



# **NORTH BAY POLICE SERVICE**

## **2010 Annual Report Fraud Coordinator**

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**Author: Detective Constable Denis Levasseur**

## **A. Mandate of the Unit**

1. Conduct criminal investigations into fraudulent transactions of suspects who victimize individuals, businesses or the general public as assigned by the Detective Sergeant Investigative Support Section or designate.
2. Act as a resource to investigators when frauds are assigned to other officers.
3. Liaise with personnel from banking institutions and businesses in an effort to improve policies to prevent fraud.

## **B. Executive Summary**

From January 1<sup>st</sup>, 2010 to December 31<sup>st</sup>, 2010, sixty-one (61) fraud complaints were received by the North Bay Police Service's Fraud Coordinator. This is a decrease from 2009 due in large part to a change in the Standard Operating Procedure (SOP) on Frauds.

In 2009, the Fraud Coordinator was responsible for responding to all fraud complaints received by the North Bay Police Service. The Coordinator would assess the degree of investigation required and assign non-major frauds to patrol officers. Due to the increase in the number of complaints being received, a change was made to the SOP. In 2010, fraud complaints were filtered through the Patrol Section before reaching the Fraud Coordinator for investigation.

In 2010 the Fraud Coordinator processed eleven (11) complaints that supported internet crime investigations. These complaints were composed of different frauds such as advance fee fraud, fraudulently placed advertisements as well as unsolicited e-mails offering employment or business opportunities.

Once again in 2010 electronic mail (e-mail) and web pages were the two primary mechanisms used by fraudsters to lure local victims into fraud schemes from abroad. In 2010, seven (7) of the eleven (11) complaints resulted in a financial loss to the victim. Most cases involved sending money using money transferring service as a tool to facilitate the crime.

## **C. Activities**

In 2010, Fraud complaints received by the North Bay Police Service were primarily responded to by the Patrol Section. Once the complaint was received, the Platoon Staff Sergeant from each platoon would re-assign the occurrence to the Fraud Coordinator if the investigation was complex in nature, the value of the loss to the victim(s) was significant, the circumstances were unusual or there was need for expertise in a specialized field.

There were sixty one (61) complaints received and investigated by the Fraud Coordinator in which sixty four (64) criminal charges were laid and fifteen (15) Production Orders were executed.

Internet frauds were once again the most reported offence. The most common Internet fraud was "Advance Fee Fraud" whereby counterfeit cheques and or money orders were used.

In these instances, the majority of suspects made contact with the victim by responding to classified advertisements published on numerous free Internet classified sites. The suspect most often responded via e-mail and eventually sent a fraudulent cheque or money order to the victim with a value that exceeded the listed price of the item offered for sale.

The excess money was then sent back to the suspect using a form of money transfer service. The common denominator in all of these Internet scams was that the suspect always received the fraudulently obtained funds from victims using money transferring services or through wire transfers. The victim in most cases never met or spoke to the suspect and trusted the e-mail conversation as being genuine.

Two investigations from 2010 will carry into 2011 for completion.

#### **D. Performance Indicators**

See Appendix 'A'

#### **E. Anticipated Issues for the Future**

In 2010 credit and debit card fraud, forged documents and internet fraud continued to increase. Credit card and identity theft matters were the second most reported offences.

Once again the anonymity offered by the internet continued to impede investigations and prosecutions of internet based schemes. In most of these web-based cases, the criminal received the fraudulently obtained funds in a foreign country using a false identity, making it almost impossible to solve.

Frauds perpetrated through electronic means continued to challenge law enforcement officials. An aggressive approach to reporting and sharing suspect and victim profiles with various agencies will be imperative. The continued sharing of information by local and national police agencies through the Canadian Anti-Fraud Call Centre (Phone-Busters) continued to be an important part of the fight against fraud.

#### **F. Performance Objectives for the Next Year**

The Fraud Coordinator's main focus in 2011 will be to offer suggestions to prevent and protect individuals from falling prey to schemes that are often "too good to be true". Strategic media releases related to crime trends and ongoing fraud based schemes

reported throughout the province will continue to be the main approach to educating the public.

In February of 2011 The Canadian Anti-Fraud Call Centre will be hosting a Seminar relating to the “Changing profile of Mass Marketing Fraud”. This event will take place in North Bay and it is anticipated that numerous national and international agencies will be in attendance.

The Fraud Coordinator will attend this event to continue to build upon current relationships with other fraud partners that have been developed over the past three years and to also build upon new relationships in hopes of improving policies to prevent fraud.

**G. Other**

N/A

**H. Appendices**

Appendix ‘A’- Fraud Section Performance indicators

## APPENDIX 'A'

### Fraud Section Performance Indicators

	2008	2009	2010
Occurrences	117	143	61
Criminal Code Charges	37	48	64
Fraudulent Use of Credit Card	0	0	17
Fraud under	8	17	11
Other Criminal Code	16	16	25
Utter Forged Document	6	4	1
Forgery	0	1	0
False Pretences	0	0	0
Fare/Fraud Accommodation Fraud	0	0	0
Fraud Over	7	10	10
Attempt Fraud	0	0	0
Search Warrants	13	23	13
Ongoing Investigation	3	6	2