

3rd Cybersecurity Challenges Facing Municipalities Discussion

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Moderator

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Scams and Frauds

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What is the CAFC?



Competition Bureau
Canada

Bureau de la concurrence
Canada



What We Do

**Centralised
Reporting
and Intake**

**Operational
Intelligence
Support**

**Prevention
&
Awareness**

**Disruption
Disruption**

Disruption



Mass Marketing Fraud (MMF)

What is MMF?

Fraud or deception on mass, committed over communication media, namely: telephone, mail and Internet.

Who is doing it?

It is mainly organized crime – it is done over boundaries to impede / elude law enforcement

What can you do about it?

FRAUD...Recognize...Reject...Report



MMF Schemes

- 900 Scams
- Advanced Fee Letter Fraud (419 / Nigerian Letters)
- Advanced Fee Loans
- Anti-Virus Scam
- Bomb Threat
- Buying and Selling online
- Cheque Overpayment Fraud
- Counterfeit
- Dead Air Calls
- Emergency Scam
- Extortion
- False Charities
- Hitman Email
- Identity Theft
- Inheritance
- Job
- Lottery Emails
- Lower your interest rates
- Money Mule
- Office Supplies / Directory
- Overpayment scam
- Phishing
- Phone Number Spoofing
- Prize Pitch
- Puppy Scam
- Pyramid Schemes
- Recovery Pitch
- Romance Scam
- Service Scam
- Travel
- Vacation
- Vehicle Warranty Package
- Ransomware - CryptoLocker



Reported Dollar Loss (2019)

In 2019, the CAFC received:

- 400,000 calls;
- 69,000 online reports.

Totaling

\$130 million in reported dollar loss





2019 Top 10 Scams

{Dollar Loss}

Fraud Type	Reports	Victims	Dollar Loss
Spear Phishing	830	445	\$21.4 million
Romance	975	682	\$18.3 million
Investments	352	288	\$10.7 million
Extortion	10,278	2,101	\$9.2 million
Service	3,547	1,779	\$7.2 million
Prize	1,200	318	\$3.4 million
Bank Investigator	1,083	366	\$3.2 million
Sale of merchandise	2,211	1,526	\$2.7 million
Merchandise	2,452	1,759	\$2.6 million
Timeshare	89	66	\$2.5 million



Top Reported Scam During Covid-19

Fraud Type	Reports	Victims	Dollar Loss
Extortion	8,793	3,334	\$ 1,505,971.02
Phishing	3,653	891	\$ -
Merchandise	1,903	1,406	\$ 2,743,053.36
Personal Info	1,657	959	\$ -
Job	1,308	501	\$ 922,950.99
Sale of merchandise by Complainant	917	479	\$ 2,162,820.20
Service	845	448	\$ 1,023,939.92
Spear Phishing	530	239	\$ 6,420,965.23
Romance	435	262	\$ 5,434,746.56
Emergency	342	82	\$ 252,129.99



Top Reported Solicitation Methods

Solicitation Method	# of Reports	# of Reports Classified As Victim	\$ LOSS
Email	10,361	4,167	\$ 9,326,788.06
Direct call	5,932	1,569	\$ 5,395,657.74
Internet	2,708	1,835	\$ 5,613,107.33
Text message	2,418	631	\$ 906,697.11
Internet-social network	1,447	958	\$ 4,654,452.20



How To Protect Your Business/Organization

- Know who you're dealing with
- Don't give out information on unsolicited calls or emails
- Limit your employees' authority
- Watch for anomalies



How To Protect Your Business/Organization

- Get Cyber Safe Guide for Small and Medium Businesses
 - www.getcybersafe.gc.ca
- Privacy Breaches
 - www.priv.gc.ca
 - www.ipc.on.ca



How To Protect Yourself

- Don't be afraid to say no
- Do your research
- Don't give out personal information
- Beware of upfront fees
- Protect your computer
- Be careful who you share images with



What To Do if You're a Victim

Step 1: Gather all information pertaining to the fraud. This includes documents, receipts, copies of emails and/or text messages.

Step 2: Report the incident to your local law enforcement. This ensures that your Police of jurisdiction are aware of what scams are targeting their residents and businesses. Keep a log of all calls and document your file or occurrence numbers.

Step 3: Contact the Canadian Anti-Fraud Centre toll free at 1-888-495-8501 or through the [Fraud Reporting System](#) (FRS) found on our website.



What To Do if You're a Victim

Step 4: Report the incident to the Financial Institution where the money was sent. (e.g, Money Service Business such as Western Union or MoneyGram, Bank or Credit Union, Credit Card Company or Internet Payment Service Provider).

Step 5: If the fraud took place online through Facebook, eBay, a classified ad such as Kijiji or a dating website, be sure to report the incident directly to the website. This is often found under “Report Abuse” or “Report an Ad”.

Step 6: Victims of ID Fraud should place flags on all their accounts and report to both Credit Bureau's, [Equifax](#) and [TransUnion](#).



How to Report Fraud

- Online – Fraud Reporting System (FRS)
(www.antifraudcentre.ca)
- Toll Free – (888) 495-8501
- ***FRAUD: Recognize, Reject, Report***



Contact

- Jeff Thomson
- Canadian Anti-Fraud Centre /
Le centre antifraude du Canada
- Royal Canadian Mounted Police /
Gendarmerie royale du Canada
- Dir/Tl:(705) 494-3630 Fax/Tlc (705) 494-4755
- ***FRAUD: Recognize, Reject, Report***

Contact

- **MISA Ontario**
- Email: info@misa.on.ca
- Website: misa.on.ca
- Social: [@MISAOntario](#)