

An 'emergency' call might well be a scam

Ontario Provincial Police (OPP) want people to verify who they're dealing with before sending any money to anyone anywhere for any reason.

Police report as part of the annual Fraud Prevention Month awareness campaign that 'emergency scam' tactics have changed recently, resulting in catching unsuspecting victims off guard. In 2017, the 'emergency scam' claimed 125 victims in Ontario with losses of almost \$500,000. Police admit 95 per cent of those crimes go unreported.

In the typical emergency scam, the victim will receive a frantic phone call from someone claiming to be a grandchild or loved one. The caller will desperately explain that they are involved in some sort of mishap or are having trouble returning from a foreign country and need money 'right away.' They will rely on the victim's love for their family and will promise to keep the matter secret. Fraudsters pressure people into wiring money or purchasing gift cards which they turn into cash by cloning the card. Once the victims wire or send the information on the gift card, the money is gone.

In a new type of scam, fraudsters will call the victim and advise their credit card is currently being used to purchase an item which cannot occur because they are holding their card. The caller advises them to call 9-1-1 immediately and report the incident to police. As they hang up, the suspects stay on the line 'never truly disconnecting' and they identify themselves as a 9-1-1 operator when the victim picks up the phone again. They will ask for credit card information or other personal identification to complete the scam. There are warning signs police are advising people to keep in mind.

'Urgency' The scammer always makes the request sound very urgent, which may cause the victim to not verify the story.

'Fear' The scammer plays on the victim's emotions by generating a sense of fear. For instance they may say, 'I am scared and I need help from you.' Verify the identity of the person by asking a question they would know the answer to.

'Secrecy' The scammer pleads with the victim not to tell anyone about the situation, such as, 'Please don't tell Dad or Mom, they would be so mad.' Regardless of the emergency, call another family member to confirm the story.

'Request for Money Transfer or Gift Cards' Money is usually requested to be sent by a money transfer company to the criminals, but gift cards are now the more frequently-used, easy-to-liquidate alternative to cash.

If you or someone you know suspect they've been a victim of the Emergency Scam, hang up and contact your local police service or the Canadian Anti-Fraud Centre. You can also call Crime Stoppers at 1-800-222-8477 (TIPS) or report the incident online at www.tipsubmit.com/start.htm