Fraud can have a serious impact on victims. The effects can go beyond the money that was lost. Victims may experience stress, embarrassment, anger or a loss of trust, and may be unsure about what to do next. Fraudsters use manipulation, technology and convincing stories to target people from all backgrounds. If you encounter fraud, talking about what happened and reporting it are important next steps.

Open conversations about fraud can help reduce the stigma that may prevent some victims from coming forward. Talking with family, friends and others you trust can also help people recognize similar tactics and avoid becoming victims themselves. Reporting provides information that can help law enforcement and fraud prevention partners understand how fraudsters are targeting Canadians, identify emerging trends and connect related incidents.

Why your report matters

Every report provides information. While one incident may appear isolated, reports from across Canada can help build a broader picture of fraud and cybercrime.

Information reported to the Canadian Anti-Fraud Centre (CAFC) can help identify trends, patterns and links between incidents across jurisdictions. This information supports intelligence, prevention and enforcement efforts and helps the CAFC and its partners warn Canadians about fraud that is occurring. You should report attempted fraud even if you did not lose money. An unsuccessful attempt can still provide valuable information about the methods, messages, phone numbers, websites and other tools being used by fraudsters.

Information that could help

If you encounter fraud, keep any information related to the incident. This may include:

- Emails, text messages and other communications
- Phone numbers and usernames
- Screenshots
- Website addresses
- Receipts and transaction records
- E-transfer, cryptocurrency or other payment information
- Copies of advertisements or social media profiles
- Dates and times of contact
- Any other information connected to the incident

Where to report
Fraud and cybercrime should be reported through https://reportcyberandfraud.canada.ca/ , the national reporting system for fraud and cybercrime.

If you have been a victim of fraud, you should also report the incident to your local police, particularly if you have lost money or a criminal investigation may be required. Local police can investigate criminal occurrences in their jurisdiction, while national reporting helps identify patterns, trends and connections between reports from across Canada.

If money or financial information is involved, contact your financial institution or payment provider as soon as possible.

Remember!
Reporting fraud isn't only about the incident that has already happened. Reports contribute to a broader understanding of the fraud landscape in Canada and can help inform prevention and enforcement efforts. Fraud can happen to anyone. Talk about it, report it and share what you have learned. Your experience may provide information that helps protect someone else.