



## Fraud and Cybercrime Prevention

Though both words can be used interchangeably, scams typically involve money while fraud involves a deception of some kind. The numbers are staggering. According to the Canadian Anti-Fraud Centre, in the first two months of 2022 there were more than 12,000 reports of fraud affecting approximately 8,000 victims who collectively lost more than 75 millions to frauds in Canada.

We are all at risk of being victims of fraud. It literally pays to learn about fraud to prevent it from occurring to you. This is particularly important as we conduct more transactions virtually. There are several sources of information on fraud.

The Canadian Bankers Association (CBA) offers a library fact sheets on fraud prevention with topics such as how to prevent being scammed by an online romance, safely making online purchases, and preventing WIFI hotspot scams. Their latest fact sheet is on tax season scams where someone claiming to be from the Canada Revenue Agency (CRA) contacts you and either threatens you to pay your tax bill or is trying to get you to click on a link for your refund. The CBA has collated and organized the information from the fact sheets into a Cyber Security Toolkit that you can download or print off.

The Government of Canada website features a lot of information on fraud. You can find “The Little Black Book of Scams” in several languages under the Competition Bureau of Canada section. You can learn to be more cyber secure at [getcybersafe.ca](https://getcybersafe.ca). The Canadian Anti-Fraud Centre (CAFC) in the Government’s website features a comprehensive collection on fraud prevention tools, such as:

- An alphabetical list of scams.
- Scams by mediums (email or text message, through a website or social media platform, by mail, by phone or fax, as well as in person scams).
- Scams affecting individuals and those affecting businesses.
- What to do if you think you were victim of fraud, whom to report the incident to and next steps.

It is important to report if you have experienced fraud. The collective knowledge gained by reporting frauds helps prevent future occurrences. To report, call the CAFC toll free at 1-888-495-8501 during regular business hours. According to the CAFC, by reporting fraud and cybercrime, it is possible to link crimes together both in Canada and abroad. Reporting informs investigations, helps to develop trends and forecasting, while assisting with prevention efforts.

The Digital Security Guide developed by The Gluu Technological Society features information on how to prevent fraud. In addition to learning about scams and persuasion tactics, protect yourself by:

- Being careful on social media - know who your friends are and which websites are legitimate.
- Refusing to engage with the scammer.

- Do not get pressured.
- Realizing that if it sounds too good to be true, it likely is.

Gluu offers tips on how to identify secure websites. A website address starting with <https://>, green text or a green padlock or checkmark icon should all be indicators of a secure website. To help with securing your device, Gluu is developing a digital security eBook, as well as security workbooks for iPads, iPhones and Samsung Galaxy Tablets. If you wish to secure a copy of the Gluu Technical Society Digital Security Guide, please contact Anita at [ajeane@norwestchc.org](mailto:ajeane@norwestchc.org) or call 626-8480.

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