

Policy Name:	FINANCIAL CRIME		
Policy #:	OP 4.25	Last Updated:	2022-06-08
Issued By:	INVESTIGATIVE SERVICES BUREAU	Approved By:	SURREY POLICE BOARD
		Review Frequency:	AS REQUIRED

RELATED POLICIES

- OP 4.15 *Cyber and Technology Crime*
- OP 4.30.4 *Victim & Witness Interviews*
- OP 4.49.4 *Search Warrants and Production Orders*
- OP 5.1 *Seized Property*
- OP 5.1.1 *Currency and Cryptocurrency*
- OP 5.1.2 *Digital Evidence Management*
- OP 5.1.3 *Exhibits Requiring Forensic Examination*
- OP 5.2 *Retention of Property for Court Purposes (Form 5.2)*

1. PURPOSE

1.1. To provide Surrey Police Service (SPS) Members with direction regarding the processes for investigating financial crime.

2. SCOPE

2.1. This policy applies to all Members.

3. POLICY

3.1. Financial crime is constantly evolving and changing in complexity due to technological and economic advancements. As such, investigators must be aware that financial crime occurrences involving multiple agencies or jurisdictions may appear to have been committed in the City of

Surrey but may also have occurred in other jurisdictions. Conversely, financial crime that appears to have occurred another jurisdiction may have been committed within the City of Surrey.

3.2. The Economic and Cybercrime Team is responsible for investigating:

- i. complex, serial, and high-profile fraud files that involve prolific offenders;
- ii. Ponzi schemes;
- iii. financial crimes involving elderly or vulnerable victims;
- iv. ransomware attacks;
- v. multiple agency/jurisdictional frauds; and
- vi. frauds/thefts from public institutions suspected to be perpetuated by individuals in a position of authority.

Note: the complexity of these investigations is measured not by dollar amount, but by the number of transactions, vulnerability and harm to victim(s), or suspects involved.

3.3. Fraud and other financial crime that occurs within the City of Surrey that does not fall within the mandate of the Economic and Cybercrime Team will be assigned and investigated by a SPS Frontline Member.

3.4. The Economic and Cybercrime Team will review all cases involving financial crime and provide support to Frontline Members.

3.5. The Economic and Cybercrime Team will collaborate with RCMP National Cybercrime Coordination Unit on incidents involving transnational and international financial crime that occurs in Surrey.

3.6. SPS will provide ongoing outreach fraud prevention campaigns and information to the public to reduce incidents of financial crime victimization in relation, but not limited to:

- Banking e-transfer scams
- “Blessing” and “Distraction Theft” scams
- Business email compromises
- Canada Revenue Agency scam
- Cheque refund fraud
- Email phishing scams
- “Grandparent” / “Bail for a Relative” scam
- Home repairs and renovation scams
- Residential rental scams
- “Romance” scams

4. PROCEDURE

S. 15

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

S. 15

[REDACTED]

[REDACTED]

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APPENDIX A: DEFINITIONS

“CAD” means Computer Aided Dispatch.

“Cryptocurrency” means a digital currency that uses encryption techniques to regulate the generation of units of currency and verify the transfer of funds, operating independently of a central bank. There are over 1,000 different types of cryptocurrencies (e.g., Bitcoin, Ethereum).

“Digital and Electronic Devices” means, but is not limited to, computers, hard drives, tablets, cellular devices, other mobile devices, and electronic storage media including CD/DVDs, USB thumb drives, memory cards, and digital cameras.

“False Pretence” means a representation of a matter of fact either present or past, made by words or otherwise, that is known by the person who makes it to be false and that is made with a fraudulent intent to induce the person to whom it is made to act on it (*Criminal Code*, section 361(1)).

“Form 5.2” means a federal Form 5.2 Report to a Justice to record seizures under the *Criminal Code* - section 489.1.

“Fraud” means an act by deceit, falsehood, or other fraudulent means, whether or not it is a false pretence, to defraud the public or any person, whether ascertained or not, of any property, money or valuable security, or any service (*Criminal Code*, section 380(1)).

“Fraudulent Payment Card” means a credit card, debit card, gift card or any other type of card used to make payment for good and/or services which is fraudulently manufactured, counterfeited or altered.

“GO” means a General Occurrence Report submitted in the PRIME-BC records management system.

“Member” means a sworn Police Officer appointed by the Surrey Police Board.

“OCC” means the Operational Communications Centre.

“PRIME-BC” means the Police Records Information Management Environment, the provincial police records management system.

“SPS” means Surrey Police Service.

APPENDIX B: REFERENCES

Criminal Code, R.S.C. 1985, c. C-46

Canada Evidence Act, R.S.C. 1985, c. C-5