



Saskatchewan
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The Commercial Crime and Fraud Sections with the Regina Police Service, Saskatoon Police Service, Saskatchewan Financial Services Commission and the RCMP have joined forces to promote March as Fraud Awareness Month (www.sacp.ca/fraudawareness) to Saskatchewan residents and consumers.

Public education and awareness is key in preventing and reducing the number of victims of fraud. During the first week of Fraud Awareness Month, the fraudulent activity to be profiled is the Point of Sale Terminal Payment Card Skimming, one of the top reported scams for 2011.

Debit and credit card fraud have become big business both for individuals and organized groups. There are various types of payment card fraud, but in recent years it often refers to “skimming”. Skimming is the term generally used to describe illegal copying of credit or debit card data. Fraudsters can acquire this information through Point of Sale (POS) terminals that have been altered to capture the account information included on a card’s magnetic strip. In many cases these altered terminals can also capture the personal identification number (P.I.N.). Once this data is harvested it can be used to make up counterfeit cards. Counterfeit debit cards can be used to access peoples’ bank accounts. An organized group using a large volume of counterfeit debit cards can easily make fraudulent withdrawals in the hundreds of thousands of dollars over the course of a weekend.

Until recently, we were seeing dramatic yearly increases in skimming type frauds. The good news is, with the introduction of chip card technology, that trend has been reversed. Last year saw a significant decrease in the overall losses related to this type of fraud and projections are this year will see another marked decrease.



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Chip cards are considered very secure. To date we are not aware of any confirmed chip compromises. However, this is not to suggest that you become complacent with the use of your chip enabled debit or credit card. You will notice that even your chip enabled cards still carry a magnetic strip. This allows their use at either type terminal (chip or strip) during the conversion process. As well, it allows their use in countries that don't use or haven't yet converted to chip; the United States for example.

For criminals skimming is an extremely lucrative fraud. Assuming chip technology remains unbroken we expect skimming related offences will continue to decline in Canada. However, it is likely we will see skimming increase in jurisdictions that are not chip compliant.

Taking a few simple precautions may help prevent you from becoming a victim:

- Always protect your P.I.N.
- Never lose sight of your card if presenting it to a merchant. This is to prevent surreptitious swiping of the magnetic strip.
- Never use a P.O.S or A.T.M that appears altered or tampered.
- Regularly check your bank account and credit card statements. If possible, check these statements online. This will alert you more quickly, than would a monthly statement, to any unusual or unauthorized transactions.
- Immediately report any account irregularities to your bank. Any confirmed frauds should then be reported to your local Police.

Fraud Awareness is part of a national crime prevention campaign to increase Canadians' awareness of and knowledge about different types of fraud in order to help citizens to not become fraud victims. RCMP Saskatchewan's "F" Division Commercial Crime Section has offices in Regina and Saskatoon. Their role is to reduce the impact of economic crime on Canadians by maintaining the integrity of our economy through public education, crime prevention, and enforcement.



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To better educate yourself with this scam and others, please visit www.rcmp-grc.gc.ca/scams or www.antifraudcentre.ca

For more information contact:

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