



# **Point of Sale – Scam Intervention Program (POSSIP)**



# Goal - POSSIP

- Provide education to Canadian retailers and financial institutions on how they can recognize and intervene to prevent scams / frauds that target the vulnerable.



# Agenda - POSSIP

- Introduction – Fraud / Scams
- Video
- Statistics
- Definitions
- Signs of a scam in progress
- Steps of Intervention
- Types of Scams
- Conclusion



# Introduction - POSSIP

- Criminals use different types of scams to steal millions of dollars from victims every year in Canada.
- Often criminals will target vulnerable sectors of our population.
- Typically, police and law enforcement conduct investigations after the offence has occurred and victims have incurred significant financial loss. Victims rarely recover funds with these scams.
- Education, prevention, and intervention are key elements protecting to reduce victimization.



# Introduction - POSSIP

- An important piece to protect vulnerable victims is the point-of-sale intervention.
- Corporate Canada (businesses & financial institutions) are well positioned to intervene when their employees recognize scam victimization in progress.
- Fraud scammers often direct victims to attend businesses to purchase cryptocurrency and gift cards.
- Victims are often directed to purchase \$1000s in crypto currency and gift cards which are then given to scammers under false pretenses.
- Victims are also often directed by the scammer(s) to withdraw large amounts of cash from financial institutions and provide it to them.
- **Once surrendered, the cash money/cryptocurrency/gift cards are rarely recovered.**

# Video - POSSIP



Please watch the below video by clicking the image:



# Statistics - POSSIP



- In 2021, the [Canadian Anti Fraud Centre](#) received 104,295 fraud reports from across Canada.
- There were 67,865 reported victims of fraud in 2021.
- The financial loss to victims for the 104,295 reports is over \$379 million.
- It is estimated that less than 5% of victims actually file reports with law enforcement.
- Top 3 Reported Frauds in 2021:
  1. [Identity Fraud](#)
  2. [Extortion](#)
  3. [Personal Information](#)
- Top 3 frauds based on dollars lost in 2021:
  1. [Investments](#)
  2. [Romance](#)
  3. [Spear phishing](#)



# Local Statistics - POSSIP

- In February of 2022, the Niagara Regional Police began to see incidents of the Grand Parent Scam occurring across Niagara. The scam involved senior citizens receiving random telephone calls. The scam caller would pose as a family member in distress. Their “distress” could only be resolved by giving them money.
- Over a 30-day period from February to March there was 57 reported incidents of the Grand Parent Scam.
- \$147,960 was turned over to the scammers by the victims.

\*Customer service representatives play a critical role as the only possible point of contact with the victim during the process.

The losses could be minimized by tactful conversation/questions which might cause a person to reconsider their actions by calling trusted person or the police.



# Definitions - POSSIP



- **Fraud** – [Fraud is a Criminal Code](#) offence in Canada. It is the willful criminal act to deceive a person or business for financial or personal gain (also referred to as a scam).
- **Fraud Victim** – A person or business that sustains a financial or personal loss due to a criminal act.
- **Vulnerable Victim** – A victim who due to age (child/elderly), gender, disability or other special characteristics may leave them susceptible to crime.
- **Cryptocurrency** – Cryptocurrency is marginally regulated digital currency which is an alternative form of payment.
- **Gift Cards** – A small card that can be assigned a cash value and redeemed for its cash value of merchandise or services (online or instore).



## Signs of a Fraud in Progress - POSSIP

- Victim is often alone or maybe with their partner / spouse.
- The victim may be exhibiting signs of anxiety, stress, confusion or fear.
- The victim may be trying to be inconspicuous to not draw attention of business employees.
- Financial Institution – Out of character large cash withdrawals less than \$10,000 or a series of smaller withdrawals (done to lessen suspicion or intervention as directed by the scammer).
- Large high dollar value attempts to purchase gift cards and crypto currency. Sometimes done in a series of smaller purchases at multiple locations (done to lessen suspicion or intervention as directed by the scammer).



# Steps of Intervention - POSSIP

- Once your suspicions have been raised by the signs of a fraud in progress, consider the six steps to point of sale scam intervention:
  1. Engage
  2. Get Support
  3. Intervene
  4. Educate
  5. Contact a Person of Trust or/and Police
  6. Decision to Continue With Transaction



# Step 1 - POSSIP

## Engage

- **Create conversation** with the possible victim by making statements and asking questions.
- *“That’s a lot of gift cards. Are you buying a gift for someone?”*
- *“Not many people buy that many XXX”*
- *“Have you ever bought that many XXX before?”*
- *“You haven’t withdrawn this much money before. Buying a gift for someone?”*
- *“Have you heard how the police are investigating more scams?”*



## Step 2 - POSSIP

### **Get Support**

- Request a co-worker or supervisor come and assist you.



## Step 3 - POSSIP

### Intervene

- It is important to be sensitive to the victim's privacy and try to not embarrass them.
- Empathy and compassion are important.
- The victim may make repeated denials that anything is wrong out of a fear perceived reprisals.
- *“I / We suspect you may be the victim of a scam. Someone is trying to steal your money”*



## Step 4 - POSSIP

### Educate

- Show the victim the NRPS **Point of Sale – Scam Intervention Program (POSSIP) poster**.
- Using a QR Code activated mobile device, show the victim the [police officer video](#) from the poster.
- Using a QR Code activated mobile device, show the victim the “scam list” from the poster linked to the Niagara Regional Police Service official website.



## Step 5 - POSSIP

### **Contact a Person of Trust or/and the Police**

- Encourage the victim to contact a person who they trust before making the purchase. Suggest the victim explain the situation to the person they trust.
- Consider contacting the police to report the matter on behalf of the victim.





## Step 6 - POSSIP

### Decision to Continue With Transaction

- Despite attempts to intervene, if the victim is adamant to move forward **consider respective store policy**.
- Physical intervention or seizure of the victim's form of payment (cash, credit card, debit card) can be perilous and is **NOT** recommended.
- If in doubt, contact the police.



# Types of Scams - POSSIP

**To learn more about the types of scams often seen in Canada, click the links below:**

- [Niagara Regional Police – Fraud Protection](#)
- [Canadian Anti Fraud Centre](#)



# Contacting the NRPS - POSSIP

## **To contact the Niagara Regional Police:**

- To have an officer attend call the non-emergency number for “dispatch” 905-688-4111
- To liaise with a Niagara Regional Police Service, Central Fraud Unit detective call 905-688-4111, option 3, extension 1025031.

# Conclusion - POSSIP



Thank you for taking part in this training.