

# About Project Protect



Project Protect is a collaborative crime prevention and educational program provided by law enforcement and community partners. The program is aimed at educating retail owners, managers and employees about payment card fraud and how they can help prevent it.

Peel Regional Police, in partnership with eight southern Ontario law enforcement agencies, Interac Association, the major credit card companies and participating gas retailers launched Project Protect in November 2005. The program was based on a similar concept that was carried out in 2002 by the Longueuil Police in the province of Quebec. In September 2006, the Ontario Provincial Police expanded the program across Ontario with support from the Retail Council of Canada and the Ontario Ministry of Community Safety and Correctional Services. Since then the program has expanded across Alberta and Quebec as well.

## How it Works

Law enforcement officers visit retail outlets, to educate management and their employees about payment card fraud. Project Protect provides training for front-line officers and equips merchants with valuable tips and techniques to prevent payment card fraud from occurring in their locations. In addition, in regions across Canada where Project Protect is not operating, Interac Association works with its members to provide retailers with educational material and security tips.

## Success

After one year of operation in Southern Ontario, Interac Association reported that debit card fraud at gas stations across Canada, declined by more than 60 per cent over the past year. The deep decline, representing about \$15 million in avoided fraud losses, was largely the result of Project Protect. The reach of Project Protect continues to grow as other law enforcement agencies across Canada are beginning to introduce the program in their communities.

For more information, please contact Fraud Stakeholder Programs, Interac Association at [dcfprevention@interac.ca](mailto:dcfprevention@interac.ca).

**Project PROTECT**  
Payment Card Partners  
Partenaires Cartes de Paiement

**Debit & Credit Card Fraud**  
For Employees of Retail Outlets

*Police Officers will be meeting with you and other employees in an effort to make you more aware of the problems related to payment card fraud and to elicit your co-operation in efforts to stop this type of crime.*

**WHY THIS MAY CONCERN YOU**  
If you are a clerk or cashier working in a place where purchases can be paid for by debit or credit card, YOU may be approached by people who will attempt to convince you to participate in a fraud scheme by:

- Providing you with a debit card to record data on debit / credit cards and/or;
- Allowing them to record debit /

**THE FRAUDSTER!**  
The fraudster will:

- Conceal their true intentions;
- Try to become your friend;
- Ask you to hold their cash for them;
- Offer a promise of money. His promises are NEVER true;
- Tell you there is no one will ever find out.

The police are seeking your assistance and active participation in this and. Finance project through supervision of your employees and ensuring that your customers are also comfortable following the necessary steps of a debit or credit card payment.

**INTEGRITY CHECKS**  
Regular and thorough integrity checks of the point of sale PIN Pad and other vulnerable areas within your premises must be conducted by you. These checks will help detect any unauthorized equipment or tampering and will reduce the potential installation of card skimming equipment. Integrity checks must be recorded. A checklist will be provided.

**SUPERVISION OF EMPLOYEES**  
Please ensure that all of your employees, present and future, are familiar with the handout on "Project Protect". This can ensure that they are aware of the consequences of this crime and the various approaches a fraudster may take.

- If you notice unusual amounts of cash during a shift, rather than credit and debit transactions this could signal that a dummy terminal may have been installed in your station.
- If you have any doubts, review your surveillance tapes to detect any unusual activity. You may find how the new employee is skimming cards. Additionally it may reveal if this new employee got hired for the purpose of skimming cards.
- Ensure that you receive proper identification from all persons applying for work. Take necessary steps to verify the identification. Ask for and verify references

think they cannot be recorded.

- NEVER give out your phone number, last name, or home address.
- DON'T be scared by offers of large sums of money or bragging about easy cash.
- NEVER tolerate any personal threats.
- NOTIFY your employer.

Your co-operation and participation in this project is very important. So is the trust in both customers and employees. Rewards can be given to employees who report information concerning the location of skimming equipment, or information on persons engaged in this activity (e.g., Crime Stoppers). Information on this activity is welcomed by the Police. Please contact the Police Service in your area and ask for the Criminal Investigative Unit Responsible For Fraud Occurrences.

Thank You  
for your co-operation!

**FOR MORE INFORMATION ON PROJECT PROTECT PLEASE CONTACT YOUR LOCAL POLICE SERVICE OR NEAREST OPP DETACHMENT**

**OR CALL CRIME STOPPERS 1-800-222-TIPS.**

