



News Release

FOR IMMEDIATE DISTRIBUTION

Saskatchewan Policing Agencies Remind Consumers March is Fraud Awareness Month: Focus on Social Networking and On-Line Dating Fraud

The Commercial Crime and Fraud Sections with the Saskatchewan Financial Services Commission, RCMP “F” Division, Regina Police Service, and Saskatoon Police Service have joined forces to promote March as Fraud Awareness Month to Saskatchewan residents and consumers.

During this the fourth week of Fraud Awareness Month, the fraudulent activity to be profiled is Social Networking and On-Line Fraud. Social networking is the practice of expanding the number of business or social contacts a person has by making connections with individuals. The potential of the internet to promote these connections is now being fully recognized and exploited through web-based groups established for that purpose. Social Networking establishes internet communities also known as personal networks that help people make contacts that they would unlikely have met otherwise.

How it works:

- o You join one of the sites and invite people you know to join you as well.
- o Those people invite their contacts to join who in turn invite their contacts to join and the process repeats for each person.
- o Any individual can make contact through anyone they have a connection to and then to any of the people that person has a connection to and so on.

On-line dating or internet dating allows individuals, couples, and groups to make contact and communicate with each other over the internet usually with the objective of developing a relationship. On-line dating services usually provide un-moderated matchmaking over the internet through the use of personal computers or cell phones. On-line dating services generally require a prospective member to provide personal information before they can search the service provider’s database for other individuals using criteria they set such as age range, gender, and location. Most sites allow members to upload photos of themselves, and browse the photos of others. Sites may offer additional services, such as webcasts, on-line chat, telephone chat (VOIP), and message boards. Some sites provide free registrations but may offer services which require a monthly fee. Many sites are broad-based with members coming from a variety of backgrounds looking for different types of relationships. Other sites are more specific based on the type of members, interests, location, or relationship desired.

Dangers on Social Networking and On-line Dating Sites:

Be aware of giving out too much personal information such as:

- o Name, Age, Birthdates
- o Address/Phone Numbers/Email addresses
- o Pictures, School and workplace information
- o Hobbies, Interests

The provision of too much information can result in identity theft, cyber luring, stalking/criminal harassment, fraud, and passwords being compromised. It is extremely important to remember that once you put personal information about yourself on the internet – your name, birth date, address, pictures – you could lose control of that information.

There has been a significant increase of the number of complaints that are being received by police regarding fraud taking place on these types of websites. The victims end up sending thousands of dollars to persons they make contact with on these websites with the money being sent out of Canada and not being recoverable. In these types of frauds, the first contact is typically made by the perpetrator. Often the perpetrator will say they are a successful business person who is originally located in Canada or the United States, but that they are out of the country either on business or doing some type of humanitarian work. Once the initial contact is made they will work aggressively to develop and groom the relationship, telling the victim almost immediately about their love and devotion towards them, and upon their return they will be together for the rest of their lives. Once the perpetrator has determined that the victim has reciprocated in their affection, they will begin asking for money to be sent to them through a money transfer service. The people committing these crimes are con-artists and appeal to the victim's desire to have contact with someone.

A recent investigation in Saskatchewan involved a victim who sent \$15,000 to someone whom she met on a dating website. The money was sent over a 5-month period. The victim reported to police that she had a profile on an on-line dating website and that she was contacted by a male. The male described himself as a successful businessman and that he was originally from the U.S. and now working in Europe. The suspect immediately began establishing a relationship with the victim and formed a bond between himself and the victim. He would often relay his messages of love for her and how they would be together. He continued with his devotion and affection for her through on-going emailed correspondence which were sent almost daily. The victim also stated that the suspect contacted the victim via the telephone.

Through continued communication, the suspect was able to acquire personal information about the victim including her address, telephone number, and her banking and credit card information. In very little time, the suspect approached the victim about sending him money. One of the excuses he used was that he required money to pay taxes to the government of the country he was living in. The suspect was also able to convince the victim to send him money so that he could travel to Canada to visit her. The victim sent the suspect some money but then advised that she could not afford to continue sending him money. The suspect advised that he would make deposits to the victim's bank and credit card accounts and then she could forward him the money using a money transfer service. There was a deposit made into the victim's account which was reversed after the bank discovered the cheque deposited into the account was a forgery. The victim had sent the suspect \$15,000 using a money transfer service. By the time the forgery had been discovered, the money had been received. The victim sent money to the suspect in the European country he stated he was located and also to Nigeria where he also stated he was working.

In the course of the investigation, emails received by the victim were checked, and showed that the majority were tracked back to internet service providers located in Nigeria. The investigation also showed that the name and email address used by the suspect had also been involved in other frauds. Viewing the emails received by the victim, they appeared to be written by someone else as the words did not match the way the suspect had described himself. The emails contained very broken English, incorrect use of words, grammar and punctuation. The money sent using money transfer services is extremely difficult to locate as it can be picked up anywhere in the country that it is sent to. The receiver uses false identification and the location where the money is picked up does not have surveillance video. This makes it extremely difficult to identify, locate, and charge the suspects. Everyone that is met on the internet is a stranger until it can be otherwise proven.

The following are some of the reasons that the perpetrator may provide to the victim why they need money sent to them:

- o Money is needed for airline tickets to see the victim. The perpetrator will go as far as to provide the victim with a flight itinerary to indicate they will be coming to see the victim.
- o The money is needed to access other money. Once the perpetrator received the victims' money, and accesses the money, they promise they will return the victims' money, plus extra for their troubles.
- o The perpetrator is the recipient of bad luck, and needs the money to get back on their feet, i.e. robbery, motor vehicle accidents, or assaults which have resulted in hospital bills that have to be paid.
- o The money is necessary to either have their children transported to their location, or returned to where they indicate is their home.
- o The money is necessary to promote the supposed humanitarian reasons they are in that location (orphanages, missionary work, reconstruction).
- o They have lost their wallet and all identification including their passport and have no ability to access their own money.
- o They have to pay money for various reasons to government agencies in the country they are located. They will go as far to send false government documents to the victim to make this appear legitimate.

The perpetrator is often very pushy and aggressive when asking for money and does not give the victim the chance to think about the request or talk to anyone about it. If the victim questions the perpetrator about why they need the money or state it will create financial difficulty for them to send the money, the perpetrator will become confrontational and accuse the victim of not caring or loving them, not willing to help them, and trying to break up the relationship. The perpetrator will state that they are the one who is trying to develop the relationship, and the victim won't help them. The perpetrator will state they were counting on the money and state the victim had promised to send them the money, and eventually guilt the victim into sending the money.

The following are tips that people can use to ensure they are not victims of fraud. Pay attention to the content of the email and look for details such as:

- Poor spelling, broken sentences, improper capitalization of words, broken English.
- Many biblical references made in the content of the email.
- The sender has a generic name or a name that has biblical references.
- Almost immediately the sender states their love and devotion, and how they are looking forward to being together for the rest of their lives.
- The name the sender is using does not match the name on the email address.
- The sender changes their name, or gives some type of excuse why they were using a prior name.
- The content of the email changes such as the reason why they need money changes, or it appears the email is being written by a different person than before.
- The sender refers to the victim by an incorrect name.
- The sender over emphasizes how much they trust the victim.
- They want the money sent via a money transfer service because it can be picked up in any location in the country where it is being sent to. The money can be obtained minutes after being sent. The person picking up the money receives it with false identification, at a location where there isn't surveillance video.
- The perpetrator will send the victim a picture that appears too perfect, the people look like models, and the pictures appear to be from a magazine or catalogue. The pictures may not match the details the person has provided about themselves such as nationality, age, hair color, eye color, height and weight.
- Remember people can easily obtain pictures of people from the internet and use them.

- Use the internet as a tool to protect yourself.
- Do web searches on the name of the person contacting you, and their contact information such as email addresses and phone numbers. There may already be information on the internet about these perpetrators from people who have already been victim to them.
- Do not provide personal information about yourself such as your address and phone number, occupation, and other details of your personal life.

Through heightened awareness of Fraud Awareness Month, the trained staff of Commercial Crime and Fraud Sections with Saskatchewan Financial Services Commission, RCMP “F” Division, Regina Police Service and Saskatoon Police Service will be able to share their knowledge and inform the general public. Education on fraudulent activities will help prevent consumers from becoming “victims.” Future fraudulent activities to be profiled in media releases during the month of March as part of Fraud Awareness Month include Securities Schemes/Affinity Fraud.

For further information, contact:

March 22, 2010

Corporal Trevor Ellis
Commercial Crime Section
RCMP “F” Division
Phone: 306-780-6005

Or visit: www.sacp.ca/fraudawareness/

The following contact information is offered below as additional reference.

RCMP “F” Division: www.rcmp-grc.gc.ca/sk
RCMP: www.rcmp-grc.gc.ca/scams-fraudes/
Regina Police Service: www.reginapolice.ca
Saskatoon Police Service: www.police.saskatoon.sk.ca
Saskatchewan Financial Services Commission: www.sfsc.gov.sk.ca
Bank of Canada: www.bankofcanada.ca/en/video_corp/dbo/dvd_fraud.html
Better Business Bureau: 1-888-352-7601 www.sask.bbb.org
Consumer Protection Branch: (306) 787-5560 www.justice.gov.sk.ca/cpb
Corporations Branch: (306) 787-2962 www.corporations.justice.gov.sk.ca



**Saskatchewan
Financial Services
Commission**

