The following info-guide is a document designed to help you navigate through the different government programs, services and regulations which deal with fraud, and identify those of interest. Although most of the questions will be answered in the info-guide, the list is by no means exhaustive. The selected items provide a helpful overview of programs, services and regulations in a related area. This blended product of both federal and provincial information is developed to answer a growing demand for strategic information by business people. Municipal and other non-government information could be included, depending on the content and region. Further information on these programs, services and regulations can be obtained through any of the following:

- calling the telephone numbers listed under the program descriptions using the links listed in the program descriptions
- to visit Web sites and Canada Business documents
- calling 1-800-272-9675 and speaking with one of the information officers

How to Recognize Fraud

Identity Theft Kit for Business - Consumer Measures Committee
Identity theft (ID theft) is serious. This kit identifies key ways to reduce your risk of becoming a victim. It contains the following information:

- Identity Theft: A Consumer Issue for Business
- Tips for Reducing the Risk
- What to do When a Thief Strikes
- Tools: What and How to tell Customers About a Breach

Web site: http://cmcweb.ca/epic/site/cmc-cmc.nsf/en/fe00091e.html

ID Theft - A Primer - Office of the Privacy Commissioner
Explains what is ID theft and how to avoid becoming a victim.

Telephone: 1-800-282-1376
Web site: http://www.privcom.gc.ca/id/primer_e.asp

Fraud ... can you Recognize it? Report it? Stop it? - ABCFraud.ca
Take a Fraud Quiz and see what you know about frauds and scams in Canada.

Web site: http://www.abcfraud.ca/

Fighting Fraud on the Front Lines: A Retailer's Guide - Bank of Canada
Provides easy-to-follow advice on how Canadian retailers can avoid becoming victims of bank note counterfeiting, payment card crime, cheque and money order fraud, and identity theft.

Web site: http://www.bankofcanada.ca/en/banknotes/fraud/fraud.html

Misleading Advertising and Deceptive Marketing Practices

Competition Act - Misleading Advertising and Deceptive Marketing Practices - Industry Canada
The *Competition Act* specifically prohibits deceptive telemarketing, deceptive prize notices and schemes of pyramid selling.

Telephone: 1-800-348-5358
Web site: http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/home

Competition Act - Pyramid Selling and Multi-Level Marketing Schemes - Industry Canada
The *Competition Act* explains the differences between multi-level marketing plans and schemes of pyramid selling, and sets out the responsibilities for operators and participants in these types of plans.

Telephone: 1-800-348-5358
Web site: http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/home

Promotional Contests - Section 74.06 - Competition Act - Industry Canada
Section 74.06 of the *Competition Act* prohibits any promotional contest that does not disclose the number and approximate value of prizes, the area or areas to which they relate and any

important information relating to the chances of winning such as the odds of winning.

Telephone: 1-800-348-5358
Web site: http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/home

Protecting Personal Information

Protection of Personal Information - Your Responsibilities - Privacy Commissioner of Canada
The *Personal Information Protection and Electronic Documents Act* (PIPEDA) sets out ground rules for how private sector organizations may collect, use or disclose personal information in the course of commercial activities.

Telephone: 1-800-282-1376
Web site: http://www.privcom.gc.ca/ekit/ekit_e.asp

Privacy Breach Checklist - Privacy Commissioner of Canada
A checklist that organizations can use to help ensure they have made the appropriate considerations in dealing with a possible privacy breach.

Telephone: 1-800-282-1376
Web site: http://www.privcom.gc.ca/information/guide/2007/gl_070801_02_e.asp

Frauds, Scams and Thefts

Fraud Awareness Fact Sheet for Small and Medium-Sized Enterprises - Industry Canada
The Competition Bureau has a fact sheet on how to prevent fraud from affecting your business. It answers the following questions:

- What should I do if I receive an invoice for office products that I did not order?
- A telemarketer tried to sell me a product by saying that my company had already placed an order for the product. Is this a scam?
- I received an invoice for listing my company's details in a business directory. Is this legitimate?
- My company received an invoice that appears to be from a well-known association

requesting payment for membership renewal. Should I send payment?

- I received an invoice for the renewal of my company's Internet domain name that appears to be from an official Internet registry or agency of the Government of Canada. Is this legitimate?
- How can I protect my customers from ID Theft?

Fraud Prevention Forum -- Campaign 2008 - Industry Canada
The Fraud Prevention Forum raises awareness of the dangers of fraud, while educating the public on how to "Recognize it. Report it. and Stop it."

The FACT Campaign: Fraud Awareness for Commercial Targets - Industry Canada
Provides businesses and not-for-profit organizations with the "Facts" necessary to avoid becoming victims of fraud.

Telephone: 1-800-348-5358
Fact Sheet: http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/02051.html
Fraud Prevention Forum: http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00122.html
Fact Campaign: http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/02600.html

Beware of Scams - Office of the Superintendent of Financial Institutions Canada
Offers information and warnings on scams.

Telephone: 1-800-385-8647
Web site: http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=164

Bad Cheque Control - Canada Business
Learn to recognize the characteristics of people who are deliberately passing worthless cheques.

Telephone: 1-800-272-9675

Preventing Theft - Canada Business
An owner-manager can lose a great deal of money from theft. Theft takes many forms such as employee embezzlement/pilferage, shoplifting, burglary and robbery loss. Prevention must start with the small merchant.

Telephone: 1-800-272-9675

Security Features for Canadian Bank Notes - Bank of Canada
The Bank of Canada offers tools, free printed materials, and information services to help the public, financial institutions and retailers to quickly, easily, and reliably identify genuine bank notes.

Telephone: 1-800-303-1282

Anti-Counterfeiting - US Department of Treasury
The Web site offers information on security features for US currency in order to help identity genuine bank notes.

Web site: http://www.moneyfactory.gov/section.cfm/7/35

Royal Canadian Mounted Police (RCMP)
The RCMP Web site offers information on different types of fraud such as:

- advance fee fraud;
- online auction fraud;
- identity fraud;
- investment fraud;
- counterfeit; and
- other activities.

Web site: http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm

SafeCanada.ca
Provides a list of many scams affecting both businesses and consumers as well as alerts and warnings. The Web site also has questions and answers regarding ID Theft.

Web site:
Scams http://www.safecanada.ca/link_e.asp?category=5&topic=41
Identity Theft – Questions and Answers http://www.safecanada.ca/identitytheft_e.asp

Canadian Council of Better Business Bureaus
Provides information about the most current scams. It also has information on fake invoices, office supplies scams, con artists, etc.

Web site: http://www.ccbbb.ca/information_scams.cfm

Reporting Fraud

RECOL.ca Reporting Economic Crime On-Line
RECOL will recommend the appropriate law enforcement or regulatory agency and/or private commercial organization for potential investigation. RECOL provides real time data pertaining to the current fraud trends. It also provides support for education, prevention and awareness of economic crime.

Telephone: 1-888-495-8501
Web site: https://www.recol.ca/intro.aspx

PhoneBusters
PhoneBusters is the central agency in Canada that collects information on telemarketing, advanced fee fraud letters and identity theft complaints.

Telephone: 1-888-495-8501
Web site: http://www.phonebusters.com/english/recognizeit.html

Consumer Sentinel: The Cybertool for FraudBusters
The Consumer Sentinel is a one-stop, secure investigative cybertool and complaint database, on a separate restricted-access secure Web site, that provides hundreds of law enforcement agencies immediate access to Internet cons, telemarketing scams and other consumer fraud-related complaints. It gives consumers a way to voice their complaints about fraud to law enforcement officials worldwide.

Web site: http://www.ftc.gov/sentinel/

Victim of Fraud?
If you are a victim of fraud, contact your local RCMP Detachment or the police service of jurisdiction in your area.

Canada's Credit Reporting Agencies
Equifax
Telephone: 1-800-465-7166
Web site: http://www.equifax.com/EFX_Canada

TransUnion Canada
Telephone: 1-800-663-9980; in Québec 1-877-713-3393
Web site: http://www.transunion.ca/

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Information contained in this document is of a general nature only and is not intended to constitute advice for any specific fact situation. Users concerned about the reliability of the information should consult directly with the source, or seek legal counsel.

Links Policy
Some of the hypertext links lead to non-federal government sites which are not subject to the *Official Languages Act*
and the material is available in one language only.