

WORKSHEETS



Name: _____ Date: _____

IDENTITY CRIME INTRODUCTION

Lesson 1-1

Identity crime: Recognize it, report it and stop it

Web quest 1: Identity crime: Recognize it, report it and stop it

Directions: To answer the following questions, visit the RCMP's website at www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm.

Recognize it

1. What is identity crime?

2. What techniques are used to commit identity crime?

3. What technology is used to gather information on identity crime?

4. What can happen to victims of identity crime?

5. Who maintains statistics on complaints pertaining to identity crime?

6. Is identity crime on the rise or is it declining? Explain why.

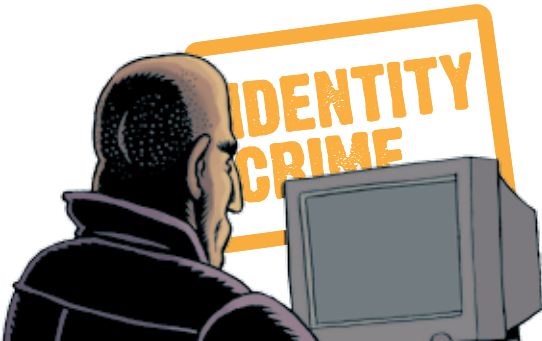
Recognize it

7. In the table below, list the types of personal information that thieves look for when planning to commit identity crime.

8. What section of the Criminal Code defines and lists information related to a person's identity?

9. How can your personal information be used to commit a crime?

10. How can you find out if your identity has been stolen?



Report it

1. What are the four steps you should take if you know, or suspect, that you are a victim of identity crime?

Step 1:

Step 2:

Step 3:

Step 4:

2. What are the names of the two national credit bureaus? What can they do for you?

Stop it

1. Read the RCMP's list of prevention tips and complete the following table.

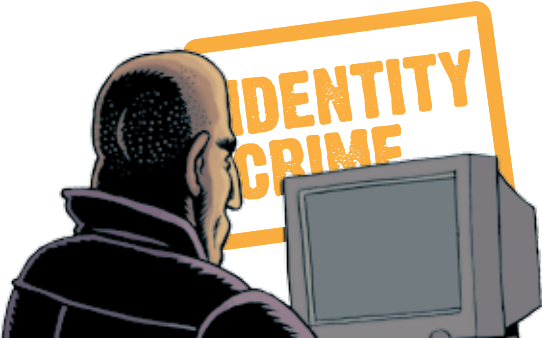
Prevention strategy	How it is used

Stop it

Prevention strategy	How it is used

Link

1. Visit the website of the Canadian Anti-Fraud Centre at www.antifraudcentre.ca. What is the scam of the week? Explain how a person could use this scam to commit identity crime.



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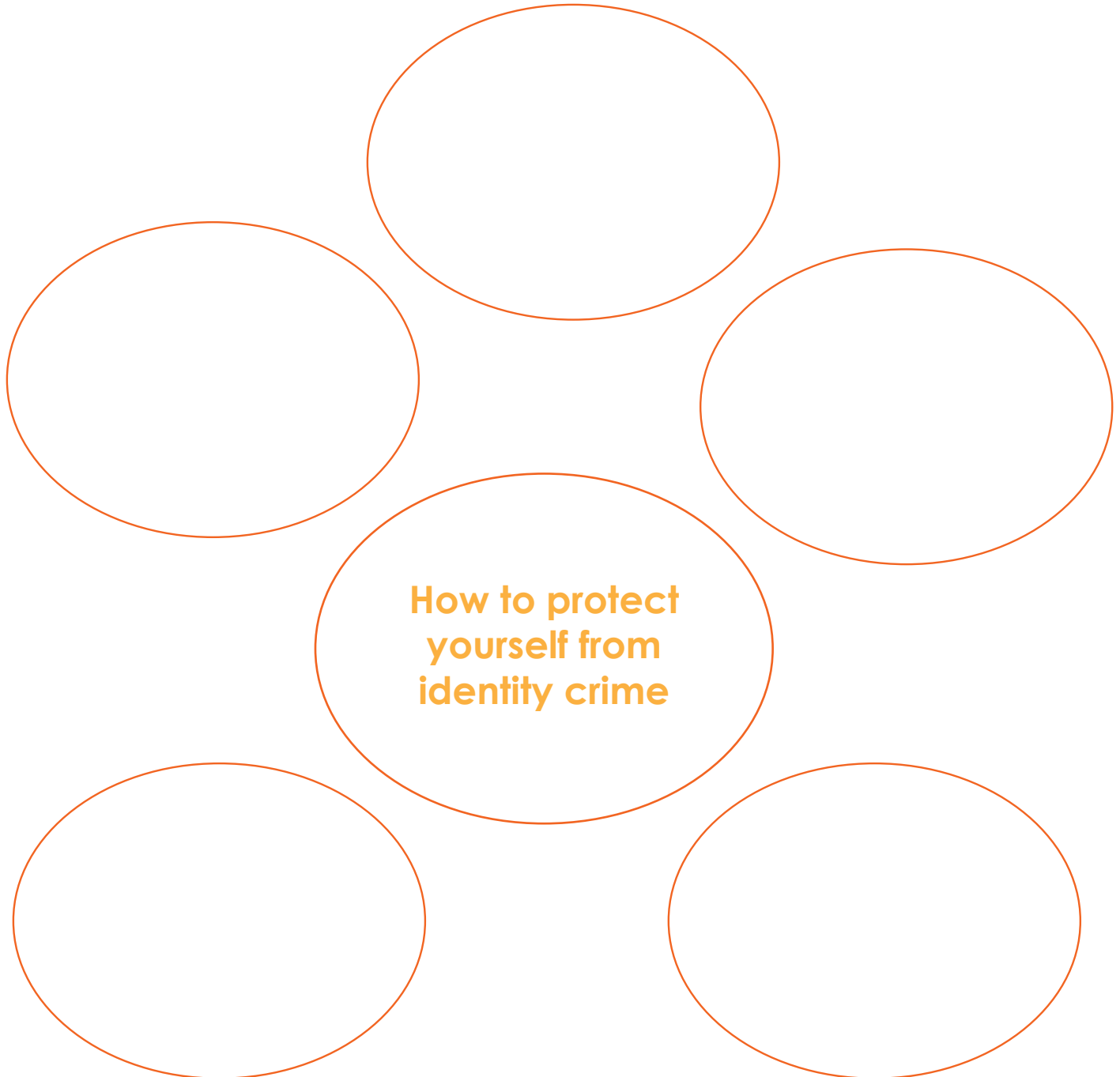
RECOGNIZE IT

Lesson 2-1

Protecting yourself

Worksheet 1: Identity crime protection brainstorm

Directions: Brainstorm the ways in which you can protect yourself from identity crime.



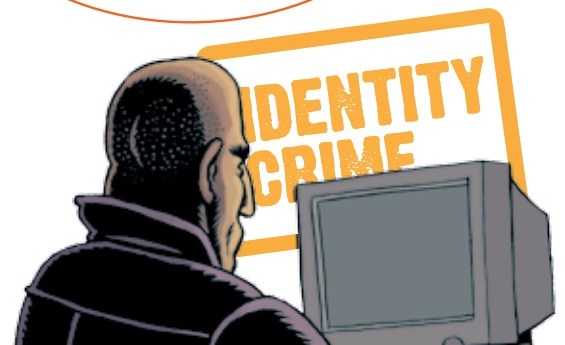
Lesson 2-1

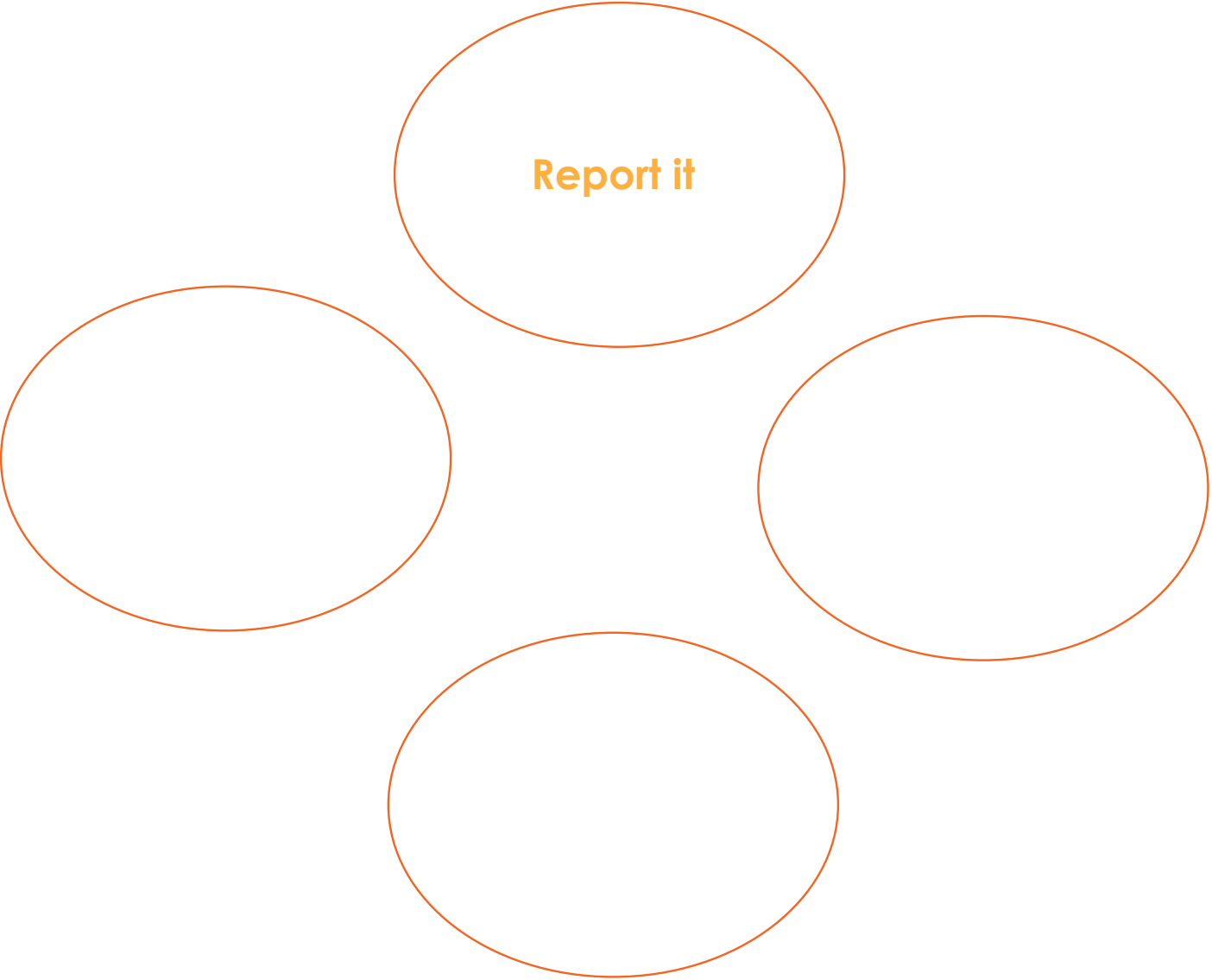
Protecting yourself

Worksheet 2: Identity crime segment of the *Fighting Fraud on the Front Lines* video

Directions: While watching the identity crime segment of the video *Fighting Fraud on the Front Lines*, record the ways that you can recognize and report identity crime.

Recognize it
(how to prevent it)



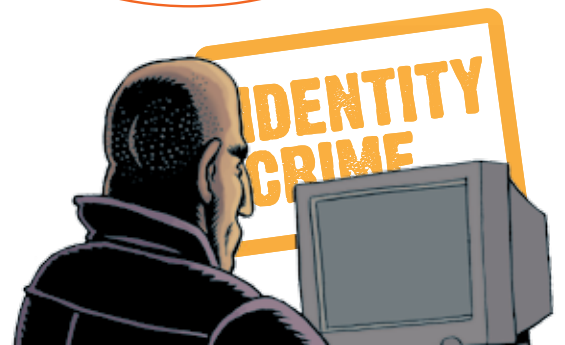


Report it

Lesson 2-1 (answers)

Protecting yourself

Worksheet 2 answers: Identity crime segment of the *Fighting Fraud on the Front Lines* video



Report it

Obtain a copy of your
current credit rating

Contact your local police
and the Canadian
Anti-Fraud Centre

Check your bank,
credit providers and
money lenders

Name: _____ Date: _____

Lesson 2-2

Gone phishing

Worksheet 3: What is phishing?

Directions: As your instructor reviews the PowerPoint presentation, fill in the blanks.

Recognize it

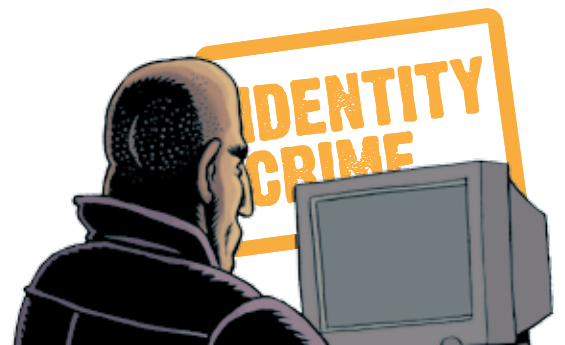
Phishing is a general term for _____
fabricated and sent by _____ and designed to look like they come
from well-known and trusted _____.
in an attempt to collect _____.

Characteristics

- The content of a phishing email or text message is intended to _____
_____ from you. It can use _____
information, demand an _____ or employ a _____
_____ or _____.

Phishing messages are normally not _____.

- Typically, phishing messages will ask you to "_____,", "_____,", or
"_____" your account information or face _____.
They might even ask you to make a _____.



- Often, the message or website includes _____ and other identifying information taken directly from _____. _____, _____ and _____ are common targets of brand spoofing.

Catch phrases

- Email money transfer alert: Please _____ below . . .
- It has come to our attention that your _____ profile needs to be _____ as part of our continuous efforts to _____ and reduce instances of _____ . . .
- Dear _____ holder: Access to your _____ is _____ . . .
- Important service _____ from . . . You have 1 _____ !
- We _____ to inform you that we had to _____ your _____ . _____ (telephone number) to _____ your _____ account.

Reference:

Royal Canadian Mounted Police
www.rcmp-grc.gc.ca/scams-fraudes/phishing-eng.htm

Lesson 2-2 (answers)

Gone phishing

Worksheet 3 answers: What is phishing?

Recognize it

Phishing is a general term for emails, text messages and websites fabricated and sent by criminals and designed to look like they come from well-known and trusted businesses, financial institutions and government agencies in an attempt to collect personal, financial and sensitive information.

Characteristics

- The content of a phishing email or text message is intended to trigger a quick reaction from you. It can use upsetting or exciting information, demand an urgent response or employ a false pretence or statement. Phishing messages are normally not personalized.
- Typically, phishing messages will ask you to “update,” “validate,” or “confirm” your account information or face dire consequences. They might even ask you to make a phone call.
- Often, the message or website includes official-looking logos and other identifying information taken directly from legitimate websites. Government, financial institutions and online payment services are common targets of brand spoofing.

Catch phrases

- Email money transfer alert: Please verify this payment information below . . .
- It has come to our attention that your online banking profile needs to be updated as part of our continuous efforts to protect your account and reduce instances of fraud . . .
- Dear online account holder: Access to your account is currently unavailable . . .
- Important service announcement from . . . You have 1 unread security message!
- We regret to inform you that we had to lock your bank account access. Call (telephone number) to restore your bank account.

Reference:

Royal Canadian Mounted Police
www.rcmp-grc.gc.ca/scams-fraudes/phishing-eng.htm



Lesson 2-2

Gone phishing

Email fraud examples

Here are examples of phishing scams in email messages.

Example 1

-----Original Message-----

From: Any Bank Customer Service

Sent: April 14, 2005 3:58 PM

To: Doe, Jane

Subject: Security Update

Dear valued "Any Bank" client,

Recently there have been a large number of identity theft attempts targeting "Any Bank" customers. In order to safeguard you account we require that you confirm your Perosnal details. This process is mandatory.

Please click link below and submit the required information.

["Any Bank" Financial Group Login](#)

Failure to do so may result in a temporary cessation of your account services pending submission. Thank you for your prompt attention to this matter and your co-operation in helping us maintain the integrity of our customers accounts.

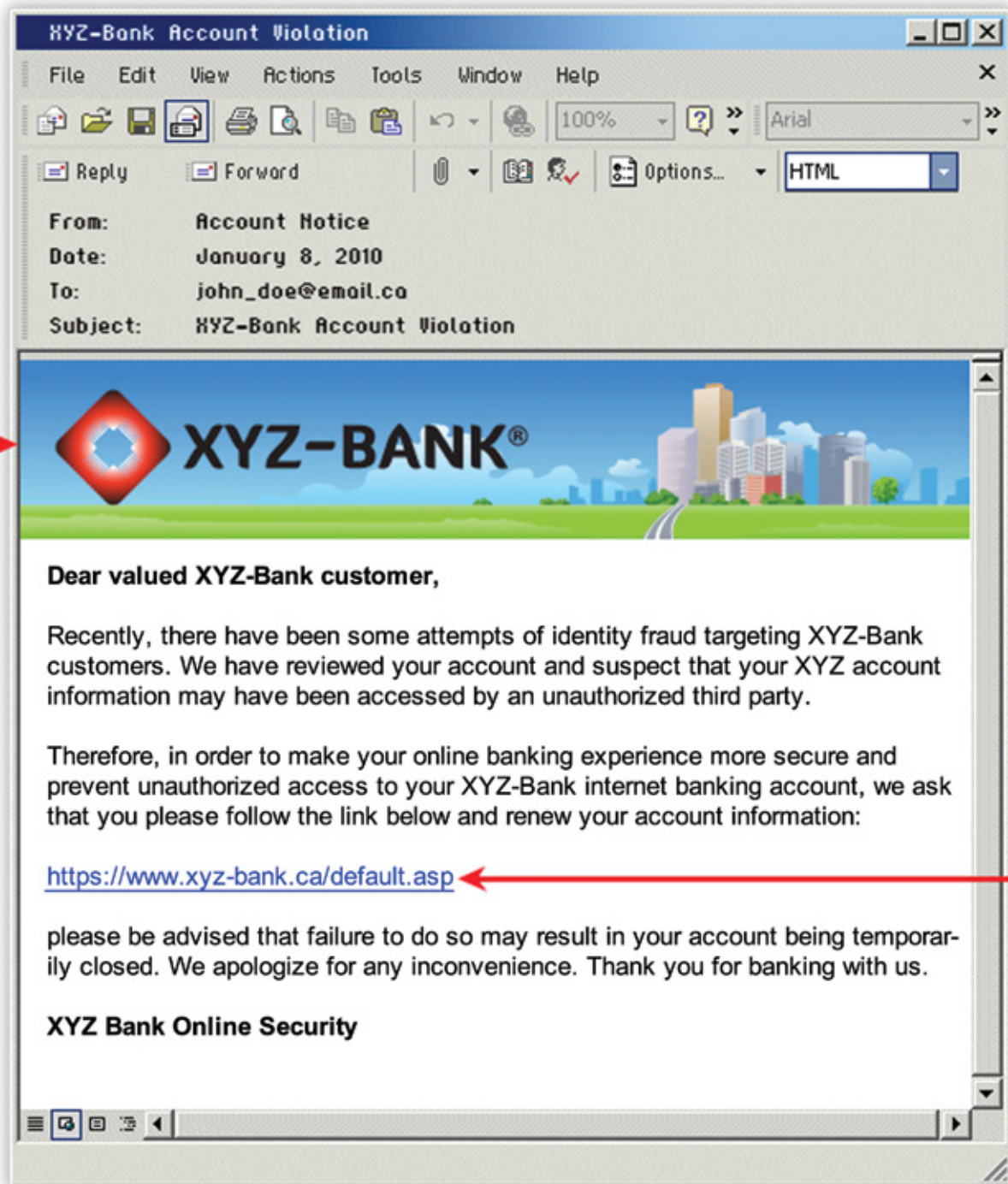
"Any Bank" respects your privacy. [Click here](#) to read the "Any Bank" Privacy Policy Statement. Please do not reply to this e-mail, as this is an unmonitored alias.

© 2005 "Any Bank", Inc.

Reference:

Royal Canadian Mounted Police

Example 2

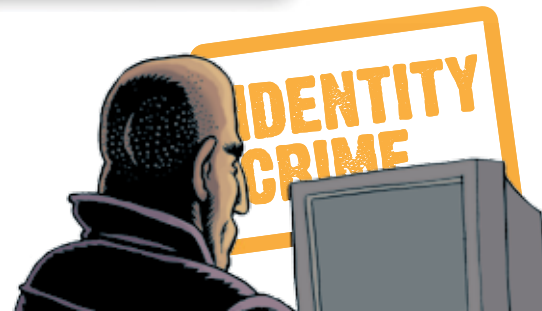


Graphic from bank's actual web site which looks identical.

<http://203.144.234.138/us/index.html>

Reference:

Royal Canadian Mounted Police



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Lesson 2-3

Face it: The dangers of social media

Social media discussion questions

Directions: Individually answer the following questions. Then share your answers with a small group of students or the class.

1. How carefully do you screen your "friends" on social networking sites?

2. Have you ever shared personal information on such sites?

3. Do you know anyone who has experienced problems because of contacts they've made on social networking sites? How were the problems resolved?

**HOW SECURE DO YOU
THINK YOUR PRIVACY
SETTINGS ARE ON
SOCIAL MEDIA SITES?**

VERY SECURE

**SOMEWHAT
SECURE**

**UNSURE/
NOT APPLICABLE**

NOT SECURE

Name: _____ Date: _____

STOP IT: LEGISLATION

Lesson 3-1

Identity crime: Case study

Worksheet 4: Identity crime case study

Directions: Complete the table as you watch the identity crime segment of the video *Fighting Fraud on the Front Lines*.

Investigation questions	Answers
Introduction How did Joanne become aware that she had been the victim of identity crime?	
Details What happened? How did it happen?	
Resolution What should Joanne do once she realizes that she has been a victim of identity crime?	

List the tips that the video provides to help you protect your identity.

_____	_____
_____	_____
_____	_____
_____	_____

Lesson 3-1 (answers)

Identity crime: Case study

Worksheet 4 answers: Identity crime case study

Investigation questions	Answers
Introduction How did Joanne become aware that she had been the victim of identity crime?	Joanne discovered the fraud when she checked her bank statements at the end of the month. By then, her bank account was nearly empty, and her credit card was over the limit!
Details What happened? How did it happen?	• Joanne was a member of Super Price, which invited her to enter a contest. • To qualify, she needed to verify her account and credit card information. • The contest was a scam. It wasn't from Super Price at all. • The scam involved phishing—a ploy that lures people into providing their personal information. These scams try to fool people by masquerading as a real business. • Someone posed as Joanne and put a second mortgage on her house. They also wiped out her RRSP savings.
Resolution What should Joanne do once she realizes that she has been a victim of identity crime?	She should report an identity crime—or even an attempt at theft—to her local police. She should also advise her bank and credit card companies and ask them to put a hold on her accounts. Next, she should contact one of the national credit bureaus to place a fraud alert on her credit file. They will be able to tell her if there has been any new attempt to obtain credit in her name. If Joanne wants to know more about fraud, she should visit the Canadian Anti-Fraud Centre's website at www.antifraudcentre.ca.

List the tips that the video provides to help you protect your identity.

- Be alert for theft
- Protect your mail
- Shred documents
- Protect ID documents
- Check statements
- Review credit reports
- Protect your computer
- Verify business contacts



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Lesson 3-1

Identity crime: Case study

Worksheet 5: Case study assignment

Directions: Tell a personal story (or that of someone you know) about being a victim of identity crime. Use the same format as the previous case study to record the experience.

Investigation questions	Case study (research or personal account)
Introduction How did the individual become aware that he or she had been a victim of identity crime?	
Details What happened? How did it happen?	
Resolution How was the issue dealt with?	

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Lesson 3-2

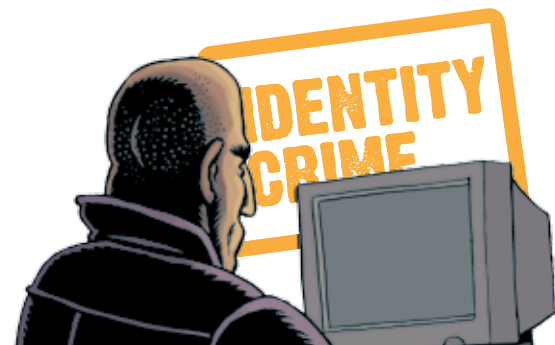
Criminal Code

Worksheet 6: "Gazette: Landmark legislation targets early stages of identity theft"

Directions: After reading the article "Landmark legislation targets early stages of identity theft" at www.rcmp-grc.gc.ca/gazette/vol72n2/news-nouvelles3-eng.htm, answer the questions below.

1. Why do you think politicians felt it was necessary to include three changes in the Criminal Code?

2. Now that you have studied identity crime, can you suggest any other ideas for new legislation in relation to this type of crime?





Royal Canadian Mounted Police
Gendarmerie royale du Canada

Canada



Royal Canadian Mounted Police

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Gazette - Landmark legislation targets early stages of identity theft

NEWS NOTES

by Kim Gault

From stolen credit card information to the wholesale misappropriation of an identity, identity theft and fraud in Canada is a lucrative business — in 2009 the Canadian Anti-Fraud Centre received identity fraud reports from 11,095 Canadian victims, totaling a loss of more than \$10 million. Although payment card fraud was the most reported identity-related crime, many instances of identity theft still go unreported.

On January 8, 2010, the much anticipated Bill S-4 became law, introducing several amendments and three new core offences into the Criminal Code. The new legislation targets illegal activities associated with identity theft:

- obtaining and possessing identity information with the intent to use it in a crime,
- trafficking identity information knowing it will be used in a crime, and
- unlawfully possessing or trafficking government-issued identity documents.

Most *Criminal Code* offences relating to property predate both the computer and the Internet. Until now, copying personal information, even for future criminal use, has not been an offence — police officers could only lay charges after someone had committed a fraud using stolen personal identity information. This new legislation closes that gap and opens the door to the front end of the criminal organization involved in such activity.

"The trafficking of personal information is a big problem. Canadian identification documents are quite valuable and are sought by many criminal organizations," states Cpl Julie Beaulieu of the RCMP's Commercial Crime Branch. Today's identity thieves can operate at a distance from their victims, accessing and sending large amounts of personal information quickly and easily around the world. The introduction of this new legislation will have a huge impact on the international stage, as law enforcement now possess effective tools to combat this growing criminal activity.

With increased punishments and stiffer sentences, Canada is addressing the perception that it is a safe haven for fraudsters. Bill S-4 will prove to be a vital tool as the Commercial Crime Branch drafts a national strategy on identity theft and fraud that will tackle prevention, enforcement and prosecution.

Lesson 3-2 (answers)

Criminal Code

Worksheet 6 answers: "Gazette: Landmark legislation targets early stages of identity theft"

1. Why do you think politicians felt it was necessary to include three changes in the Criminal Code?

- Identity crime has grown significantly because of the increased prevalence of computers and technology.
- People, businesses and government can suffer huge financial losses and personal upset.
- All previous Criminal Code legislation was put into effect before the widespread use of computers and the Internet.



EVALUATION

Evaluation 1-1

Teaching journal

Directions: Answer the questions below.

1. What are the three most important points that you would teach someone about protecting their identity?

2. Where should someone go for more information or to learn how to report identity crime?

3. Teach three people about identity crime and complete the table below.

Person's name and relationship to you (for example: Kim, friend)	What you taught them	Their reactions

FRAUD PREVENTION CERTIFICATE

This certifies that

_____ has participated in a training session on
verifying bank notes
and/or
preventing identity crime
on

Teacher's signature



BANK OF CANADA
BANQUE DU CANADA



Royal Canadian
Mounted Police

Gendarmerie royale
du Canada



Principal's signature

Notes

[illegible]

Notes

