



Financial Crime Trend Bulletin:

Text Message

2017-09-01

FRAUD: RECOGNIZE. REJECT. REPORT

Purpose

This bulletin is created to provide awareness regarding Text Messaging Scams currently targeting Canadians and tips on how to avoid becoming a victim.

Overview

With the popularity of Text Messaging, The Canadian Anti-Fraud Centre warns consumers to be on the lookout for unsolicited and unwanted text message scams.

Text messaging scams occur when scammers use deceptive text messages to lure consumers into providing personal or financial information. The scammers send text messages impersonating a government agency, bank, telephone provider or other company. These messages can also offer employment i.e. Secret/Mystery Shopper/Car Wrapping. The Text Messages typically ask consumers to provide usernames, passwords, credit/debit, PINs and other sensitive information that can be used to commit financial crimes.

Warning Signs – How to Protect Yourself

- Beware of unsolicited text messages from individuals or organizations prompting you to click on an attachment or link. Do not click on “ANY” links.
- Watch for spelling and formatting errors.
- Car Wrapping/Mystery Shopper Scam - If you receive funds for any reason from an unknown individual or company and you are asked to forward it elsewhere - DON'T! Chances are you are dealing with a scammer.
- Be aware of offers of employment from what appears to be a legitimate employer; they will place ads looking for a “Financial Officer.” This usually involves collecting payments for the new employer and forwarding the money to a different country.
- Be mindful where you post your resume; scammers use legitimate websites to seek out victims.
- A legitimate employer will never send funds and request a portion of it back.
- Do your research. A simple search on the internet can save you thousands of dollars.
- Go with your gut. If a text message seems too good to be true, it probably is!

If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at <http://www.antifraudcentre.ca>