



Foiling the Fraudsters - Helping Keep Seniors Safe From Scams

Oct 28, 2020

*Healthy Aging by United Way
acknowledges the
traditional, ancestral, and
unceded territories of the
First Nations of British Columbia,
on which we gratefully
work and gather.*



Webinar Instructions

- Everyone will **remain muted** and **cameras will be off**
- You may be prompted to reflect and provide feedback throughout the presentation – please look out for “**Polls**” throughout the webinar
- There will be a **10-minute question period** at the end – use the “**Q&A**” feature to ask questions at any time, and the question will be posed to presenters during the questions period
- Webinar is recorded and posted on [Healthy Aging CORE](#) – slides will also be made available

Webinar Learning Goals



- Recognize fraud and the types of scams that typically affect seniors
- Learn about digital security for seniors online
- How to help seniors avoid being victims of fraud
- What to do if you think you, or someone you know, is being scammed

Presenters:

Cpl Vinh NGO - "E" Division - Federal Policing Prevention and Engagement (FPPE)

Linda Fawcus – Founder, Gluu Technology Society

Justin Lee - Community Education Volunteer, Seniors First BC

FRAUD AWARENESS

2020 TOP SCAMS AFFECTING SENIORS

CORPORAL VINH NGO

“E” DIVISION FEDERAL POLICING
PREVENTION AND ENGAGEMENT (FPPE)

Vinh.ngo@rcmp-grc.gc.ca

2020 TOP SCAMS AFFECTING SENIORS

- National Stats On Scams Affecting Seniors
- CAFC's List of Top Scams Affecting Seniors in 2020
- How To Protect Yourself – Recognize, Reject and Report



SOURCE

- Canadian Anti-Fraud Center (CAFC)
- List of Top Scams Affecting Seniors Based on Stats March to September 2020



Competition Bureau
Canada

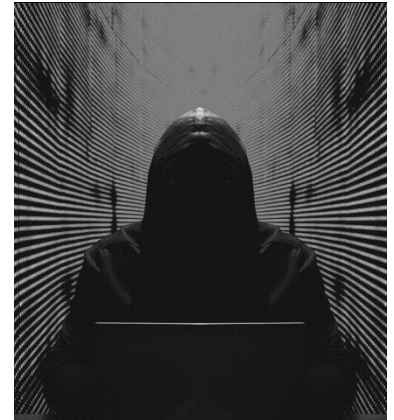
Bureau de la concurrence
Canada



Gendarmerie royale Royal Canadian
du Canada Mounted Police

Types of Scams

- By People You Know
- By Strangers:
 - Phone Phishing
 - SMS Text Phishing
 - Email Phishing
 - Social Media
 - In Person

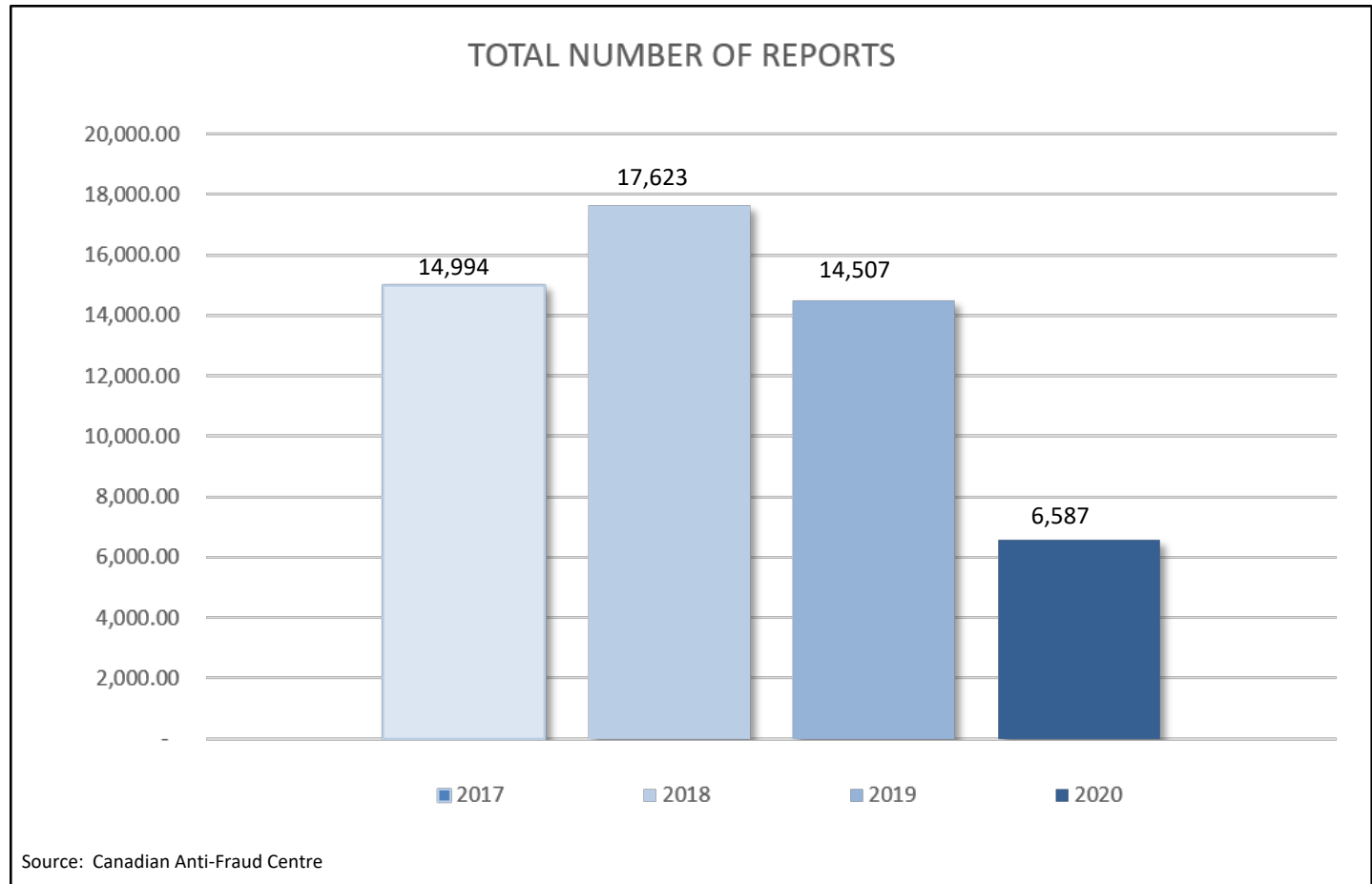


Why Are Seniors Falling For The Scams?

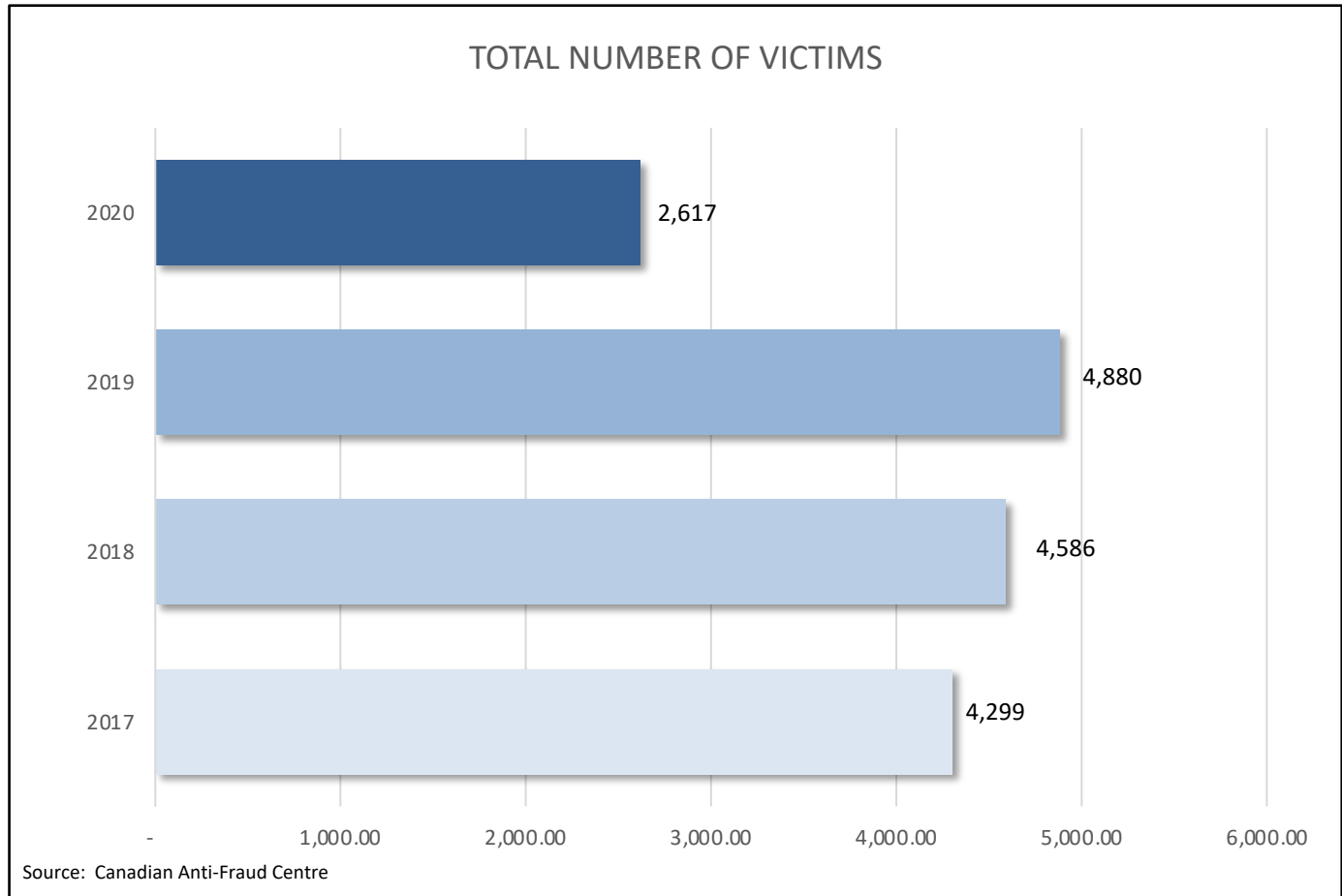
- Trusting
- Loneliness
- Cognitive Decline
- Fear
- Technology



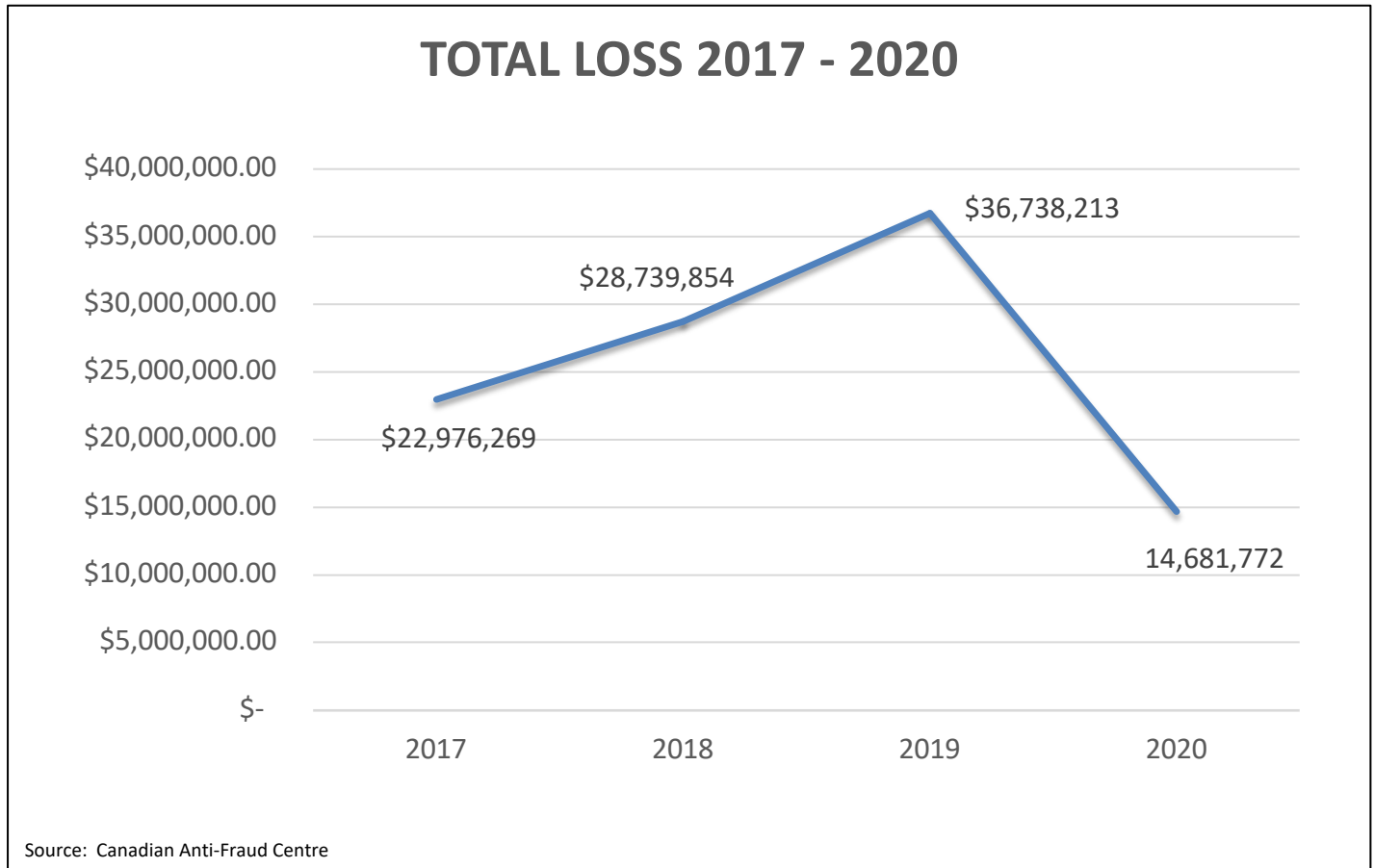
FRAUDS AFFECTING SENIORS – NATIONAL STATS



FRAUDS AFFECTING SENIORS – NATIONAL STATS



FRAUDS AFFECTING SENIORS – NATIONAL STATS



2020 TOP SCAMS AFFECTING SENIORS

EMERGENCY SCAM

- By Phone or Email
- Posing as Friend or Family
- In Trouble and Requires Money





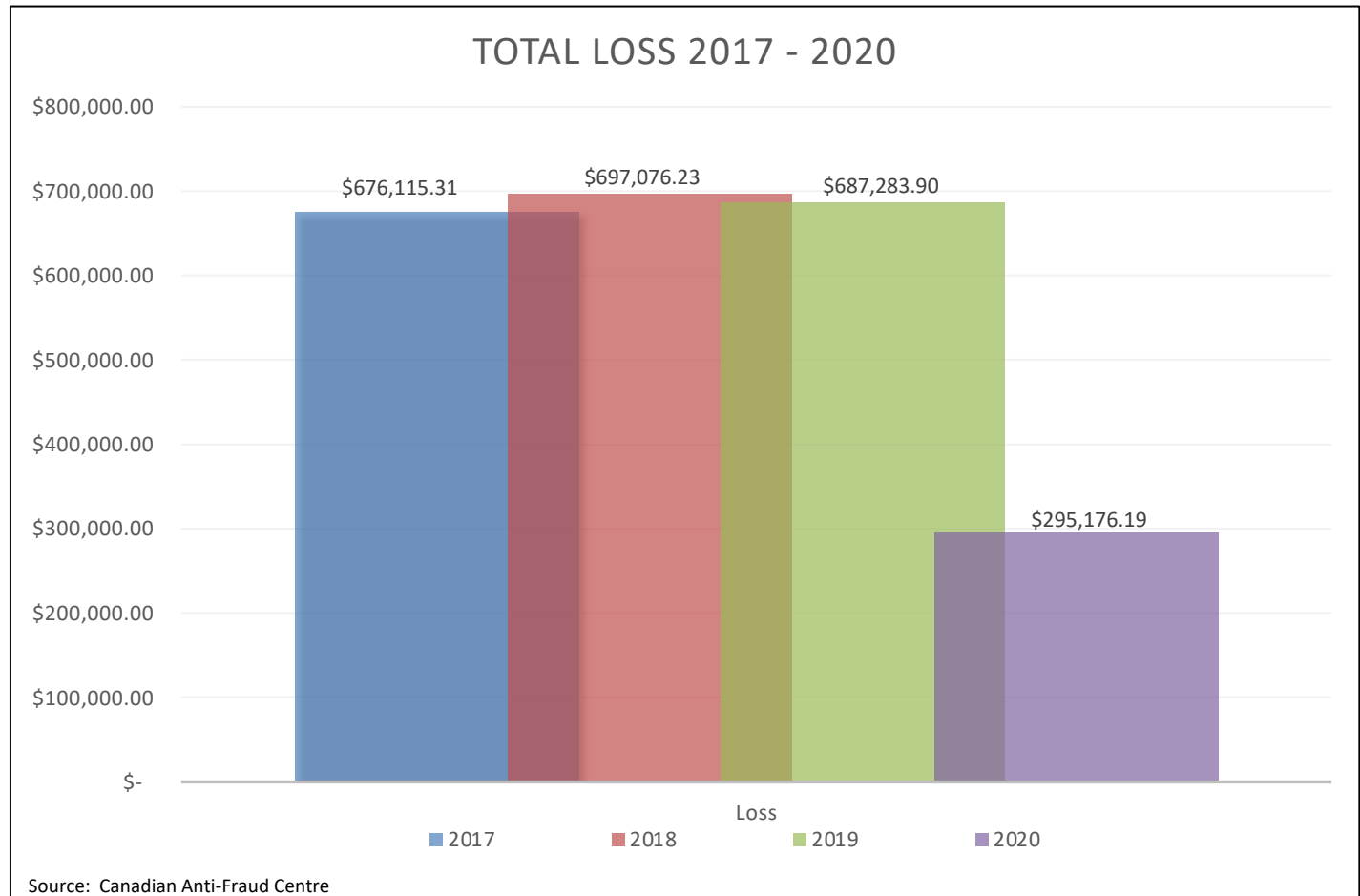
EMERGENCY SCAM

How To Protect Yourself

- Be Suspicious
- Don't Be Rushed
- Confirm With Another Friend Or Family Member
- Create Strong Passwords
- Update Software and Use Computer Virus Protection
- Guard Personal Information on Internet



EMERGENCY SCAM – NATIONAL STATS



BANK INVESTIGATOR SCAM

- Calls claiming to be from Financial Institutions
- Asks for Assistance from Victims to Catch Criminals by Sending Bait Money
- Remote Access to Victim's Computer
- Victim Is Convinced to Send *Bait* Money to Scammers



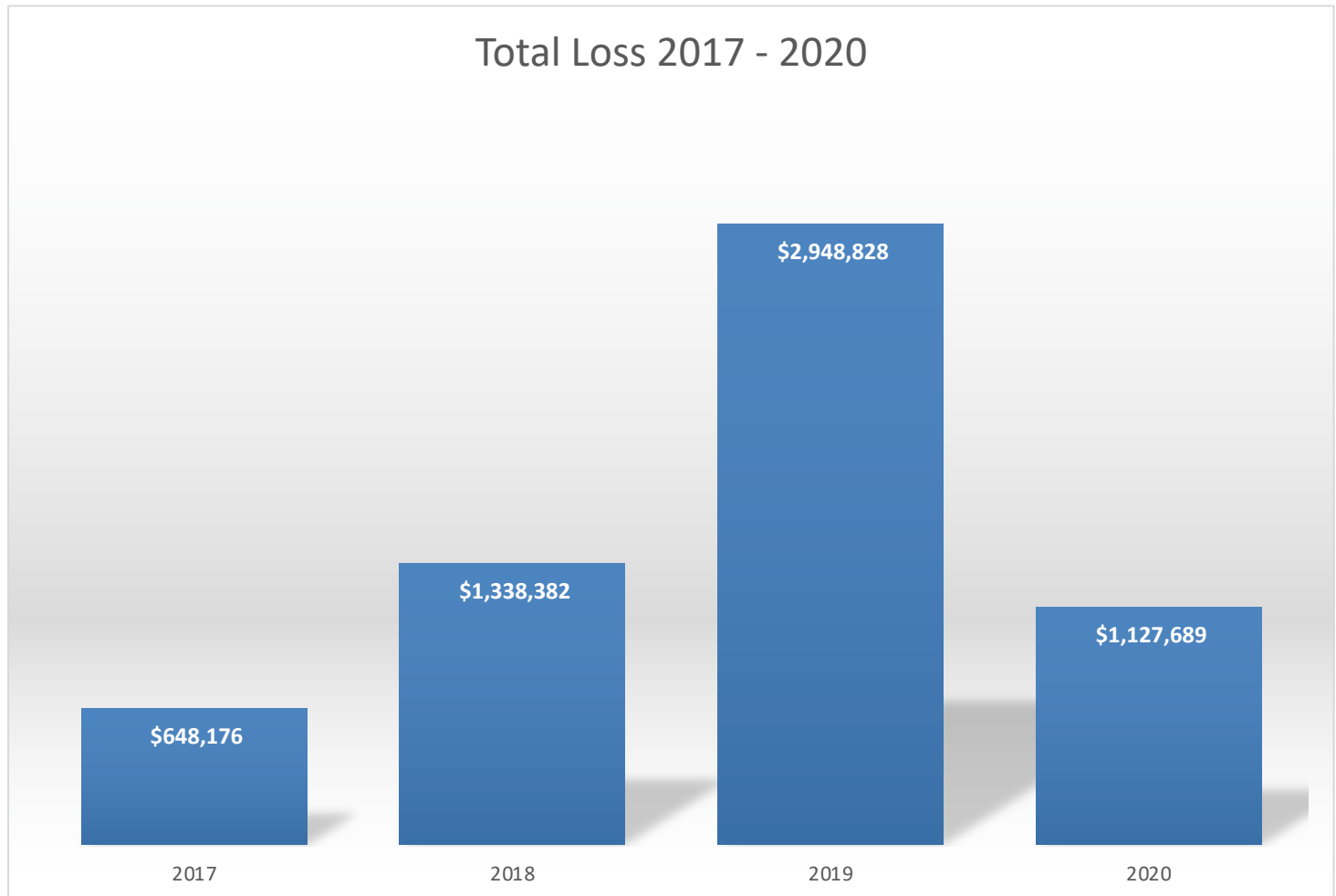
BANK INVESTIGATOR SCAMS

How to Protect Yourself

- Financial Institutions, Government Agencies, and Law Enforcement Will Never Ask The Public For This Type of Assistance
- Never Let Anyone Remotely Access To Your Computer
- Make Sure You Hang Up Your Landline Phone Properly
- Beware That Phone Numbers Can Be Spoofed



BANK INVESTIGATOR SCAM – NATIONAL STATS



Source: Canadian Anti-Fraud Centre



2020 TOP SCAMS AFFECTING SENIORS

Extortion – SIN SCAM

- Unsolicited Calls with Recorded Messages
- SIN is linked to Fraudulent or Criminal Activity
- Threats of Arrests and Imprisonment
- Demands for Personal Information or Funds



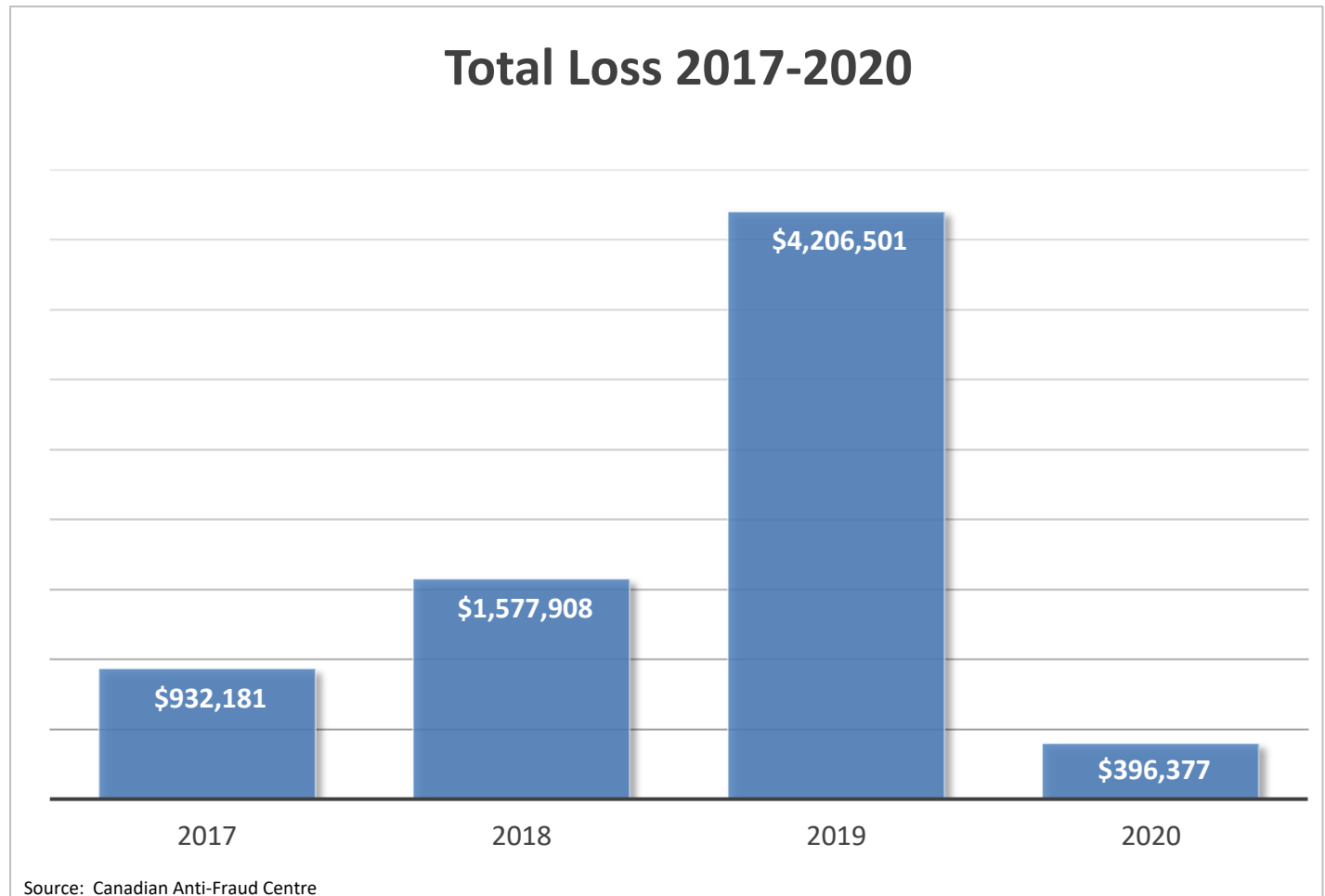
Extortion – SIN SCAM

How to Protect Yourself

- Be Aware That Phone Numbers Can Be Spoofed.
- Government Agencies Will Never Call And Tell You That Your SIN is Blocked or Suspended
- Government Agencies Will Never Call and Threaten You With Arrests
- Government Agencies Will Never Request Payment In Cash, Bitcoin, or Gift Cards
- Hang Up



EXTORTION SCAM – NATIONAL STATS



2020 TOP SCAMS AFFECTING SENIORS

PRIZE SCAMS

- Lottery or Sweepstakes
- Victim Asked to Pay Fees or Taxes First



PRIZE SCAMS

How To Protect Yourself:

- Do Not Respond
- You Cannot Win A Lottery or Sweepstake If You Did Not Enter
- No Fees Or Taxes For Lottery Winnings In Canada



PRIZE SCAM – NATIONAL STATS



2020 TOP SCAMS AFFECTING SENIORS

ROMANCE SCAM

- Contact Through All Forms of Social Networking and Dating Sites
- Employs Mimicry of Victims' Background
- Often in Military, Work Overseas or Successful Business People.
- Quickly Profess Their Love for the Victim
- Ask Victims for Financial Help



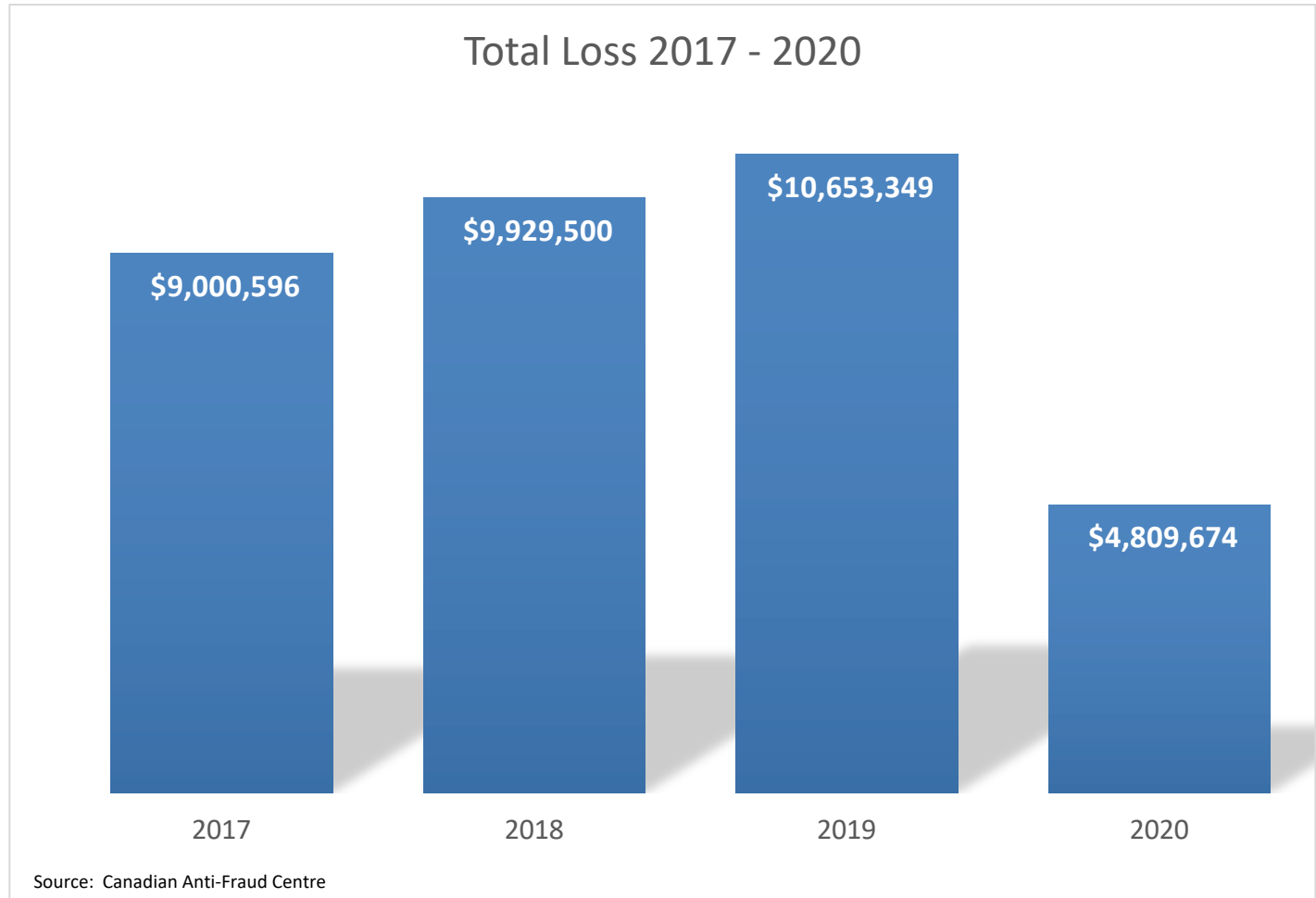
ROMANCE SCAM

How To Protect Yourself

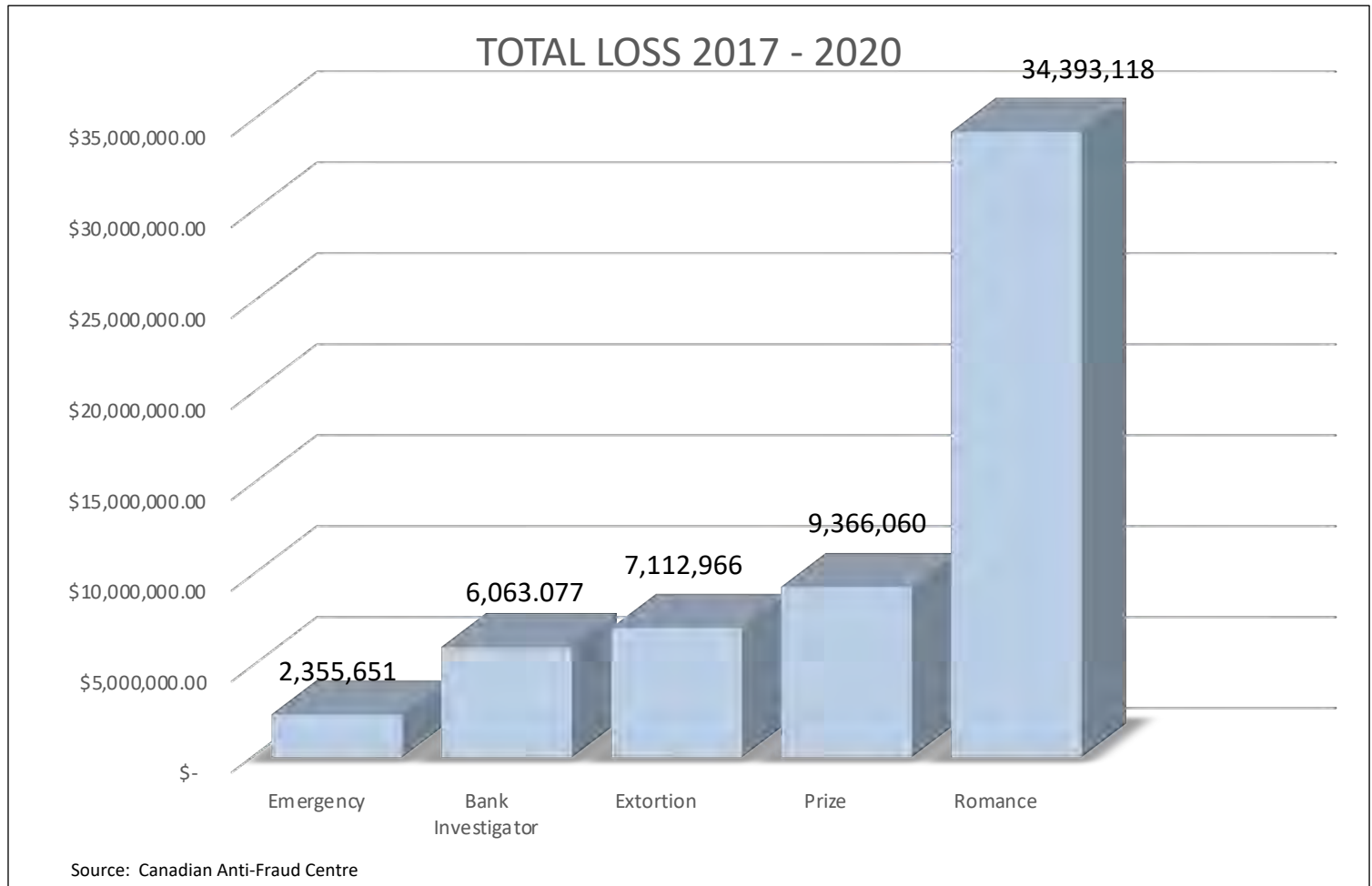
- Recognize the Signs
- Beware Of Individuals Who Claim to Be Wealthy But Need To Borrow Money
- Never Send Intimate Photos or Videos of Yourself They Can Be Used to Blackmail You



ROMANCE SCAMS – NATIONAL STATS



TOP SCAMS – TOTAL LOSS - NATIONAL STATS



WHAT CAREGIVERS CAN DO

- Open Lines of Communication
- Recognize Signs
- Act To Stop It
- Provide Support



HELPFUL LINKS

- BC RCMP: <http://bc.rcmp-grc.gc.ca/>



- Canadian Anti-Fraud Center (CAFC):
<https://www.antifraudcentre-centreantifraude.ca/>



- Service Canada: <https://www.canada.ca/en/employment-social-development/corporate/transparency/access-information/fraud-awareness.html>





Seniors Experiencing Frauds and Scams: Reasons and Prevention

Justin Lee
Community Education Volunteer
Seniors First BC

Overview of Seniors First BC

Charitable, non-profit society that supports and advocates for older adults vulnerable to abuse or neglect in B.C.

Programs:

- Seniors Abuse and Information Line (SAIL)
- Victim Services
- Legal Services
- Public Education and Outreach



**CALL: 604-437-1940 OR TOLL
FREE: 1-866-437-1940
7 DAYS A WEEK (EXCLUDING
HOLIDAYS), 8AM TO 8PM
LANGUAGE INTERPRETATION IS
AVAILABLE MONDAY THROUGH FRIDAY,
9AM TO 4PM.**

Outline

1. **Seniors Experiencing Frauds and Scams**
1. **Reasons Behind Victimization and COVID-19**
1. **Protecting Seniors and Preventing Fraud/Scams**



1. Seniors Experiencing Frauds and Scams

- Seniors more at risk from frauds and scams
- Might not know they've been scammed or what to do
- Embarrassment, perceived low-value of losses, thinking nothing can be done, and lack of help/resources may all prevent reporting



2. Reasons Behind Victimization, COVID-19

- Social isolation: no second opinion or family intervention
- Loneliness: seeking social contact
- Unfamiliar with financial management
- Trusting/helpful natures, charitability
- Unaware fraud is crime

COVID-19:

- seniors self-isolating, increasing social isolation and loneliness
- New COVID-19 frauds/scams



3. Protecting Seniors and Preventing Fraud/Scams?

1. Inform seniors/friends/family
1. Keep connected with seniors in our lives safely
1. Encourage reporting and reduce victimization stigma



3.1. Inform Seniors/Friends/Family

- Types of fraud/scams, what to do if scammed, resources for victims, education resources
- Seniors First BC: Seniors Abuse and Information Line, blogs, social media, workshops
- Resources from BC/Canadian government, police departments



3.2. Keep Connected With Seniors in Our Lives Safely

- social isolation and loneliness key factors of frauds/scams, especially during COVID-19
- Email/phone/video call, warn about frauds/scams related to COVID-19
- If safe, help senior friends/family with chores, food/essentials, baking, ordering hobby supplies, and encourage exercise



3.3. Encourage Reporting and Reduce Victimization Stigma

- Seniors unwilling to report/seek help when scammed
- embarrassed, think nothing can be done, or think value of loss isn't significant enough
- Importance of reporting: might be helped, and can help identify and prevent future frauds/scams



Reporting Frauds and Scams

File a report by contacting:

- Your local police (**NOT** 911)
 - Your financial institution and credit card company
 - Canadian Anti-Fraud Centre at **1-888-495-8501**
- Call national credit bureaus to place a fraud alert on your credit reports:
 - Equifax Canada **1-800-465-7166**
 - TransUnion Canada **1-800-663-9980**



Thank you!

Questions?

Visit our website at <http://seniorsfirstbc.ca/> for information about our services and programs, COVID-19 related resources, and frauds/scams resource list.



Twitter @seniorsfirstbc



Instagram @ seniorsfirstbc



Facebook @seniorsfirstbcceas

seniors first BC

Suite 150-900 Howe Street,
Vancouver, V6Z 2M4

T: 604-688-1927 (Vancouver)

Email: info@seniorsfirstbc.ca

Questions?

HEALTHY AGING

CORE

Collaborative Online
Resources & Education

BRITISH COLUMBIA

[LOG IN](#)

[SIGN UP](#)

[Home](#) > [Home](#)



The knowledge hub for Community Based
Seniors' Services organizations and allied
agencies and individuals in British Columbia

Are you an older British Columbian looking for information or assistance?

Visit www.bc211.ca

Additional Resources on this topic

CALL SENIORS ABUSE AND INFORMATION LINE (SAIL)

- Search by key word
- Search by Category or Subject Area
- Search in Resources or Group, or with magnifying glass icon in header
- Type in “webinar” to locate this and all webinars
- Visit websites of relevant partner organizations

