 02/...
...ise as well.
...mond1.wagner@outlook.com>
6:30:37 AM EST
...ail.com>
02 : Missing Delivery Address
...@outlook.com



Image Pending



Impersonation of a Police Officer (TPS)

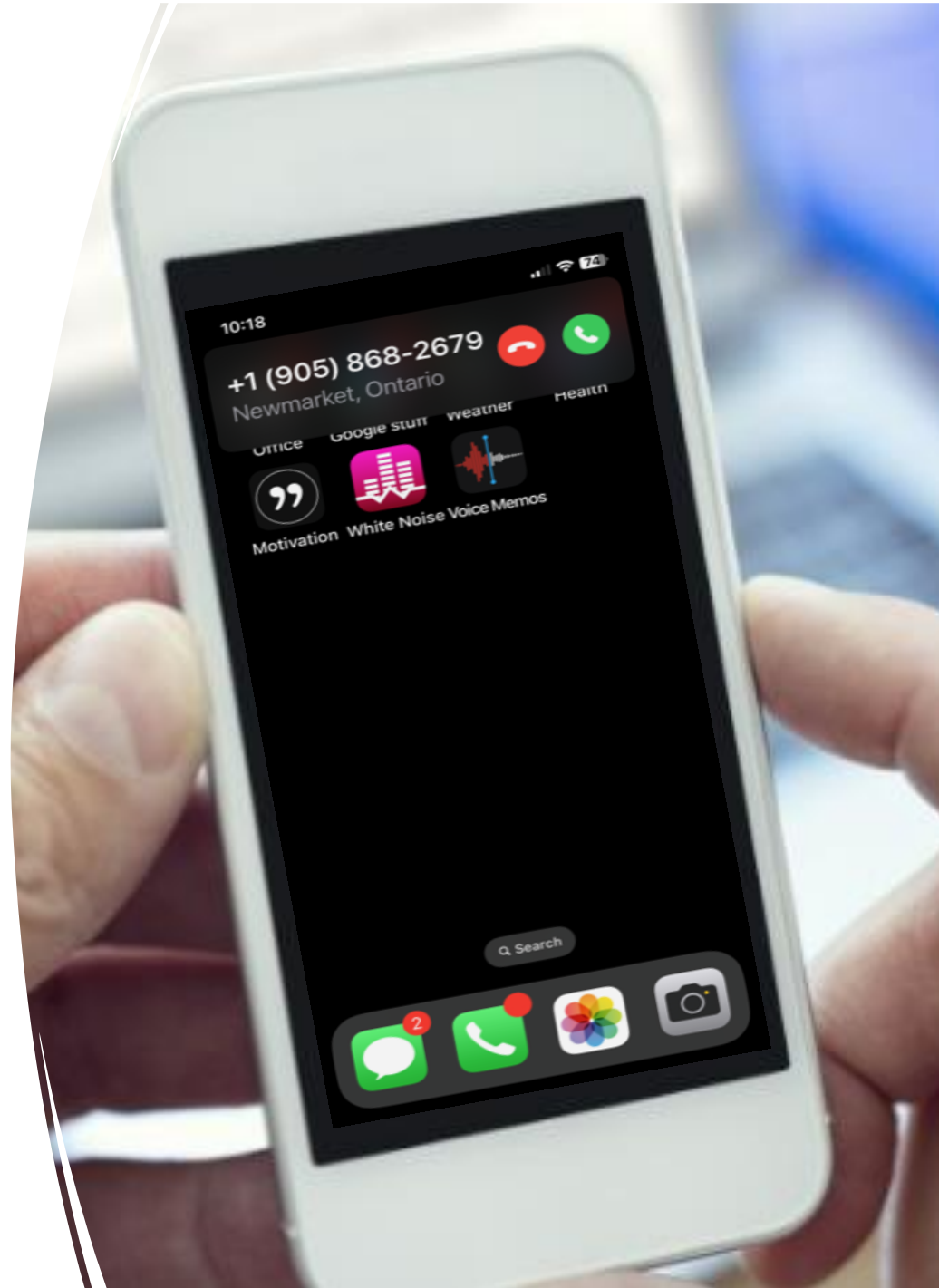
- August 2023
- Citizens received calls from a 'Police Officer' they give a real name and badge number of a police officer. (found info on TPS website)
- They tell the victim that copies of their i.d. were located during an investigation and need to verify they weren't involved.
- The fake officer says they need a video call to confirm the person's identity. They then tell the victim to provide their identification by presenting government issued ID.

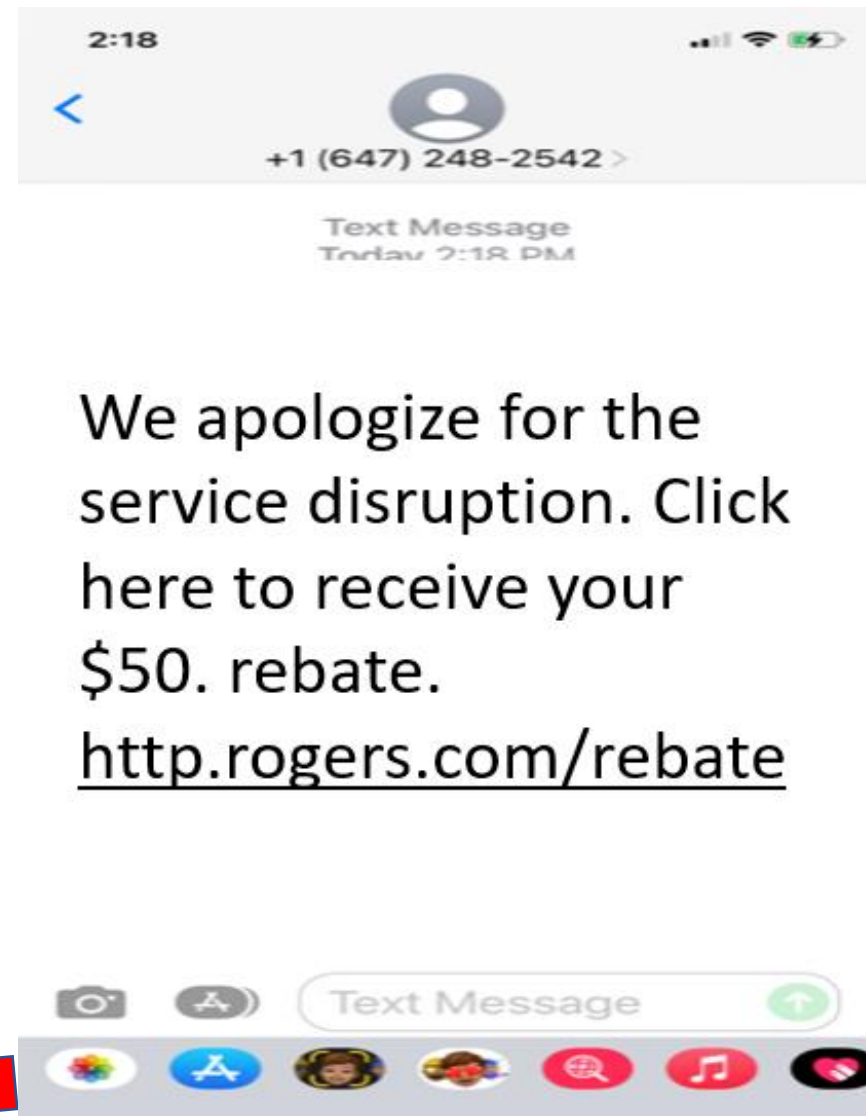
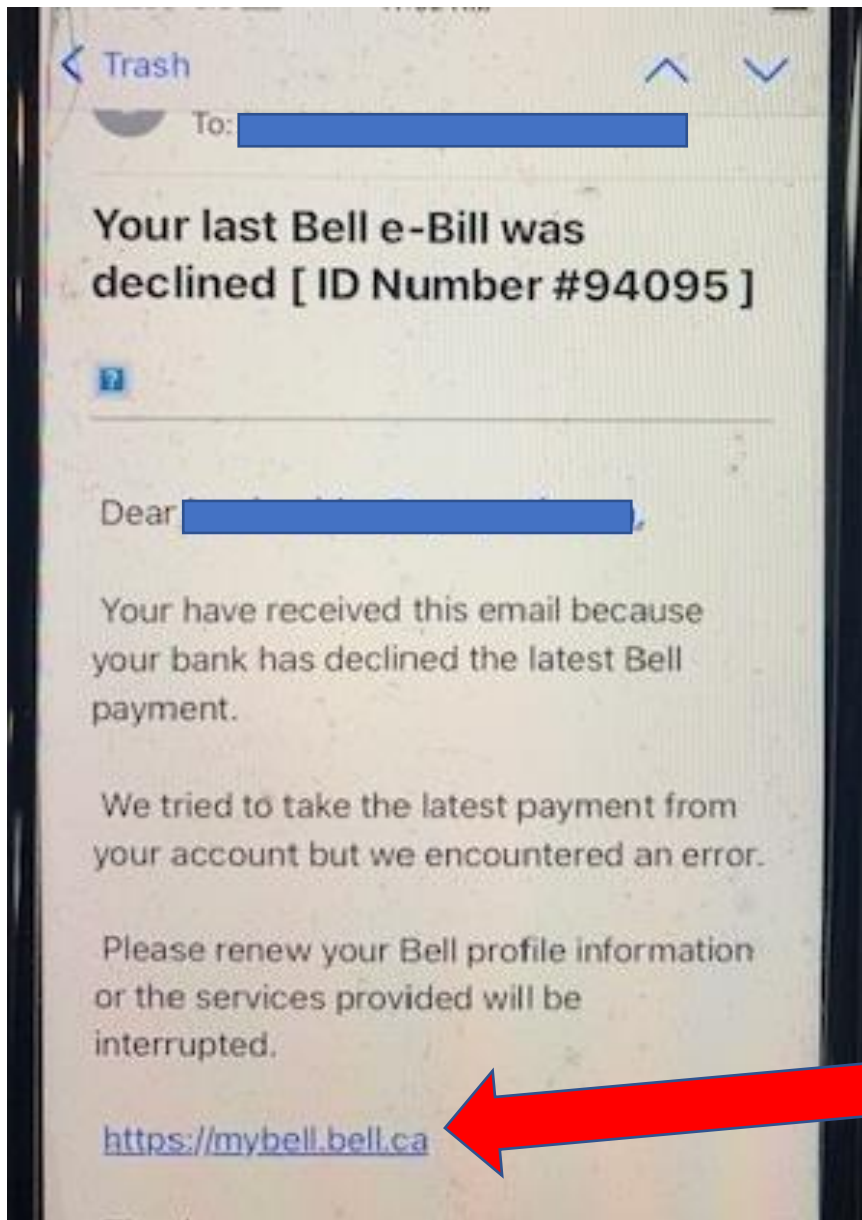


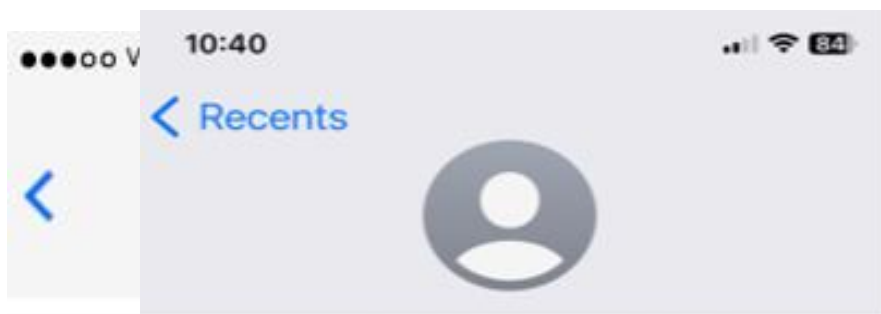
Receiving robocalls

DO NOT ANSWER CALLS FROM UNKNOWN NUMBERS/NAMES

- If a message says to press a number to accept the charge, or to speak to someone or anything else – DO NOT PRESS a number, just HANG UP

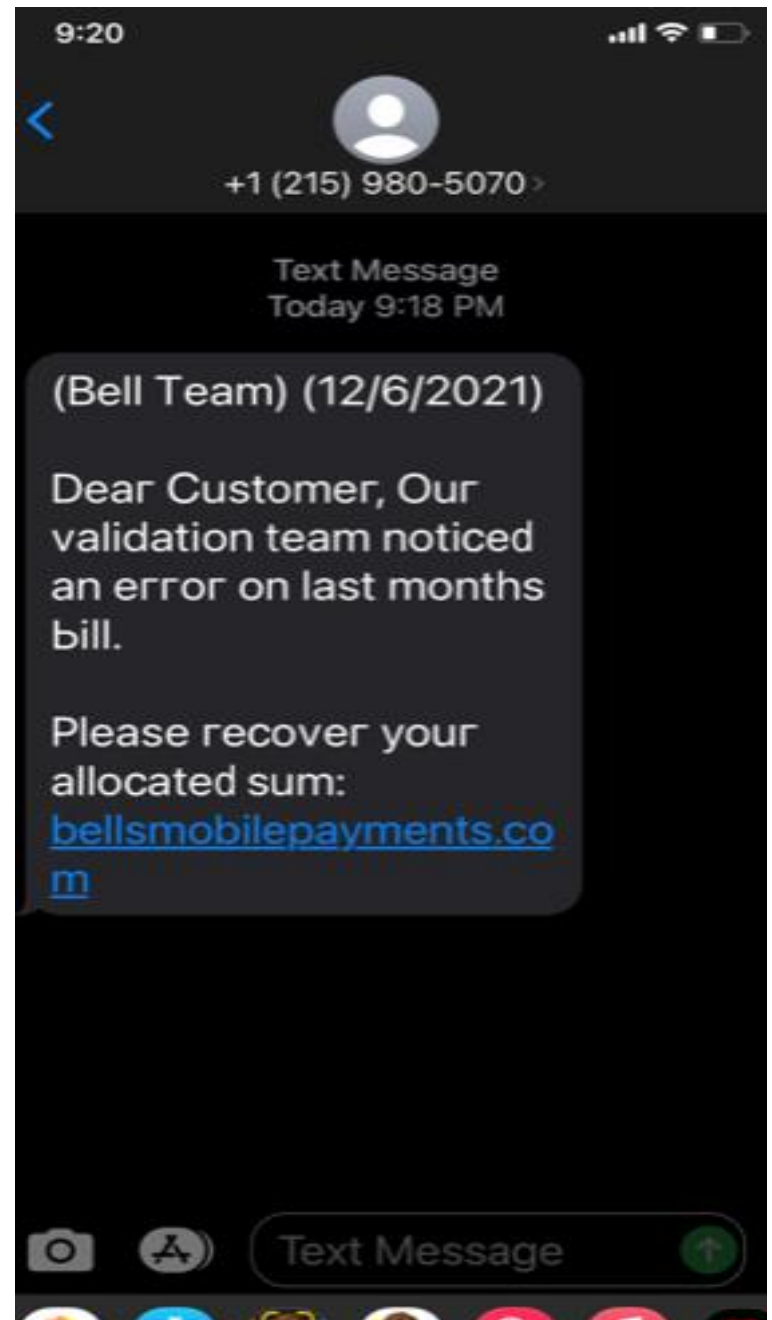






FreeMSG: Did you authorize the following transaction of \$1458.65 at 22:30 PM ET?

If you authorized the activity, reply YES, if not, reply NO. To opt out of fraud text alerts, reply STOP



Hacking
doesn't look
like this....




Hacking looks like this



- What was your first car
- If you could only eat one thing for the rest of your life, what would it be
- What city were you born in
- Who remembers their first-grade teacher's name
- Favorite place you ever travelled

Which
Dr. Seuss
Character
Are You?



Online
quizzes

Are they harmless?
Are they free?



How to tell if it's a scam

- Caller seems more excited than you!
- The contact is unsolicited
- They can be aggressive, threatening or sweet as pie!
- Language written or spoken is threatening in manner
- You won a contest you never entered
- Asking for personal information or for money
- They use pressure tactics
- The link is manipulated
- Grammar and spelling errors

It's that time...

Scram to the
SCAMMMMMMMMM

Online Shopping

- If you purchase something online, use a separate credit card with a low limit.
- Look for a lock
- Do not give out personal information unless you are confident it is a secure site



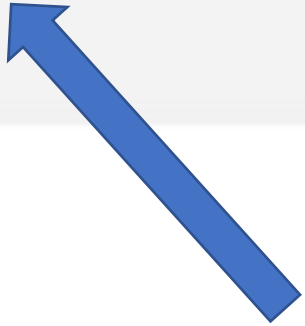
Make sure the site is secure

 cbc.com/en/personal-banking.html

Personal

Business

Commercial



Debit/Credit Card Fraud - Card skimming



The card reader records the personal data from the magnetic strips then transfers the data into a spread sheet.

Recovery Scam

- If you have already been scammed, you are more likely to be contacted again
- Person calling claims to be an investigator or law enforcement
- Claim they can help you get your money back
- Of course....they need money to help with the investigation and legal fees!
- OR – they claim they recovered it and need some more personal information



National Do Not Call List (DNCL)

- DNCL is for Legitimate businesses
 - 1 866 580 DNCL (3625)
 - You must call from the phone number you wish to register



You've been scammed – now what?

Report

- Report it to the police and Canadian Anti Fraud Centre

Contact

- Contact your financial institutions

Contact

- Contact consumer reporting agency, Equifax Canada 800 465 7166 www.Equifax.ca or TransUnion Canada 800 663 9980 www.transunion.ca

Change

- Change passwords to accounts that may have been affected, including social media sites

- Never give out your pin number
- Shred bills/cut up old credit cards
- Check your mailbox often AND read your monthly statements
- Change your pin number if you feel someone may know it
- Report lost or stolen cards immediately
- Do not carry a lot of cards/cash in your wallet
- Update your privacy settings
- Do not open attachments or click a link in an unsolicited email or text message
- Create strong passwords, different for ALL accounts
- Do not believe what is on your call display (spoofing)
- Don't sign anything without reading it, even from a trusted person
- Monitor your financial accounts and credit reports and report discrepancies to bank/cc company (read your monthly statements)
- Do not give out personal information (including your phone number)
- Have a fraud friend 😊



Fraud Prevention

Last time!

“Scram to
the Scam”

Victim Services
705 725 7025 x 2120

Crime Stoppers
1 800 222 tips (8477)

Fraud
Canadian Anti Fraud Center
888 495 8501

Canada Revenue Agency
Check Status of a return
800 959 1956
Report fraud/identity theft/security issues
800 959 8281

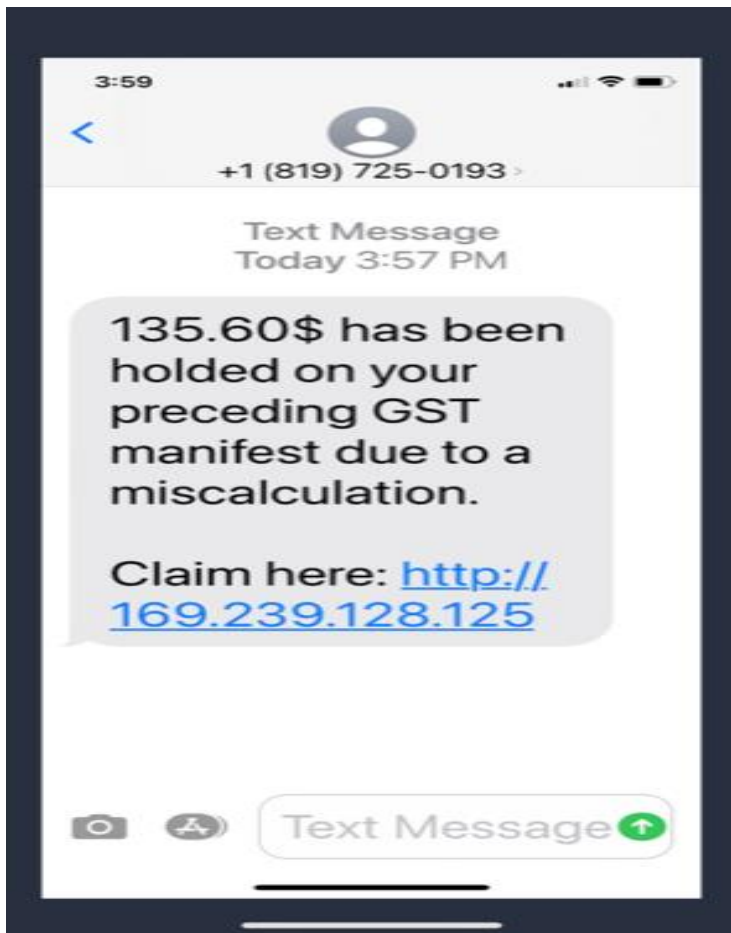
Verify a Charity
800 267 2384
Canadahelps.org





- Elisabeth Aschwanden
- South Simcoe Police
- Elisabeth.Aschwanden@southsimcoepolice.ca

WHAT SHOULD YOU DO?



FreeMSG: Did you authorize the following transaction of \$1458.65 at 22:30 PM ET?

If you authorized the activity, reply YES, if not, reply NO. To opt out of fraud text alerts, reply STOP

This is the South Simcoe Police Service. We apologize for the delay. Our officers are currently handling other calls for service. We will respond to your call as soon as possible.

If you wish to provide us an update or cancel your call for service, please call [+1 705 436 2141](tel:+17054362141). Thank you.

Text 'STOP' to unsubscribe from all future messages.

Hello,

Thank you for calling the South Simcoe Police Service on March 30, 2023 at 3:08 PM. The occurrence number related to your contact with SSPS is PR23007225.

For more information on scams, fraud and identity theft please click on the following link:

<https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

Please call our non-emergency line at [+1 705 436 2141](tel:+17054362141) if anything changes. Please call [911](tel:911) for all emergencies.

Thank you,
South Simcoe Police Service

Text 'STOP' to unsubscribe from all future messages.

Dear ,

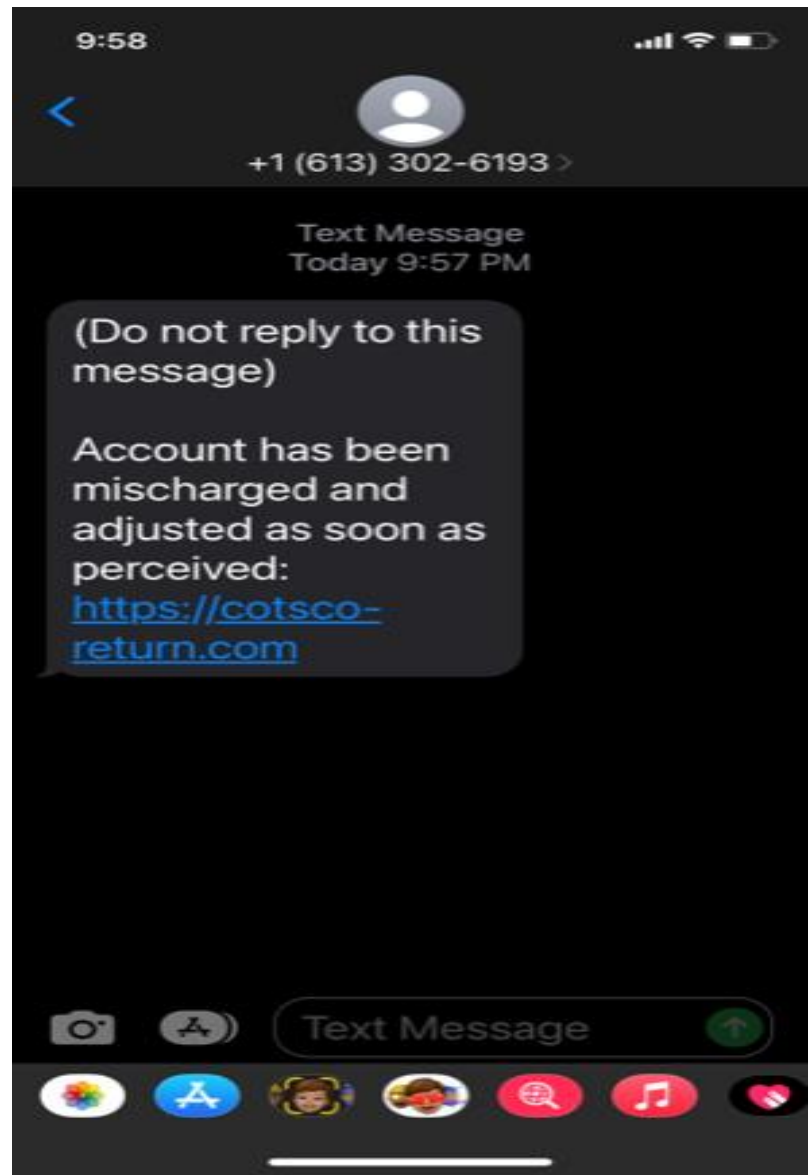
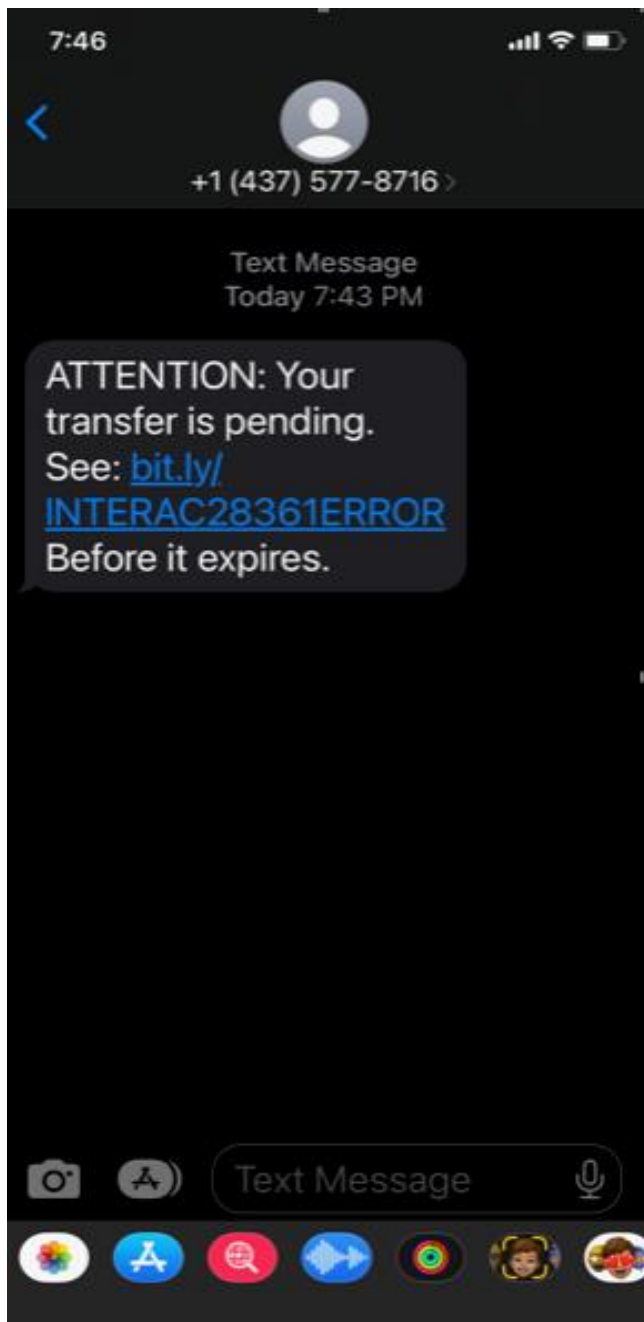
We are trying to reach you about *your* **UNCLAIMED REWARD.**

Your name was selected from over 25 million Canadian drivers to receive up to **\$100 of GASOLINE** rebate vouchers!

Please call as soon as possible to claim your reward.
Your voucher expires soon.

Call: 1-800-969-5907

Mon - Fri 9am - 10pm; Sat & Sun 9am - 9pm (EST)
Your claim #: 361069



12:46



+1 (856) 336-9899 >

Text Message
Today 12:46 PM

Hello



Text Message

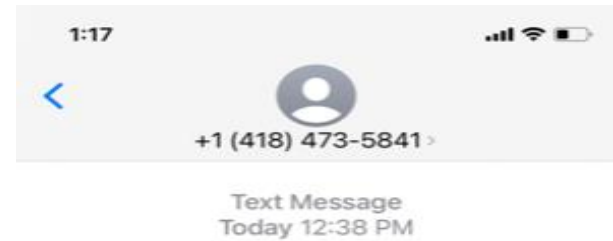


Wednesday, May 17

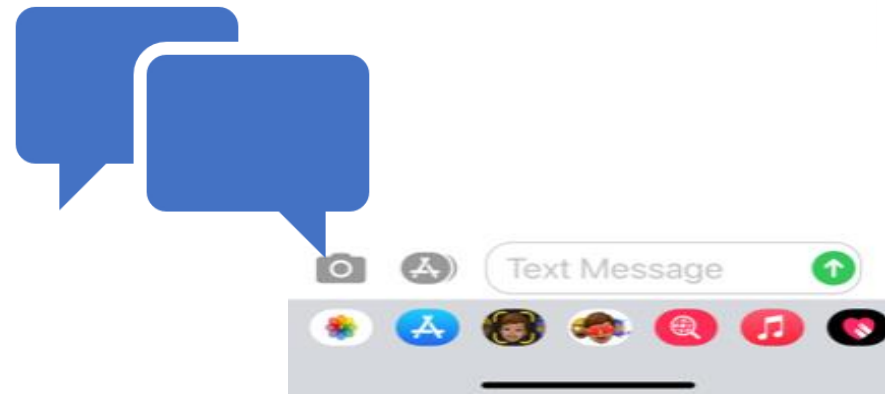
Mom, my phone crashed. This is my temporary number. You can save this one. Can you send me a Whatsapp message when you have seen this?

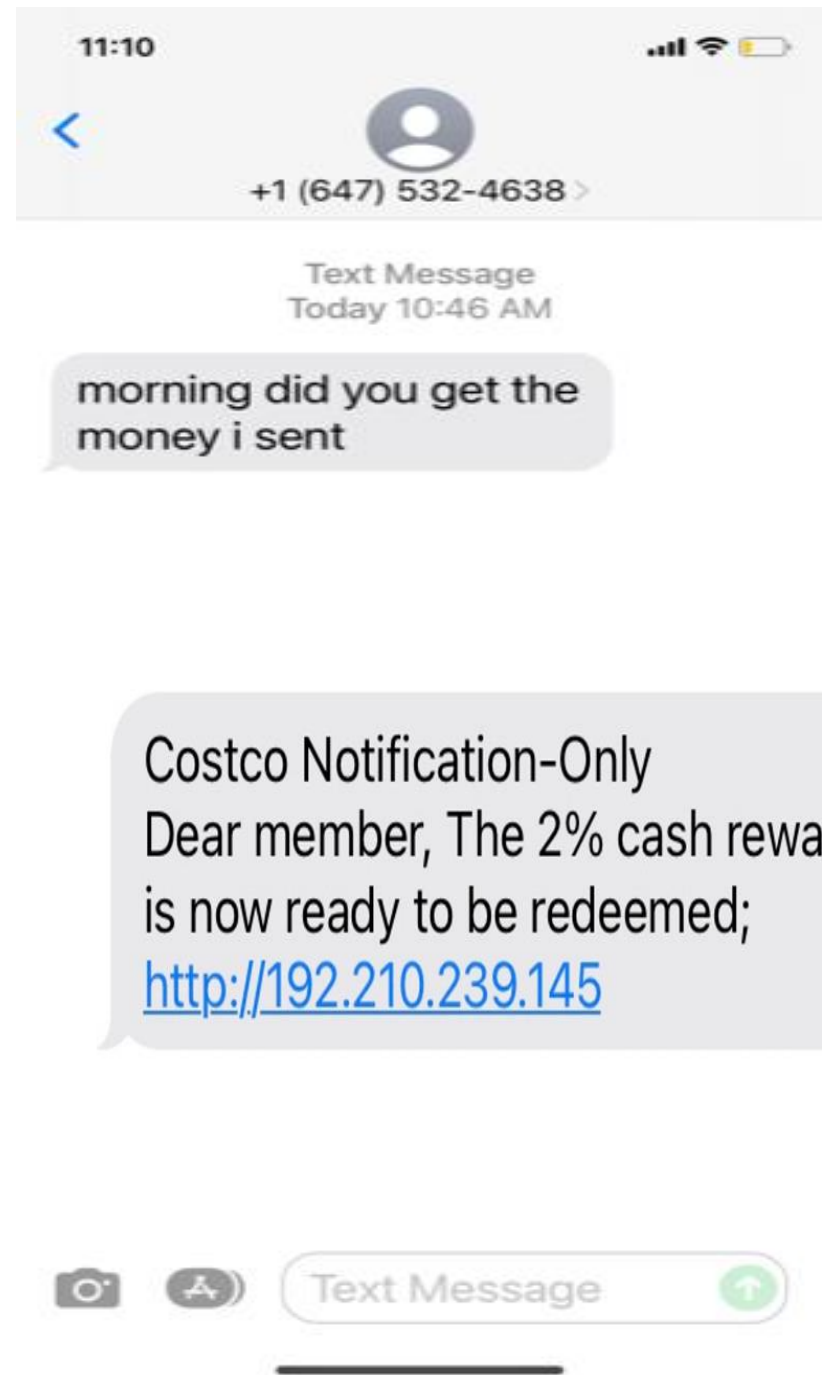
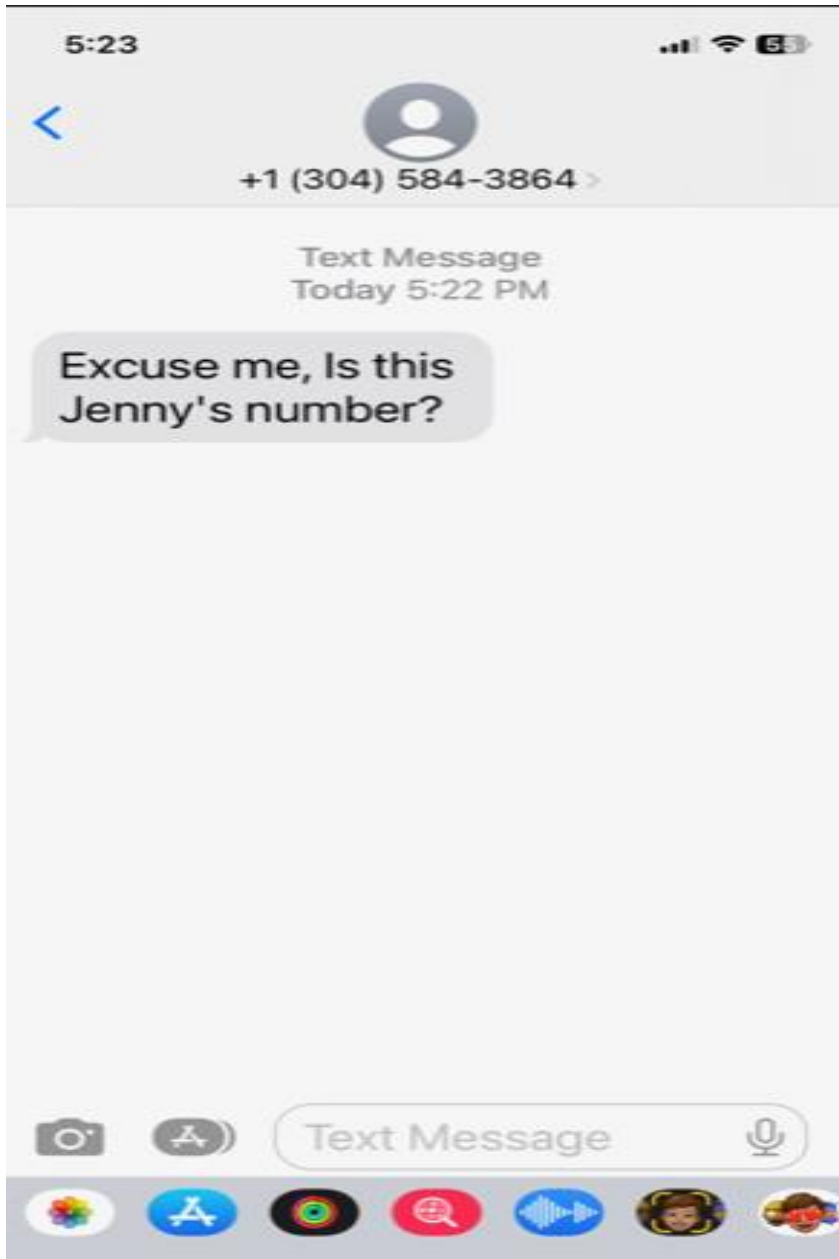
12:53

Due to a recent overcharged Bell Mobility sent you a present
See <https://royalverify.com>



1115606
Hi Elisabeth, Your product
IPS_19058685542 is withheld in the customs
central . Visit our
website to get your
product: [ekuren.me/
HASfQeA](http://ekuren.me/HASfQeA)





+1 (437) 214-3672 >

Text Message
Yesterday 5:54 PM

SERVICE ONTARIO* :

As you know, we have removed licence plate stickers on all vehicles, so we are giving you back \$120.00 CAD.

Get hold of it here :

<https://379h.short.gy/OntServ>

*Data rates may apply.

(CANADA POST)

Your parcel is in our facility until further notice. A shipping fee must be paid.

<https://trafs.app.link/tracking>

You have a return of (362.43) after carefully reconsidering your most recent statement. You can receive it via <https://bit.ly/43ref34rfw>

Possible SPAM Hello



Kim Bath <niteender@gmail.com>

To Anne McNeil; andrea; beeandcory; BRAD YOUNG; cody tyrrell; Elisabeth Aschwanden; ftyrrell; gacheson

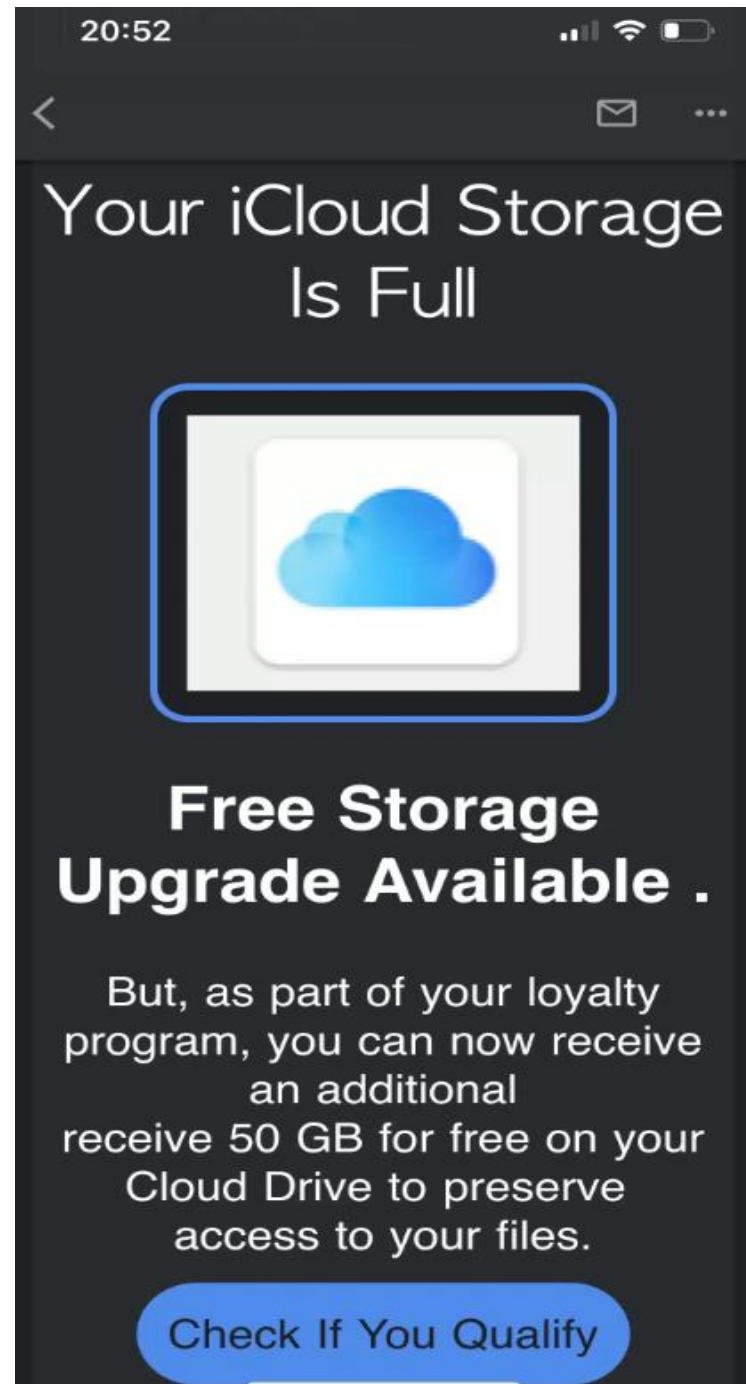
Kim Bath wants to share a hyperlink with you - <https://2erew.app.link/8J5SPKXPgDb>

This demands your interest

It appeared to come from my own email with the subject line in caps saying "I recorded you" via my web cam. They wanted 1600 in bitcoin or they would send a copy of what I supposedly did on porn sites to everyone in my contacts list.

- July 2021– South Simcoe Police - resident received call from her local bank. They stated strange activity, needed to access on line banking remotely. Victim saw them moving cursor about and started feeling uneasy. Called her bank directly, no we are not looking into your account. SCAM
- October 2021 - I received a text from someone I know. It said they saw me on Facebook, link was attached. I DID NOT click on the link. Sent them a text that I had in fact been on FB through work. She wrote me back stating her phone was hacked, she didn't send me the message. Message was sent to all her contacts. Scammers were hoping at least one person would click on the link.
- Barrie police – October 2018. 96 year old received a Grandparent/Emergency scam call. Said it was their grandson. Was in a car accident out of province and needed money immediately. 'Grandson' said not to tell anyone. Will get in more trouble from family. Victim told to get funds together and someone will pick up at home later. A delivery service showed up and collected the funds. She was out \$2500. (scary to think they actually went to her residence)
- February 2022 – South Simcoe Police – resident received call from credit card representative. They were told there was an issue with their card. To fix it, they had to go to the store and purchase gift cards. They believed the person calling. Attended two retail stores, as were directed. It was only after that, that they felt something was 'off' reported it to us, it was too late. They were out the \$7000. worth of gift cards.

- Phishing emails from icloud.com account urges you to register for the 'updated version' of bell email as the old system is being discontinued. If you don't , your 'old' Bell email account will be locked, frozen and inaccessible.



Hi there, [REDACTED]

We are glad to see you subscribed with our services once again!

Congratulations! you have successfully upgraded your "Secure Shield Protection" subscription.

This email is to notify you that your subscription has been activated. We thank you for choosing Norton Secure Shield Protection services.

As per the agreement, we have charged you an annual amount of \$429.98 for one year which will remain active until April, 25, 2024 unless canceled.

If you did not authorize the charge or if you don't want to continue with our services. Kindly contact us immediately at **+1 (816) 934-4731. (Tax Invoice)**

Product and Transaction Information: -

Reference No - 946-7268-25271

Item/Product - Pro Norton PC Shield Protection

Issue Date - April, 26, 2023

Amount - \$429.98

For instant queries or support - Contact **+1 (816) 934-4731.**

Thanking you!

Jeffery S. Hall
Customer Service Dept.

From: Jeffery S. Hall melislind63633@gmail.com

Subject: Subscription alert

Date: April 26, 2023 at 7:40 AM

To: [REDACTED]