

# March 2022 Marks the 18<sup>th</sup> Anniversary of Fraud Prevention Month in Canada

January 1, 2021 to December 31, 2021

Canadian reports of *all* frauds:

**74,525**

(71,100 in 2020)

Canadian victims of fraud:

**50,666**

(42,184 in 2020)

Lost to fraud:

**\$269M**

(\$106.M in 2020)

From March 6, 2020 to December 31, 2021

Canadian reports of *Covid-19* fraud:

**30,186**

Canadian victims of Covid-19 frauds:

**27,807**

Lost to Covid-19 frauds:

**\$7.8M**

**FRAUDSTERS NEVER TAKE A BREAK!**

## Have you ever been a victim of a fraud?

Did you know what to do right after? Here are some great tips to follow from the Canadian Anti-fraud Centre if you have been a victim of a fraud. (See P-card fraud section below for what to do if it happens with your MacEwan Pcard or for work related expenses.)

### Collect your thoughts

Stay calm. Gather all information about the fraud, including:

- documents
- receipts
- copies of emails and/or text messages

### Contact your financial institutions

Report the incident to the financial institution that transferred the money.

If you're a victim of identity fraud:

- place flags on all of your accounts
- change all of your passwords
- report the fraud to both credit bureaus (Equifax and TransUnion)

### Contact the police

Report the incident to your local police and get a file number for future reference. If you find suspicious activity on your credit report, update your file with the police.

### Report the incident

Contact the **Canadian Anti-Fraud Centre** toll free at 1-888-495-8501.

Depending on the type of fraud, or how it occurred, you'll also want to report it to other organizations.

### Fraud that took place online through a website

Report the incident directly to the administrators of the website. You can do so through a link such as "Report Abuse" or "Report an Ad".

Canadian Anti-fraud Centre website: <https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

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## MacEwan University P-card Fraud

If you are a victim of fraud using your P-card, you must report it to US Bank, Expense Procurement and Contract Services (EPACS), and Internal Audit Services.

Your prompt action in the event of a lost/stolen or compromised P-card can reduce MacEwan University's liability for fraudulent charges.

- Immediately phone US Bank's Customer Service department (1-800-588-8067) regarding lost or stolen cards. Upon receipt of your call to US Bank, further use of the P-card will be blocked.
- If applicable, US Bank will initiate the fraudulent/disputed charges process – ensure that a copy of all written correspondence is sent to the P-card Administrator.

For more detailed information, go to the MacEwan Portal and follow this path: Departments>Expense Procurement and Contract Services>Expenses and Purchasing Card>Training Materials and Presentations>P-card Card Holder User Manual

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## Aftermath of a Fraud

You may still feel violated, insecure, or afraid after being a victim of a fraud. Keep in mind that people all over the world *are working every single minute* to create the perfect fraud scheme. This is their full-time job. Fraud schemes are becoming more sophisticated everyday. Don't feel ashamed or embarrassed if you fell for a common scheme, or even a new one. It's how you manage the aftermath that makes a difference.

- Ensure you have completed the steps above as outlined by the Canadian Anti-Fraud Centre.
  - Forgive yourself. You did not make a mistake, they targeted you.
  - Stay up to date on the latest fraud schemes so you are aware of what is going on. The Canadian Anti-Fraud Centre provides information on known and reported fraud schemes affecting Canadians on their website.
  - Share your story with people (who you are comfortable with), as this will help educate others and can help other victims feel safe to share their story with you.
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## What else should you know?

- Trust your instincts. If it sounds too good to be true, it probably is.
- Do not give out login credentials for work or personal accounts over text, email, or phone.
- Do not give out your health care information, financial information or other personal information over text, email, or phone unless **you** initiated the interaction and only if absolutely necessary.
- Check your credit reports again after being a victim of a fraud. Let some time pass but make that inquiry to ensure your credit report stays clean. If you see any irregularities or concerns, report these immediately to the credit reporting agency or your financial institution(s).
- Be cautious about any communications *that invoke a sense of urgency* while asking you to change data or supply sensitive information.

- Shred personal (including health related) and financial documents before putting them in the garbage.
- Although most people don't receive much in the mail anymore, make sure you check your mailbox on a regular basis to limit possible mail theft. If you move, notify the post office, your financial institutions, and service providers.

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## **Looking for more information related to fraud awareness and training?**

Over the past few years, Internal Audit Services has published fraud prevention and awareness bulletins in *MacEwan Today* to recognize Fraud Prevention Month. You can find our previous fraud bulletins and fraud prevention resources on our website at this link:

<https://www.macewan.ca/wcm/ExecutiveandGovernance/OfficeofGeneralCounsel/InternalAuditServices/index.htm>