


You ARE your ID

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Protect Yourself.



OACP

CRIME PREVENTION



When it comes to protecting
your online information, you can
never have too much information.

Learn more at:
safeID.sympatico.ca

Sympatico.ca™

Message from the Ontario Association of Chiefs of Police

Crime prevention is everyone's business. No one wants to be a victim of a crime. As police officers, we'd rather prevent a crime than have to deal with its consequences. That's why it's important that ordinary citizens do all they can to help prevent crimes from taking place. Partnering with police in crime prevention is good for everyone.

Ontario's police leaders are pleased to partner with our corporate partners to make this booklet possible. Our message to every Ontarian is simple: protecting yourself against identity theft and personal fraud is more important than ever before. New technologies designed to make our lives easier can also be used by criminals to victimize individuals.

The OACP's 2010 Crime Prevention Campaign aims to raise public awareness about identity theft and personal fraud. Awareness about these types of crime is our best crime prevention weapon.

Our pledge as law enforcement officers to our communities is to work with citizens to ensure their identities remain safe and to do all we can to combat fraud. We can only accomplish this by working with citizens and the corporate partners who help make this booklet and our 2010 Crime Prevention Campaign possible.

Chief Daniel Parkinson
Cornwall Community Police Service
President - Ontario Association of Chiefs of Police



Identity Theft...

It Could Happen to You!

When an imposter steals your name, your Social Insurance Number (SIN), your credit card number, or some other piece of your personal information for their use, without your knowledge - **IT'S A CRIME, PURE AND SIMPLE.**

Maybe you never opened that account or ordered an additional card, but someone else did, someone who used your name and personal information to commit fraud.



Tips to reduce risk of Identity Theft:

1. Before you reveal any personal identifying information, find out how it will be used and if it will be shared.

2. Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.

3. Guard your mail. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after delivery. Ensure mail is forwarded or re-routed if you move or change your mailing address.

4. Put passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SIN or your phone number.

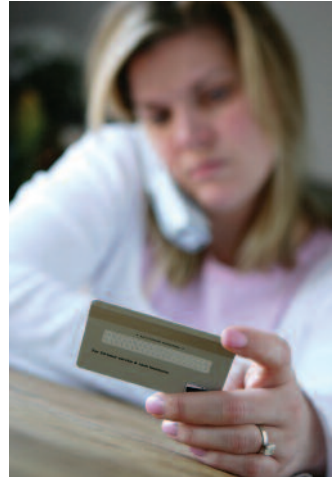
5. Minimize the identification information and number of cards you carry.

6. Do not give out personal information on the phone, through the mail or over the internet unless you have initiated the contact or know who you're dealing with.

7. Keep items with personal information in a safe place. An identity thief will pick through your garbage or recycling bins. Be sure to tear or shred receipts, copies of credit applications, insurance forms, physician statements and credit offers you get in the mail.

8. Give your SIN only when absolutely necessary. Ask to use other types of identifiers when possible.

9. Don't carry your SIN card; leave it in a secure place.



How do I Know if MY IDENTITY has been Stolen?

Some of the signs your identity might have been stolen:

1. Bills and statements don't arrive when they are supposed to – they may have been stolen from the mailbox or someone has changed the mailing address.
2. You receive calls from collection agencies or creditors for an account you don't have or that is up-to-date. Someone may have opened a new account in your name, or added charges to an account without your knowledge or permission.
3. Financial account statements show withdrawals or transfers you didn't make.
4. A creditor calls to say you've been approved or denied credit that you haven't applied for. Or, you get credit card statements for accounts you don't have.
5. You apply for credit and are turned down, for reasons that do not match your understanding of your financial position.

What to do:

- Call your financial institutions and the police
- Put a fraud alert on your credit report
- Contact Canada Post if your mail is missing
- Keep records of steps taken to clear your name and re-establish your credit
- To replace ID cards like health, driver's licence, SIN call 1-800-O-Canada

For 25 years, proudly Canadian. 

HELPING CANADIANS SHOP EASY.



With *Interac* by your side, shopping worry-free means more than simply enjoying convenient access to your money. In the unlikely event that you experience fraud, you can also count on **total loss protection***. So whatever you're looking to buy, enjoy peace of mind. And remember, if you have a chip card, insert it first, rather than swiping it, and always protect your PIN. Whether you're paying in-store, getting cash at an ABM or shopping online, we've got you covered.



Everyday Simply™

* Protection applies to losses resulting from circumstances beyond your control. Some conditions apply. Read more about *Interac's Zero Liability Policy* at interac.ca.

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Test your I.Q.

Debit Card Safety

How fraud savvy are you?

March is Fraud Prevention Month, a national awareness program that informs Canadians about the dangers of fraud and how to prevent it.

Interac Association, Canada's national debit network, wants to know how fraud savvy you are when it comes to debit cards. **Take the challenge!**

1

Debit card skimming is the method that fraudsters use to copy your magnetic stripe information and PIN which is then used to reproduce a counterfeit card and steal money from your bank account.

True

False

RESPONSE: **True**

Fraudsters use hidden equipment such as pinhole cameras and card reading devices to obtain your magnetic stripe information and PIN.

2

Shielding my PIN with my hand or body and checking my statements regularly is the best way to protect myself against debit card fraud.

True

False

RESPONSE: **True**

Shielding your PIN is the best way to protect yourself, because without the PIN – the key security feature – a fraudster will have more difficulty accessing your bank account. If you detect anything unusual on your financial statements, contact your financial institution immediately.

3

It is O.K. to share my PIN with family members.

True

False

RESPONSE: **False**

Your PIN is the key security feature. Only you should know your PIN. Never disclose your PIN to anyone, not even friends or family. If you suspect somebody knows your PIN, change it immediately.

4

I don't need to shield my PIN because fraudsters can't access my bank account if they don't have my debit card.

True

False

RESPONSE: **False**

Fraudsters use hidden equipment such as pinhole cameras and card reading devices to obtain your magnetic stripe information and PIN, which is then encoded onto a counterfeit card and used to withdraw your funds without your knowledge. Shielding your PIN during every transaction will make it more difficult for a fraudster to capture your PIN, and without it, they will not be able to steal money from your bank account.

5

If I am a victim of debit card fraud, I will be reimbursed by my financial institution.

True

False

RESPONSE: **True**

Cardholders are protected and will not suffer financial losses due to circumstances beyond their control.

6

A chip card is a payment card embedded with a microchip that will provide increased security against card skimming.

True

False

RESPONSE: **True**

A chip card is a new generation of payment card technology that will put the power of a computer onto the debit card and provide increased protection against debit card skimming. Chip cards and terminals have started to roll out across Canada and will continue to enter the marketplace over the next several years.

More information about debit card safety and chip card technology is available online at www.interac.ca.

Debit Card **FRAUD**

Dispelling the Myths

MYTH: Fraudsters have access to my personal and financial information if they are able to copy the magnetic stripe on my debit card.

FACT: The type of information stored on your magnetic stripe is payment related information that allows the debit transaction to be authorized and processed, such as the debit card number, the financial institution code, or country code. If captured, fraudsters primarily use the payment information on your magnetic stripe to make a counterfeit card and steal money, not your identity.

With the transition to chip, the same information will now be stored within the chip, which is protected by multiple layers of security, making it extremely difficult to copy the information and make a counterfeit card.

MYTH : A chip card isn't any more secure than the magnetic stripe card. I received a call from my bank alerting me that my card had been compromised, even though I had the new chip card.

FACT : The chip itself has not been compromised. The financial institution has called you because they suspect that your magnetic stripe and PIN information may have been stolen from your chip card for the purpose of making a counterfeit magnetic stripe card, not a chip card.

Chip cards and chip terminals have begun to roll out across Canada. However, it's important to note that the complete transition to chip technology will take a number of years, given the number of debit cards, terminals, and ABMs in the marketplace.

The transition to chip technology will be completed by 2015. Until this time, both magnetic stripe and chip transactions will be taking place, which means that although you have a chip card, in many cases you may be still conducting a magnetic stripe transaction if the store has not yet upgraded its terminals. A secure chip transaction can only take place when a chip card is inserted into a chip terminal, which means that until the transition is complete, we will continue to see fraud on magnetic stripe technology. Rest assured, financial institutions will continue to aggressively monitor unusual transaction patterns and prevent fraud before it happens, as they do today.

Throughout the transition, it's important to continue the same debit card safety practices as you do today. Furthermore, if you have a chip card, insert the card into the terminal first. If the terminal is not chip capable, it will prompt you to swipe your card. By inserting first, you avoid any unnecessary need to swipe, and reduce the potential of being skimmed.

MYTH : If I become a victim of debit card fraud, my entire bank account could be wiped out.

FACT : Victims of debit card fraud are protected and will not suffer any financial losses resulting from circumstances beyond their control. For more information about the Interac Zero Liability Policy, visit www.interac.ca.

Your financial institution has monitoring and detection systems in place that detect suspicious transaction patterns, and often prevent fraud before it happens. Also, in the instance that money is taken from your account, financial institutions usually take immediate action to return the funds to your bank account.

FACT Identity fraud – the theft and use of personal information for criminal purposes, is one of the fastest growing crimes.

Discourage auto theft. Join the network.



NUMBERS DON'T LIE. According to Statistics Canada, one car is stolen every three minutes, costing consumers, police and insurance companies more than \$1 billion annually.

There is a way to fight back: **globali.com**, the next generation of vehicle registration, protection and recovery. Vehicle owners, car dealers and law enforcement are now united through a powerful and user-friendly website.

Register your vehicle now at globali.com

Vehicle Registration, Protection and Recovery.

Technological product advancements make theft prevention system even better.

There are many motives for automobile theft, from simple joy-riding to highly synchronized organized crime. Increasingly, thieves steal vehicle identity by copying the VIN (a Social Insurance-type number) to create false VIN plates on stolen vehicles to ensure easy re-sale. While theft motives are varied, there is but one leading vehicle registration, protection and recovery process – **globali.com**.

For over a decade Roy Speed Ross has refined and re-tooled the vehicle registration and recovery network to offer consumers, car dealers and law enforcement a shared resource to help in the prevention of vehicle theft – either identity or physical. “We are extremely proud of our track record in developing processes that deliver positive, tangible results for all stakeholders fighting auto theft”, states Roy Speed Ross President Karey Davidson. “That’s why our continued support in 2010 of the OACP Crime Prevention Program makes perfect sense.”

Here’s how globali.com works. Participating dealers permanently identify each vehicle with the globali.com anti-theft deterrent system on numerous body parts. An identification code is registered by the dealership on the globali.com website, a national database that is cross-referenced to the manufacturer’s VIN. Highly visible warning decals applied to the driver and passenger-side windows send a clear message to would-be thieves that the vehicle and its true identity is protected by the globali.com network.

The globali.com Warranty provides a replacement allowance benefit of up to \$4,000 above and beyond any benefits you might receive from your insurance company. By registering your vehicle and personal information on the globali.com website, law enforcement personnel can locate you quickly and effectively in case of theft.

WHY IT WORKS

Thieves know that your globali.com branded vehicle is a traceable vehicle.

Identified body parts make it harder to clone or sell your vehicle to chop shops and other parts resellers.

In an aggressive, profit-fueled criminal industry, it’s cost-prohibitive for thieves to copy your VIN or to remove the branding materials from your vehicle’s body parts



Debit Card **SAFETY** still **IMPORTANT** for Chip Cardholders.

In an effort to combat debit card skimming and the production of counterfeit cards, Interac Association is transitioning to a new generation of payment card technology, known as chip. Chip technology provides the card with processing power, allowing the card and the terminal to communicate and carry out additional security checks to ensure the card is valid.

Debit cards, ABMs, and store terminals are already being upgraded to chip technology, however given the vast number of debit cards and terminals in the marketplace, the transition will not be completed until 2015.

As a result, magnetic stripe transactions will still continue to take place throughout the transition and it will be important to continue to practice debit card safety routinely, even if you have a chip card.

The full security of a chip transaction can only be achieved when a chip debit card is used at a chip-capable terminal. As a result, if you're using a chip debit card at a terminal that is not chip-capable yet, a standard magnetic stripe transaction will take place.

Although 99.99 per cent of magnetic stripe transactions are processed without incident, Interac Association recommends following some important debit card safety tips to protect yourself throughout the transition to chip:

- **Insert First** – if you have a chip debit card and are not sure whether the store terminal is chip-capable, insert the card first. If the terminal is not chip capable, it will prompt you to swipe your

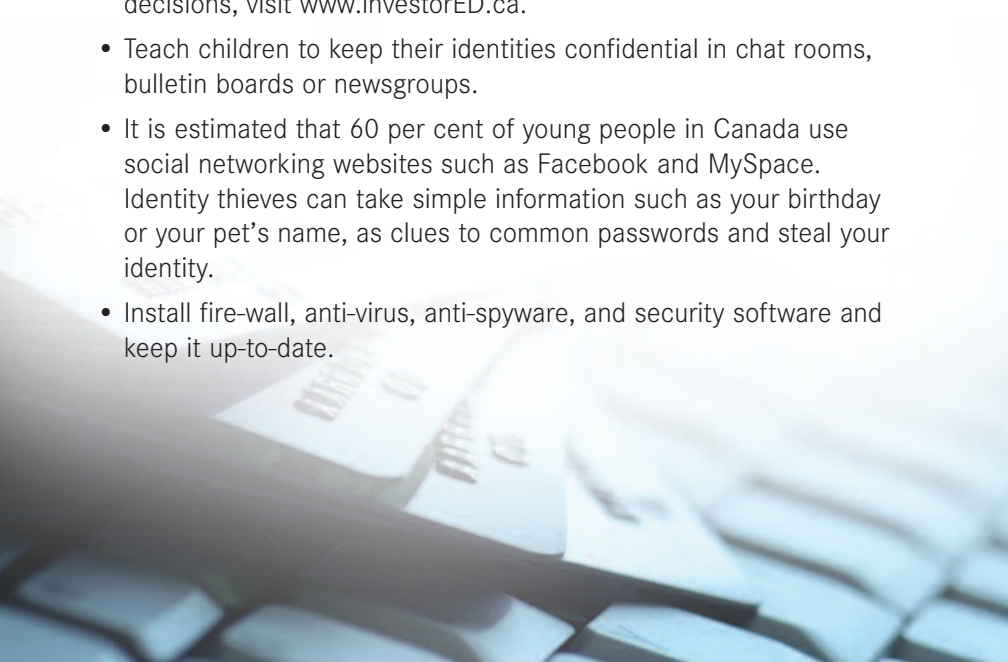
card. By inserting first, you avoid an unnecessary need to swipe and reduce the potential of being skimmed.

- **Protect Your PIN** – always shield your PIN with your hand or body to prevent someone from stealing your PIN.
- **Check Your Statements** – check your financial statements or online records regularly. If you suspect anything unusual, contact your financial institution immediately. If you are a victim of debit card fraud, you are protected and will be reimbursed by your financial institution.
- **Memorize your PIN** – only you should know your PIN. If you suspect someone knows your PIN, even a friend or family member, change it immediately.
- **Keep Your Card in Sight** – Keep your debit card in sight when conducting transactions at the checkout.
- **Report a Lost Card** – Notify your financial institution immediately if your debit card is lost or stolen.

www.InteracChip.ca



Protect Yourself Online!

- **NEVER** share your passwords and select a complex password of letters, numbers and symbols.
 - Beware of Internet promotions that ask for personal information. Identity thieves may use phoney offers to get you to give them your information.
 - After completing any sort of financial transaction online, make sure you sign out of the website and clear your Internet file/cache.
 - Before giving your credit card number or other financial information to a business, make sure that their website is protected and secured. Look for a lock symbol located somewhere on the browser or make sure the URL begins with “https://”.
 - Chain letters and phoney investment schemes try to win your confidence with false promises of incredible returns – they’re only after your personal and/or credit information. There are many types of investment frauds and scams. Many are convincing and look very real. To learn more about investing and making good investment decisions, visit www.investorED.ca.
 - Teach children to keep their identities confidential in chat rooms, bulletin boards or newsgroups.
 - It is estimated that 60 per cent of young people in Canada use social networking websites such as Facebook and MySpace. Identity thieves can take simple information such as your birthday or your pet’s name, as clues to common passwords and steal your identity.
 - Install fire-wall, anti-virus, anti-spyware, and security software and keep it up-to-date.
- 

At VIA We CARE About Protecting YOUR Property.

When leaving your vehicle in one of our lots, remember the 10 ways to reduce auto theft:

1. Never leave your vehicle running unattended.
2. Lock all doors.
3. Remove all valuables.
4. Completely close all the windows.
5. Park in well-lit locations. Avoid isolated areas.
6. Install an alarm system with a kill switch.
7. Install a steering wheel locking device.
8. Install a locking fuel cap.
9. Install a vehicle tracking system.
10. Install an ignition or fuel kill switch.

VIA RAIL IS PROUD TO BE ASSOCIATED WITH THE
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☎ TTY 1 800 268-9503 (hearing impaired)

viarail.ca



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30 Seconds is all it takes...WITHOUT A KEY.

Protect your vehicle from theft even
when at home:

- If you have a garage, use it and lock it
- If you have a rear-wheel drive car, back into driveway
- If you have a front-wheel drive car, park front end first
- Always set the emergency brake
- Never hide a spare key in the vehicle
- Don't leave the ownership or insurance cards in the vehicle when unattended
- Drop business cards or address labels inside doors to assist with vehicle identification



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FOR MORE INFORMATION CONTACT:
GINA.ANTONACCI@HUMBER.CA
416.675.6622 EXT 3423

communityservices.humber.ca



If **YOU** are involved in a collision involving \$1,000 or more damage, the *Highway Traffic Act* states that you **MUST** report the collision to the Police.

COLLISION REPORTING CENTRES *are here to help!*

Report the collision to the police at the **Collision Reporting Centres** when there are:

- No Injuries
- No Criminal Activity
- No Dangerous Goods

Exchange information at scene, then report in the safety of your local Collision Reporting Centre. Our professional and courteous staff will guide you through the process with police, and if you wish to report to your insurer, they will assist you for convenient "One Stop Service"!

Accident Support Services has 20 offices across Ontario to serve you!

For more information, please visit our website at www.accsupport.com or call 1-877-895-9111

PROUD TO SUPPORT THE 2010 CRIME PREVENTION CAMPAIGN



Failing to report your collision is against the law, carrying a penalty of \$500 and 3 Demerit Points. Report your collision as soon as possible....IT'S THE LAW!

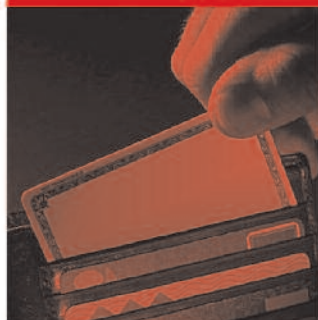


REPORT INSURANCE CRIME.

Take the time.

Call toll-free **1-877-IBC-TIPS** (422-8477)

or submit a tip on-line at www.ibc.ca.



Stop paying
for a crime
you didn't
commit!



Don't turn a
blind eye
to insurance
crime



Make the
right call!

Insurance fraud and auto theft are serious crimes with serious consequences.

Everyone who has an insurance policy pays the price. Take the time to report insurance crime.

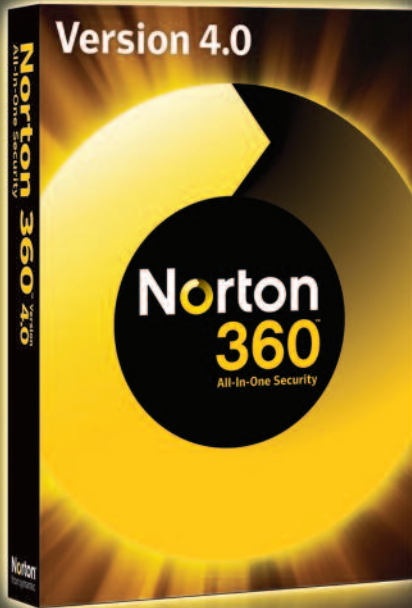
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Every click matters. Norton 360™ Version 4.0 offers the industry's most comprehensive protection against cybercrime like identity theft, spyware and phishing. Plus, it automatically backs up files and keeps your PC running at peak performance. Get the ultimate protection at Norton.com/deny.

Norton™
from symantec

Buying a house or condo?
Refinancing your mortgage?
Think you might be a victim of fraud?
Have a legal problem with your home?



Consult with your lawyer who is your trusted advisor
in real estate matters.*

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On behalf of the Ontario Association of Chiefs of Police, I would like to thank the following sponsors and partners for their support in the 2010 Crime Prevention Campaign. If you would like more information on this or any other OACP campaigns, please e-mail oacpadmin@oacp.ca.



Ron Bain
Executive Director, OACP

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