

Thank you for participating in my fraud awareness workshop. I sincerely hope it was informative. My goal above all else was to have you leave with more confidence than when you first arrived. With technology shifting daily, our best defense is awareness and bringing the discussion out into the open; *people helping people*.

Remember, scammers are not smarter than we are, they're just people using new technology to perform age old tricks.

PART 1: That Device in Your Hand Is a Portal.

- The average adult in Quebec will spend over 3.5 hours per day on their phone.
- The device we carry around with us isn't just a phone anymore, it's a camera, our music library, how we order cars and food. It is also a multi-function tool for communication.
- This "Portal" allows us to communicate with anyone, instantly. At the same time, it also allows anyone to contact us directly.
- Fraud and scams are not limited by borders; anyone and everyone can be a target.

PART 2: Scammers Are Trained, Specialized and Extremely Well Organized.

- Scammers can range from one-person to a multi-level organization with hundreds of employees. They operate all over the world with some countries specializing in specific scams: tech support scams in India, romance schemes in Nigeria and the grandparents scam all across North America.
- 'Scammers' may be willing employees, others can be forced labour, working under stressful conditions.
- Scammers do not discriminate; they only see money.
- The three basic methods used to scam people:
 - WIDE TARGET: A widespread message sent to a random group of recipients - Example: a text message, email or automated call claiming to be Visa or the CRA.
 - NARROW TARGET: A message sent to a group with a common link - Example: an email sent to everyone from a specific church group asking to buy gift cards.
 - PINPOINTED TO YOU: A message or call targeting you personally - Ex: Romance Scams.

PART 3: Let's Talk Strategy.

- The most effective strategy to protect yourself from scams is the confidence in yourself to be skeptical and ask questions. Trust your gut and don't accept easy or dismissive answers.
- Remember the 3U rule to spot *Red Flags* (Warnings):
 - Unknown (Someone contacting you who you do not recognize).
 - Unexpected (A message out of the blue meant to pique your curiosity).
 - Urgent (Someone pressuring you to make a financial decision, can be good or bad).
- Be Aware of your emotions.
 - Scammers weaponize your emotions against you.
 - They will try to isolate you and keep you from telling anyone.

- Scams rely entirely on your emotional commitment to their trick. Once you question the emotional component, the scam falls apart. Also, no real emergency requires secrecy!
- Good Digital Habits.
 - Have a strong password and don't ever share it. Your email password needs to be the strongest.
 - Digital Privacy: know what to share and what not to share online.
 - Don't follow random links, instead go through the source.
 - Two-Factor authentication is very effective, enable it when you have that option.
 - Run those updates! Especially on your mobile device and apps you use regularly.

PART 4: The Stigma with Scams.

- The negative feeling attached to fraud. It's what makes us hide it instead of talking about it.
- Stigma can occur BEFORE or AFTER a scam has occurred.
- Scams need stigma: Silence helps fraud continue.
- If you have been a victim of an attempted or successful scam;
 - Talk about it.
 - Report it.

SOME USEFUL & HELPFUL LINKS.

Reporting Scams, Fraud and ID Theft:

- Competition Bureau of Canada fraud reporting: **[VERIFIED LINK](#)**
- Canadian Anti-Fraud Centre (CAFC): **[VERIFIED LINK](#)**
- Sûreté Du Quebec Victim Guidance: **[VERIFIED LINK](#)**

Canadian Cyber Safety Guidance and Tips:

- Get Cyber Safe Canada: **[VERIFIED LINK](#)**

Check to see if your email address has been compromised:

- Have I Been Pwned: **[VERIFIED LINK](#)**

Check to see if a link is safe:

- Bitdefender Link Checker: **[VERIFIED LINK](#)**

Helpful tips to create a strong password:

- Government of Canada recommended tips to build a strong password: **[VERIFIED LINK](#)**

Facebook Privacy Checkup Information:

- A walkthrough on how to make your Facebook more private: **[VERIFIED LINK](#)**

How to Blur your house on Google Maps:

- A walkthrough on how to blur your house online: **[VERIFIED LINK](#)**

Eric Ouimet Contact Information: INFO@ANTICIPA.CA [UNVERIFIED LINK](#)