



“FRAUD ALERT”



Detective Constable
Michael Hopkins

Detective Constable
Paul Jodoin

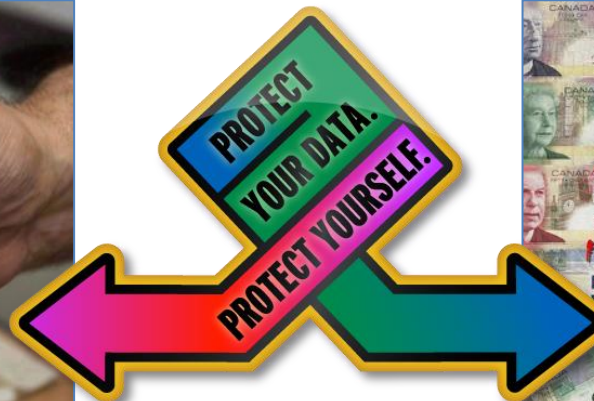
November 12, 2014

Scams that are targeting **EVERYONE**
Recognize it, Report it, Stop it



Presentation Outline

- Fraud Stats across Canada
- Top 5 scams in Canada
- Social impact of frauds
- Prevention and how to protect yourself





Your best friend's name is Julie.



Mass Marketing Fraud
Canadian Anti Fraud Centre

It is estimated that less than 5% of all Mass Marketing Fraud (MMF) is reported to the Canadian Anti-fraud Centre (CAFC)



Messaging
Marketing
Text
Facsimile
Internet
Mass Mail
Telephone
Fraud

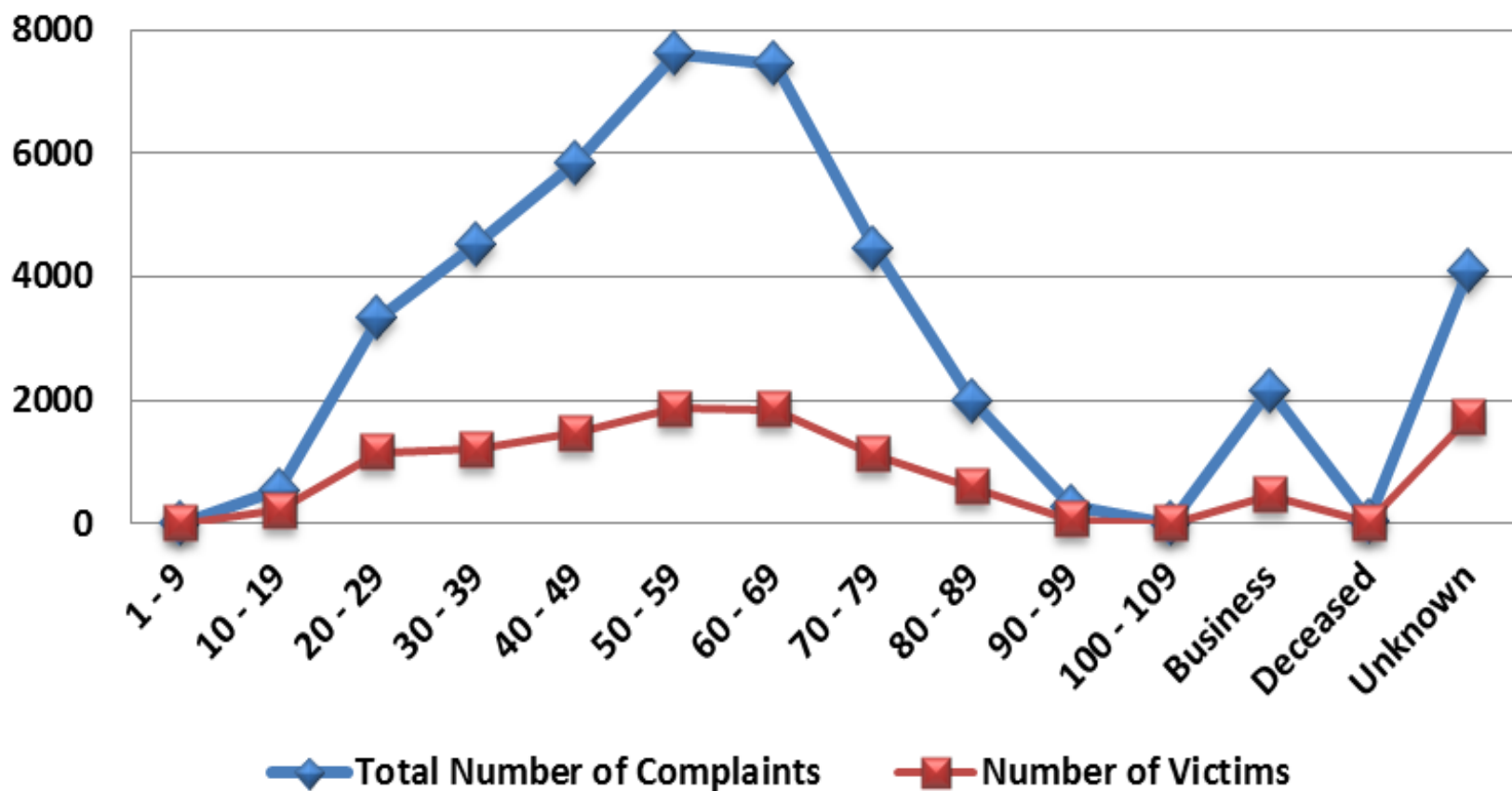


- Fraud is North America's fastest growing crime
- Since 2013 fraud was responsible for a cost of \$58 billion in Canada
- 2012, 167 victims reported more than \$15.6 million dollars in losses from investment fraud
- 2012, Romance scams emerged as highest grossing scam, with over 12 million in losses
- Losses are estimated at \$8 million from the use of ebay pages



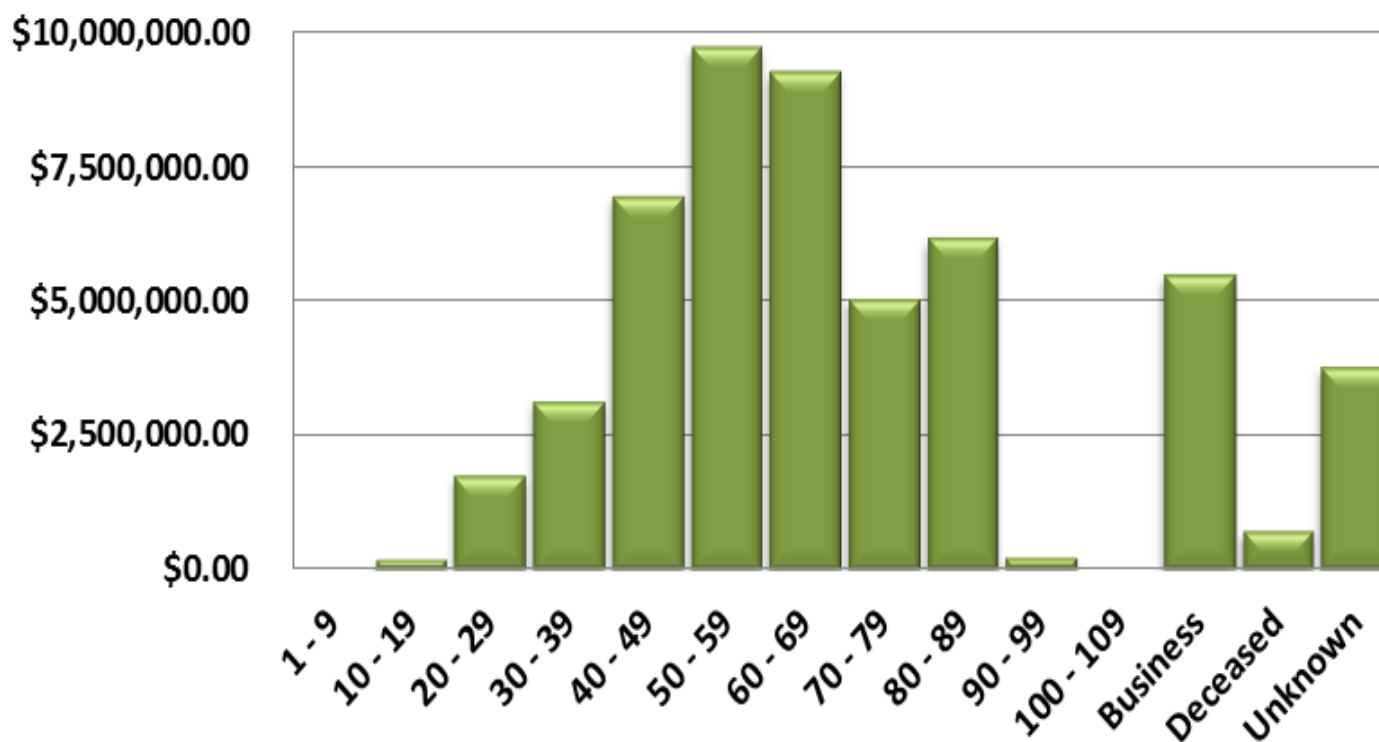


Canadian Complainant Age Range - 2013



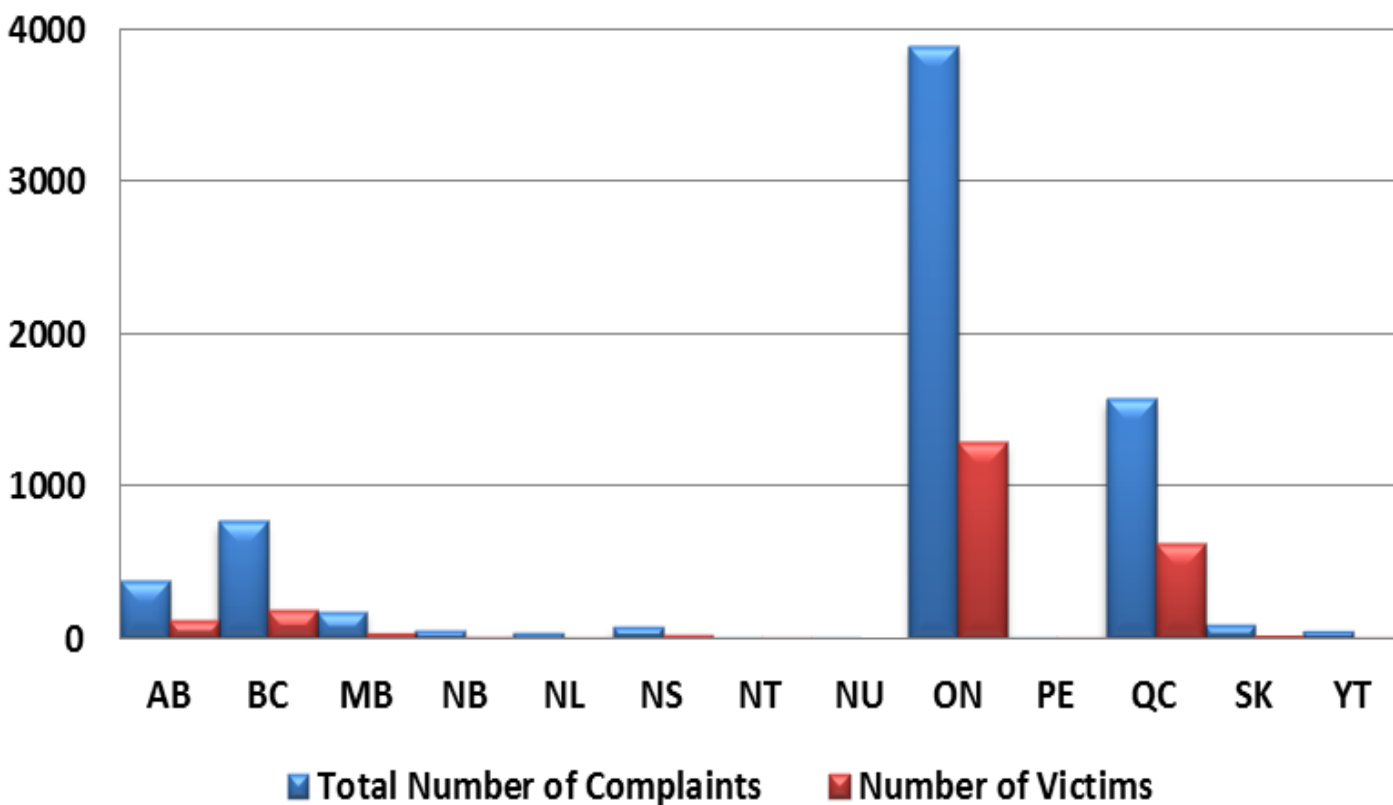


**Total Reported Dollar Loss by Canadian Complainant
Age Range - 2013**





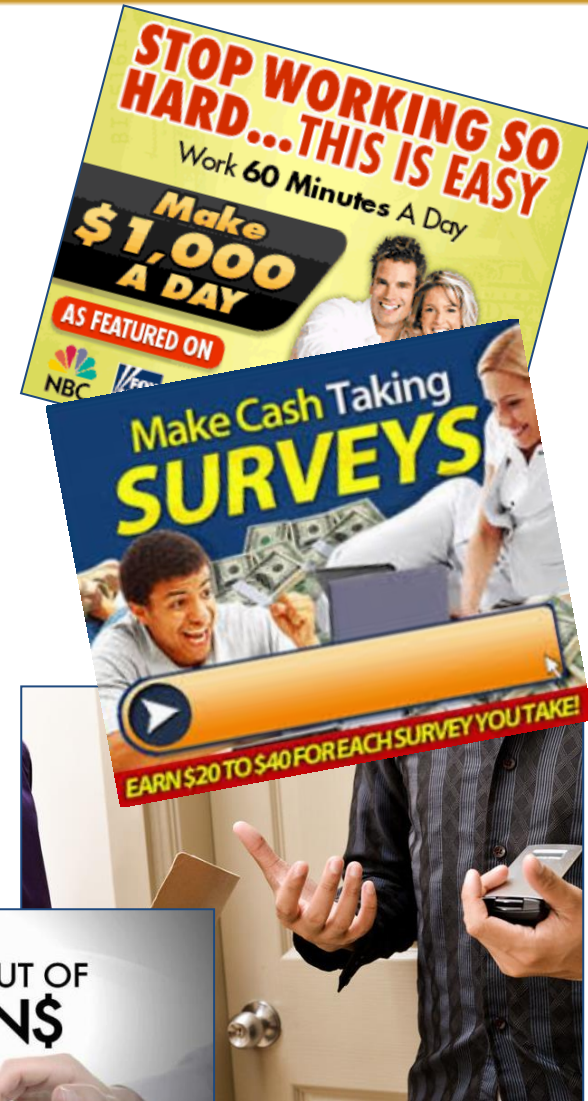
Provincial Breakdown by Canadian Suspect Location - 2013





Top Five On line Scams

1. Phishing and Spoofing
2. Microsoft Technician
3. Canadian Revenue Agency
4. Grandparents Scams
5. Romance Scams





Phishing and Spoofing

Dear Customer,

As part of our new security check, We like to bring to your notice that RBC Royal Bank is currently updating all accounts, you are hereby notified of this change.

Your account requires extra verification process to ensure your identity and your account security. To continue with the verification process and ensure your account security check, [CLICK HERE](#) to VALIDATE your Royal Bank online access check. Your RBC online access will be **BLOCKED if this issue is not resolved immediately.**

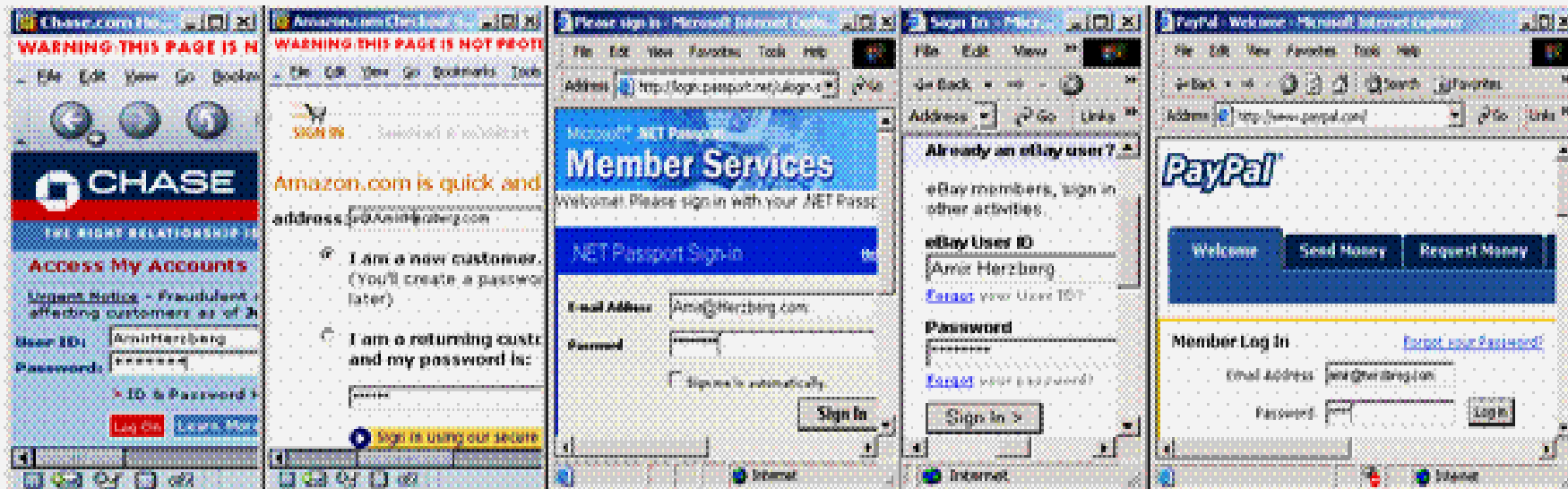
Thank You for using Royal Bank Online Banking.

**Security Advisor
RBC Royal Bank Security Team**

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False Web Site Pages



(a) Chase

(b) Amazon

(c) Passport

(d) eBay

(e) PayPal



Credit Card Trafficking Sites

The screenshot shows a web browser window with the address bar containing the URL: <http://discuss.tigweb.org/thread/516567/sell-cvv-good-fresh-dumps-track>. The search bar contains the word "canada". The page content is a forum post with the following text:

I am a legit seller of skimmed dumps + CVV (1 track 1 + 1 track 2 + Pin)

*****Best DUMPS & PIN*****
Dear customer, I offer good quality dumps for sale both track 1 and 2 with pin.
My products include but not limited to VISA, MC, AMEX, CHASE, PAYPAL etc. All dumps are first hand we do not resale dumps.
Providing the highest approval rates good quality of dumps from USA, EU, CANADA for 2 years I always satisfy my customer all over the world.
Why sell dumps with pin?
That's the way we get our dumps so we sell them as is.
Cause my professional skimmers and POS terminal provide a lot so I sell them.
Conditions
We do not negotiate or send test and do not waste our time if you do not have any money, We are legit and honest dumps seller and all my prices are final, CVV are checked and make sure they work before we sell them. I can guarantee 90% and more good quality dumps anything under 90% we'll replace but you'd be surprise how good our goods are.
We don't play games when I do business and if you try an do unfair business we'll stop at once. We offer bonuses for long term costumers and long terms costumers will get discounts.

****** Track 1 & 2 ******
- Tracks 1&2 US = 60\$ per 1
- Tracks 1&2 UK = 80\$ per 1
- Tracks 1&2 CA + AU = 80\$ per 1
- Tracks 1&2 EU = 90\$ per 1
- I Will check with high balance
***** SAMPLE DUMPS / TRACK ½ *****
Track1: B4315734018577532^LIKLIKADZE/GRIGOLI ^171122117503000000000342000000?
Track2: 4315734018577532=17112211750303420000?
PIN: 2311
Track1: B4315715000193388^LIVINGSTONE/IAN ^1702201144590000000000836000000?
Track2: 4315715000193388=17022011445908360000?
PIN: 8107

***** Sell Credit Card (CVV) Online Good Payment FOR sHOPPING ONLINE *****
Format is:
Card Number | Exp. Date | CVV/CVV2 | First Name | Last Name | Street |
City | State | Zip Code | Country | Phone | Type Of Card | Bank Name |

LIST PRICE :
==> Us:
(visa,master) = 4\$
(amex,discover) = 7\$
(bin) = 10\$
(dob) = 20\$
(fullz) = 30\$
==> UK:
(visa,master) = 10\$
(amex,discover) = 15\$
(bin) = 25\$
(dob) = 30\$
















The browser's taskbar at the bottom shows the Windows Start button, several application icons (including Internet Explorer, VLC, and a folder), and the system tray with the date and time: 8:04 AM, 20/10/2014.


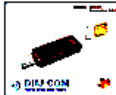




Credit Card Equipment Sites

Product Compare (0)

Featured


 <p>MSR9 - MSR900 Small Mag-Card Reader Writer \$400.00 \$350.00 ★★★★★ Add to Cart</p>	 <p>Mx6 - MSRx6 USB Powered Magnetic Card Reader Writer \$569.95 \$449.95 ★★★★★ Add to Cart</p>	 <p>MINIDX3 USB Portable Card Reader Data Collector \$350.00 \$340.00 ★★★★★ Add to Cart</p>	 <p>MINIDX4 USB Portable Magnetic Stripe Card Data Collector \$320.00 \$280.00 ★★★★★ Add to Cart</p>			
 <p>M20 Card Embossing Machine \$4,000.00 \$700.00 ★★★★★ Add to Cart</p>	 <p>Tip-20 Hot Foil Stamping Machine \$600.00 Add to Cart</p>	 <p>Gold 3-Track HiCo PVC (100pcs) \$449.95 \$80.00 Add to Cart</p>	 <p>KL2 - Wireless Keylogger USB 2GB with Wi-Fi \$349.95 \$260.00 ★★★★★ Add to Cart</p>			
 <p>MINIDX3 USB Collector MINIDX3 USB Reader Data magnetic stripe ★★★★★</p>	 <p>MINIDX4 USB Reader Data MINIDX4 USB Reader Data magnetic stripe</p>	 <p>MSR400 USB Reader MSR400 USB Reader MSF Portable Data</p>	 <p>USB 2GB Keylogger \$300.00 \$160.00 Add to Cart</p>	 <p>MSR600 - Reader with LCD Display \$699.95 \$660.00 Add to Cart</p>	 <p>Password Reset and Unlock Code for msr reader \$99.95 \$50.00 ★★★★★ Add to Cart</p>	 <p>MSR500m Version K. Mini123U-SC MFG.NO.: REV. K \$450.00 Add to Cart</p>

	<p>KL2 - Wireless Keylogger USB 2GB with Wi-Fi \$349.95 \$260.00 USB 2GB Keylogger Wi-Fi - KeyDemon Premium State-of-the-art technology This wireless keylogger is.. ★★★★★</p>
	<p>Phone File Pro Cell Phone Sim Card Readers SIM20 \$224.99 \$200.00 Phone File Pro Cell Phone Sim Card Readers SIM20 What makes the PhoneFile pro different from other..</p>
	<p>PS2 2GB Keylogger Wi-Fi \$299.95 \$240.00 PS2 2GB Keylogger Wi-Fi - KeyDemon Premium State-of-the-art technology This wireless keylogger is..</p>
	<p>USB 2GB Keylogger \$300.00 \$160.00 USB 2GB Keylogger * KL2 * - Key Catcher Hardware Do you wonder what your kids are doing online? ..</p>

\$349.95 \$260.00
★★★★★
[Add to Cart](#)



Microsoft Technician

Your computer has been locked! 

WARNING!
Your computer has been locked due to violation of the law in Canada.
The following violations have been revealed:


- the act of the film shooting. Registration or transfer of documents with pornographic content involving minors, child pornography, sodomy and violence against children. The punishment provided by Article 163.1/164 of the Criminal Code of Canada entails imprisonment for a term of 5 to 7 years.
- software copyright violation. The punishment provided by Article 432 of the Criminal Code of Canada entails imprisonment for a term of 3 to 5 years.
- sending multimedia files with copyright violation. The punishment provided by Article 432.2 of the Criminal Code of Canada entails imprisonment for a term of 1 to 3 years.

To unlock your computer, you have to pay a fine in accordance with Canadian law in the amount of 100 euros. A penalty in the form of fine is possible only if it is your first violation. Repeated violation entails criminal liability. If you do not pay the fine, your computer will be confiscated and your case will be referred to the Court.




You can pay the fine through our partner or by using Ukash voucher. You can get Ukash voucher for the amount of \$250, then fill in the form, specifying a voucher code and then click on the "Pay the fine" button.

1. Your computer will be unlocked right after authenticity control of Ukash voucher. Usually it takes about 1-4 hours. Find your nearest store terminal
2. Ask for a Ukash voucher for \$250
3. Give the retailer your cash including your fee
4. The shopkeeper will print your voucher with a 19-digit Ukash PIN
5. Take the voucher and pay the fine

Where can I buy Ukash?
You can get Ukash from hundreds of thousands of global locations, online, from wallets, from kiosks and ATMs. Visit www.Ukash.ca for more information. Instore – get your Ukash from any of the 15,000+ locations with a Now Prepay terminal.



Windows XP Service Pack 3 24.89.76.202 CA



Attention!!!

This operating system is locked due to the violation of the laws of the Canada!

Following violations were detected: Your IP address is [redacted]. This IP address was used to visit websites containing pornography, child pornography, zoophilia and child abuse. Your computer also contains video files with Pornographic content, elements of violence and child pornography! Spam-messages with terrorist motives were also sent from your computer.

This computer lock is aimed to stop your illegal activity.

Your details:

IP: [redacted]
 Location: [redacted]
 ISP: [redacted]

To unlock the computer you are obliged to pay a fine of \$ 100.

You must pay the forfeit through Ukash:

To do this, you should enter the 19 digits code in the payment form and press OK (if you have several codes, enter them one after the other and press OK).

If an error occurs, send the codes to address deposit@canada.gov

Ukash Where can I buy Ukash?

You can get Ukash from hundreds of thousands of global locations, online, from wallets, from kiosks and ATMs. Find out below where you can get Ukash in your country.



UseMyCard - Get Ukash online anytime using your internet banking. Click here to find out how



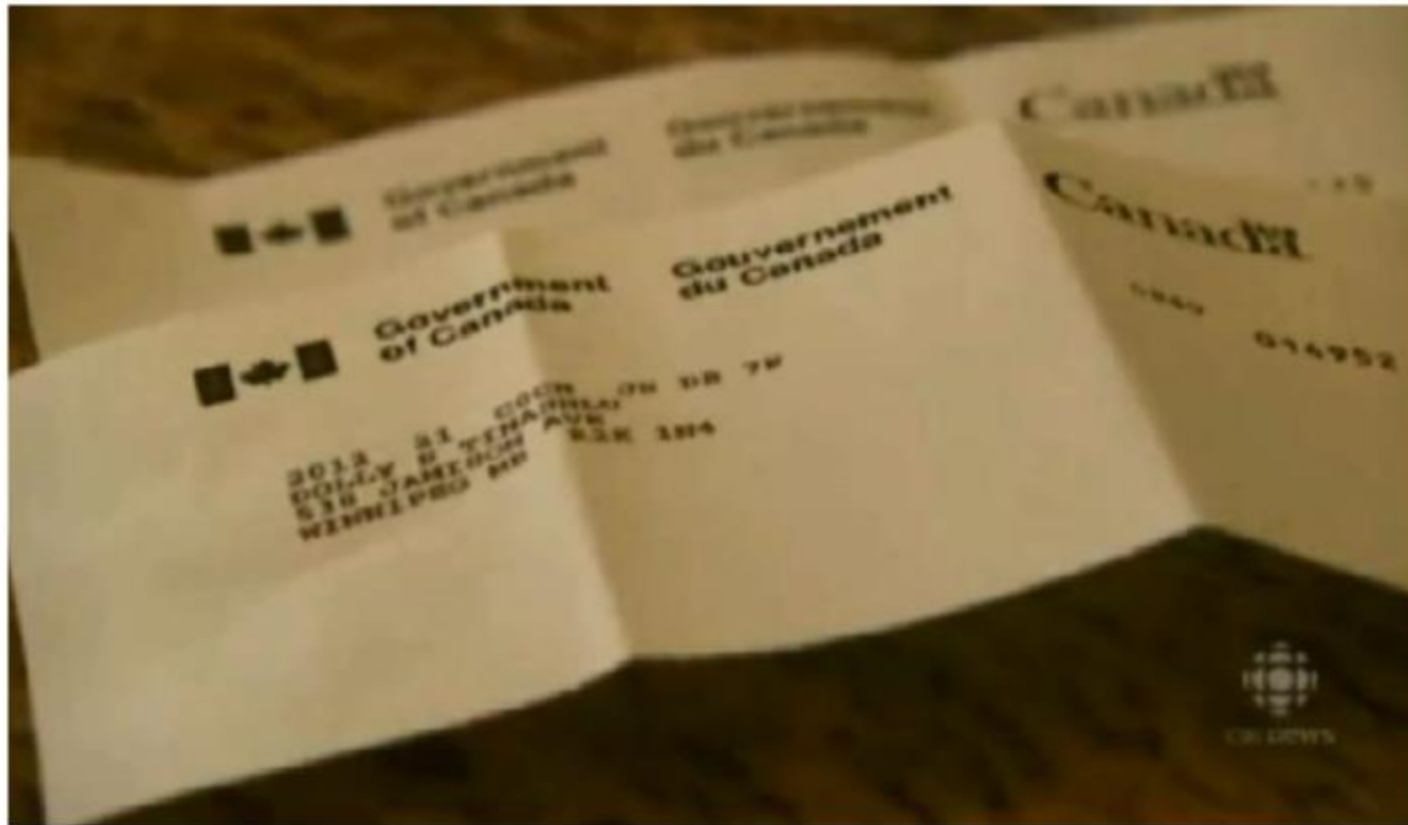
Now Prepay - get your Ukash from any of the 15,000+ locations with a Now Prepay terminal. Click to find out how. Get Ukash from these convenient locations:



OK



Canadian Revenue Agency





Canadian Revenue Agency





Canadian Revenue Agency

-----Original Message-----

From: Canada Revenue Agency [<mailto:no-reply@cra-arc.gc.ca>]

Sent: Friday, April 11, 2014 10:35 PM

Subject: Your 2013 Tax Return Report

Hello,

Attached is a report on your 2013 tax return and due to no respond from you in the previous emails we sent to you, your 2013 Tax is under investigation, we need you to go through the pdf attachment to view the tax return report.

Kindly advise your decision regarding this Return for immediate processing.

Thank you.

Canada Revenue Agency

875 Heron Road

Ottawa ON K1A 1B1

<http://www.cra-arc.gc.ca/>



Dear Tax Payer ,

You are entitled to your tax refund now. The tax refund amount is **651.44\$**. 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.

To access the form for your tax refund, please [click here](#)>>

Sincerely,
Canada Revenue Agency.



Grandparents Scams “Emergency”





Grandparents Scams “Emergency”





Romance Scams

ON LINE FRAUD

Romance Scams





Romance Scams

ON LINE FRAUD

Romance Scams





Daniel Miller, danielmiller73@yahoo.com

Internet and Facebook Dating Scam



username: danile73

name: Daniel Miller

email: danielmiller73@yahoo.com

age: 49

location: Harrison, Arkansas, United States

ethncity: native american

occupation: military

marital status: single

IP address: -

description:

I am very open. Ask me. I am a 49 years old nature-loving man from Arkansas. I have black hair, my body is about average, and I live alone. Only write me if you are serious. If it is just sex you are looking for do not bother. I only answer if you have a picture.

message:

i am Judge Miller...im single and searching for a serious relationship....i live alone.....i am loving, caring, good heart and God loving....i have passions for colors and my best colors are red and blue cos they remind me of love and wish that some day i get to share my love with the woman of my dreams..... can i know you pls...hope you dont mind if we get to chat on yahoo messenger so we have a better chance to know more about each other. you can request for me through the mail id, danielmiller73@yahoo.com...looking forward to read from you soon....

WHY IS IT A SCAM / FAKE:

Pictures are widely used in scams

Nigerian wording





Social Impact of Fraud

- Depression
- Anger
- Substance abuse
- Family breakdown
- Sense of betrayal
- “Victim Blaming”
- Home foreclosures
- Suicide





How Can You Help?

- Take more care in the way we protect, dispose and manage our identities
- Shred Important documents before disposal
- Old hard drives in computers and some photocopiers should be erased before being recycled/returned
- Important documents should be stored securely
- When dealing with companies ask to call them back to discuss any matters involving money.





- Use passwords on your credit card, bank and phone accounts.
- Avoid using easily available information for account verification
- Grand parent schemes-educate each other.
- Balance your bank accounts regularly checking for suspicious transactions.





CONTACT INFORMATION

York Regional Police Fraud Intake Line:
905-830-0303 X6627

Major Fraud Unit General Line
905-830-0303 X6612

Canadian Anti-Fraud Centre

- www.antifraudcentre.ca
- 1-888-495-8501



**SCHEMING
CRAFTY
AGGRESSIVE
MALICIOUS**
DON'T LET THEM CON YOU

Canadian Anti-Fraud Centre

 **C A F C**

Centre antifraude du Canada

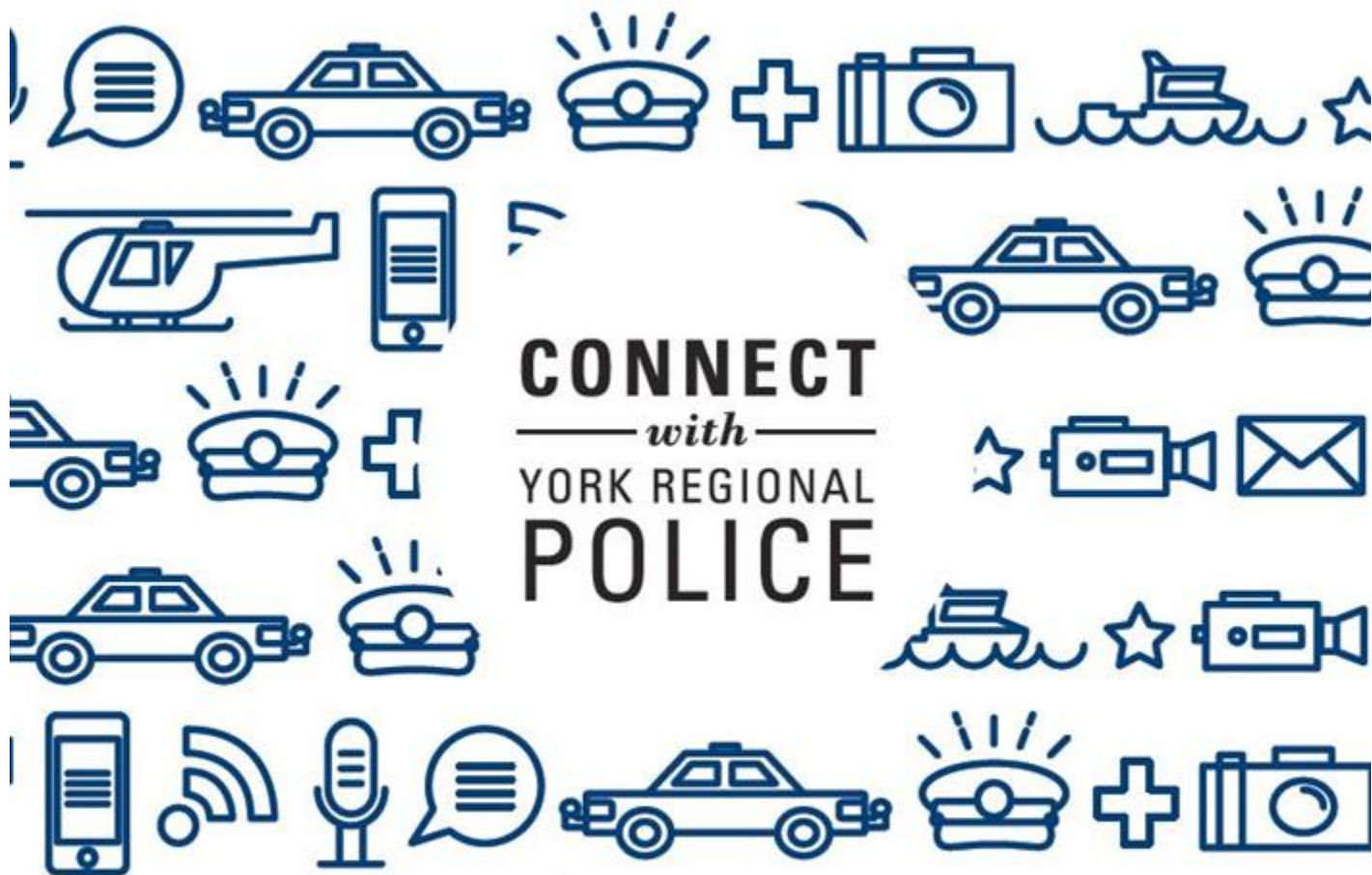
FRAUD: RECOGNIZE IT. REPORT IT. STOP IT. LA FRAUDE: IDENTIFIEZ-LA. SIGNALEZ-LA. ENRÂYEZ-LA.



Thank you Questions?





CONNECT
with
YORK REGIONAL
POLICE

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