



Financial Crime Trend Bulletin:

Job/Employment Scams

2019-01

FRAUD: Recognize, Reject, Report

Purpose

This bulletin was prepared to warn consumers about various Job Scams targeting Canadians.

Overview

Scammers will send emails offering employment where you are asked to use your bank account to receive and pass on payments. A percentage of commission is offered for each payment you pass on. Giving your bank account details to the scammers allows them to access your account. Other employment scams require you to test the services of a cheque-cashing or money transfer business. The scammers typically send you a fraudulent payment along with instructions for you to transfer a portion. Don't fall for it!

Mystery Shopper Scam

Consumers receive a text message advising they have been selected to be a mystery shopper. Shoppers Drug Mart, Shoppers Canada, Mystery Shopper are among some of the companies commonly misrepresented as employers.

Car Wrapping Scam

Consumers receive an unsolicited text message stating they can earn \$300 to \$500 per week by wrapping their car, truck, SUV or bike with a "company" logo. An email link is provided and consumers who respond receive instructions and a contract followed by a cheque or funds. Consumers are instructed to deposit and/or withdraw a portion of the funds. Upon completion, victims are advised to deposit or transfer the funds into a specific bank account to pay a graphics company and/or other fees. Consumers then learn that the cheque is counterfeit and they are responsible for any funds withdrawn. Fraudsters will falsely impersonate legitimate companies such as Clearly Canadian, Monster Energy, Coca Cola and Heineken in an attempt to make the job seem real.

Warning signs – How to protect yourself

- Never respond to an unsolicited text or email.
- Be wary when a "company" uses a web based email address to conduct business.
- If you receive a cheque or funds deposited to your account in response to a job, advise your financial institution immediately.
- If a job sounds too good to be true, it is!!

Financial Agent

Scammers use free online classified websites or unsolicited email campaigns to recruit potential victims. Consumers answer the ad or email offer to become a “financial agent” or “client manager” and subsequently correspond via email with the fraudsters. Victims are hired as payment processors for the suspect company and their job is to receive payments from the company’s clients. Commonly, victims report receiving e-transfers or wire transfers into their bank account. After receiving the payments, the victims are directed to send money through Western Union, MoneyGram or Bitcoin to a company representative.

Warning Signs - How to Protect Yourself

- If you receive funds for any reason from an unknown individual or company and you are asked to forward it elsewhere - DON'T! Chances are you are dealing with a scammer.
- Be aware of offers for employment from what appears to be a legitimate employer, they will place ads looking for a “Financial Officer”. Usually involves collecting payments for the new employer and forwarding the money to a different country.
- Be mindful where you post your resume; scammers use legitimate websites to seek out victims;
- A legitimate employer will never send funds and request a portion of it back;
- Do your research. A simple search on the internet can save you thousands of dollars;
- Beware of unsolicited text messages offering employment.

If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at www.antifraudcentre.ca