

## red flags

### **Unknown Caller / Sender!**

Random calls or messages from numbers you do not know or recognize is the first red flag you should spot!

### **They don't know your name!**

If a legitimate organization was calling you for something, they would already have your name.

### **Asking personal information!**

Many times these scammers might ask you to “confirm” your social insurance number, address and postal code. They are not confirming anything.

### **Asking you to install software!**

Whether it is on your phone or your computer, scammers might ask you to download or install something from a link they have sent you.

### **Requesting a gift card or cash!**

Scammers will ask you to pay them in gift cards or mail them cash, no business or government agency accepts payment this way.

### **Demanding secrecy!**

Scammers will tell you not to talk to anyone about what they are asking you to do.

## tips to avoid phone scams in Canada

by Joseph Burt

Scam calls are an everyday occurrence, and it's likely that either you or someone you know has encountered one. These calls can be tricky to identify, but there are distinct red flags that you should look for. These scammers will use strategies to make you feel pressured, confused and anxious. Please use these red flags the next time you get a random call from someone you think you can trust.



## more red flags

### **Threatening and pressuring you!**

Once scammers feel like they can get information or money from you, they might threaten you or put pressure on you to do what they say.

### **English only service!**

Government service agents in Canada must be **bilingual** in English and French, so if they cannot provide support in both official languages, it is likely a scam. Even most customer service representatives within Canada will have someone who speaks french.

### **They lack detail and specifics!**

Scammers tend to not provide a lot of details in hopes that you will fill them in. For example they might say “I am calling from your credit card company” instead of saying “I am calling about your TD Infinite Visa Credit Card”

### **Too good to be true!**

If someone calls you and is offering you something that seems too good to be true, that is likely the case. You did not win a cruise, you did not win the lottery, you are being scammed.

# spot the red flag

Hello, my name is Alan and I am calling from Visa Mastercard. Who am I speaking with today?

Hi Alan, my name is Rajah O'Hara, is there something wrong with my visa card?

Yes, Mrs. O'Hara, there is. We are seeing a charge for \$843.00 spent online on an illegal website.

Oh no! Thank you for letting me know, I did not make any purchases and would like to dispute that charge!

I understand, ma'am. To begin, I must ask you some security questions to verify your account.

Of course, I want to make sure that this charge goes away. I am ready!

Can you please confirm the last four digits on your credit card as well as the numbers on the back?

# Game: Spot the red flags

Now that you know a few of the red flags that you should be watching out for, let's play a game! On this page is a conversation from between a scammer and a potential victim. Read the conversation, starting on the left of the page and continue on the right. How many of the red flags can you spot?



Yes, of course, the last four numbers on the card are 4567 and the code on the back is 123

Thank you for that, ma'am. I have confirmed your identity. Now I must tell you this transaction was on an illegal website and it is tied to your name which could lead to you being arrested for making this transaction.

Well, I definitely did not do this transaction, I do not even shop online!

I understand, ma'am. Don't worry about this because I am the one who can help you resolve this issue. Now I need you to log into your online banking and share your screen with me using the application ShareMyScreen.

Okay, sounds good! I will get onto my computer and log into my online banking.

Thank you ma'am, we must resolve this quickly to avoid alerting the police.

# did you spot the red flags?

Hello, my name is Alan and I am calling from Visa Mastercard. Who am I speaking with today?

Hi Alan, my name is Rajah O'Hara, is there something wrong with my visa card?

Yes, Mrs. O'Hara, there is. We are seeing a charge for \$843.00 spent online on an illegal website.

Oh no! Thank you for letting me know, I did not make any purchases and would like to dispute that charge!

I understand, ma'am. To begin, I must ask you some security questions to verify your account.

Of course, I want to make sure that this charge goes away. I am ready!

Can you please confirm the last four digits on your credit card as well as the numbers on the back?

- Visa & Mastercard are separate companies.
- Asking for your name rather than addressing you by name
- Referencing a large amount of money to scare you.
- Indicating that it was spent on an unnamed illegal website.
- Asking immediately for personal information
- Putting the pressure on you to verify your account.
- Asking you to provide your credit card information
- Restates the transaction was illegal - putting pressure on you.
- Telling you that you might be arrested for this.
- Instructs you to log into your online banking.
- Asks you to share your screen using an application you have to install.
- Tells you he can help you avoid being arrested by the police.

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