

The CRA isn't sending your tax refund via e-Transfer

How to spot a phishing scam from the so-called taxman

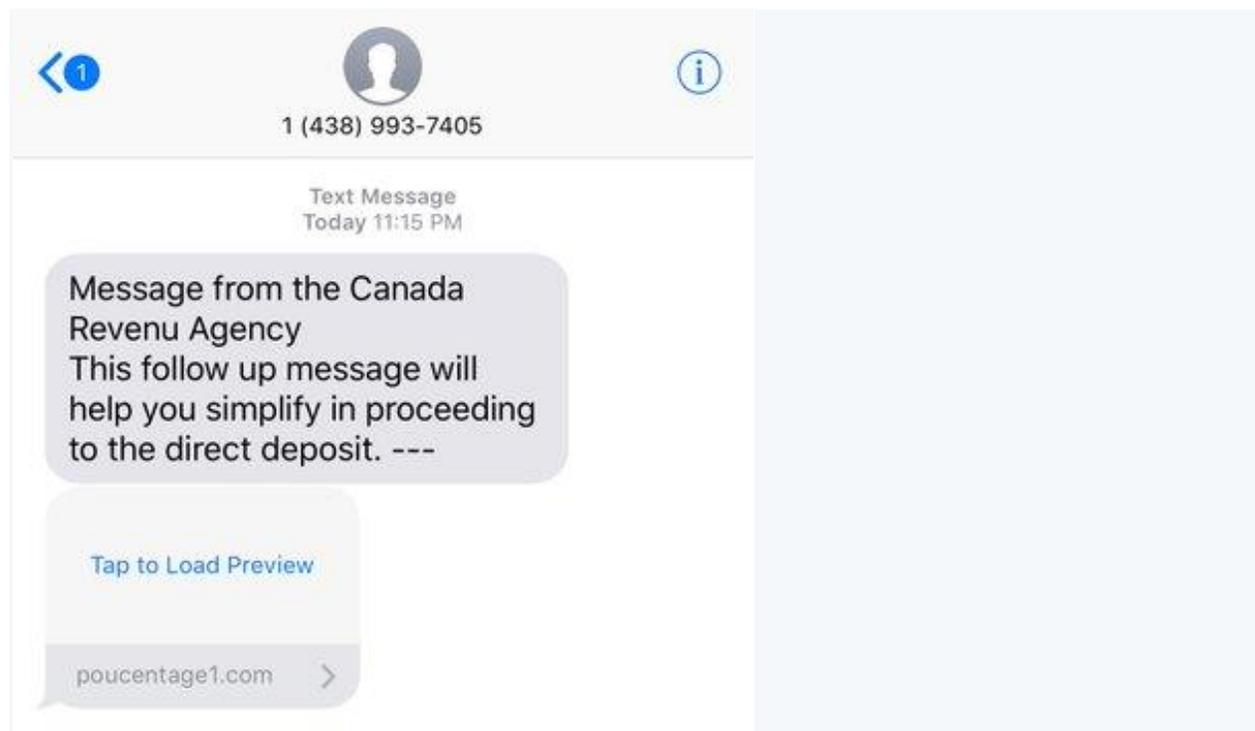
by [MoneySense staff](#)

April 12th, 2018

Tax season is upon us, which means Canadians are starting to receive their tax refunds—along with fraudulent phone calls, emails and texts either offering or demanding high sums.

In recent years, [scammers have been impersonating official agents](#), issuing threats of court charges, jail time and even deportation for failure to pay a fake outstanding tax debt.

If you encounter this phone call, know that a real CRA agent will never issue threats or pressure you to deposit money or provide information. Plenty of Canadians have caught on and are warning their peers on social media:





Shai Laserson
@ShaiLaserson



#SCAM #ALERT / #WARNING:

Do not click if received! Block this number ASAP! Please share with friends and loved ones! #CRA @CanRevAgency #canada #ontario #toronto @TorontoPolice @rcmpgrcpolice

9:20 PM - Apr 7, 2018

♡ 3 See Shai Laserson's other Tweets



Megan Zinn
@meganzinn



Got a call today from what I assume was a #CRAscam guy, but he didn't wait for the beep so I didn't hear where he claimed to be calling from. Just that if I don't return his call, well, all he can do is wish me good luck. Thanks, man!

1:39 PM - Mar 26, 2018

♡ 2 See Megan Zinn's other Tweets



There are many variations of email scams floating out there, too. A recent one you may have come across has obvious red flags.

TAX Refound-NO.5



Canada Revenue Agency <CRA@paymentsplatform.info>

Thursday, April 12, 2018 at 11:00 AM

To: ○



Canada Revenue Agency has sent you and INTERAC e-Transfer.

Amount: \$529.21 (CAD)

Sender's Message: A message was not provided

Expiry Date: 13/04/2018

Action Required:

To deposit your money, click here:

<https://apps.cra-arc.gc.ca/ebci/fppp/my pymnt/pub/ntr.do>

Revenue Agency of Canada

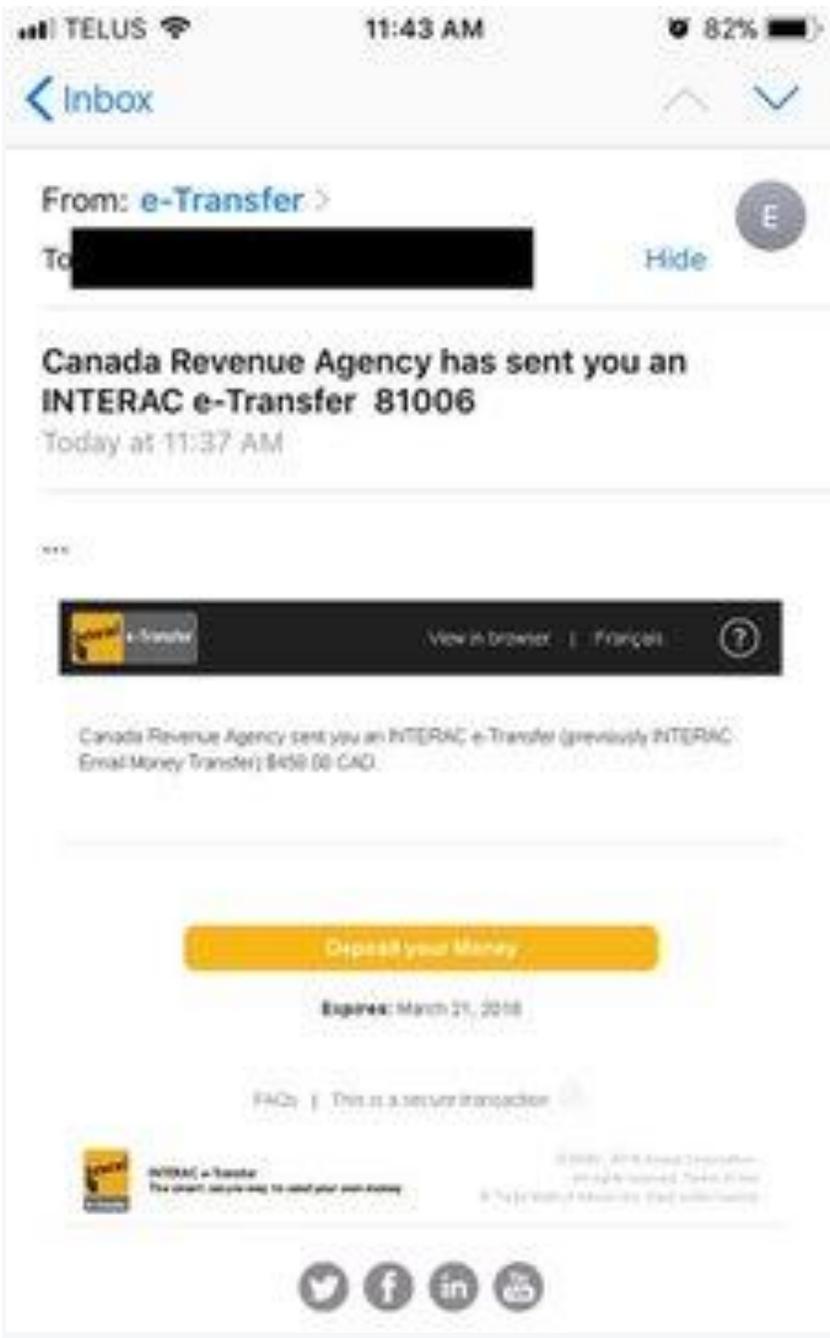
Revenue Copyright 2 0 1 6

Where to begin? Firstly, the phoney email comes from a suspicious address: CRA@paymentsplatform.info. Real CRA emails have this as part of the address: @cra-arc.gc.ca. Oh, and all of their email correspondences will include French translations.

The graphic that sits atop the fake email looks like it was hastily put together. Real CRA emails usually don't have any graphics or images at all and never include external links. If you've signed up for email notifications from the government agency, it will do just that—notify you to log into your myCRA account for more information, but it will never direct you to a specific link.

One of the biggest tells in that fake email is the rampant grammar and spelling errors. Who doesn't look forward to receiving their Tax "Refound"?

Sometimes, this CRA INTERAC E-Transfer scam looks more polished:



 **HRPS MIT HHILLS**
@HRPSMitHH

@_HaltonHills @TownOfMilton the @CanRevAgency will not send your tax refund to you by @INTERAC #ETransfer. Don't fall for this #CRAScam. #StayWoke #WhatTheFraud #MiltonON #HaltonON #KeepYourMoney ^pk

1:08 PM - Mar 22, 2018

 1  See HRPS Mit HHills's other Tweets

But just for reference, here's what a real CRA email correspondence looks like:

(Names and dates redacted)

Canada Revenue Agency Online Mail / Courrier en ligne de l'Agence du revenu du Canada Inbox x  

 **Do not reply / Ne répondez pas** <do_not_reply-ne_pas_repondre@cra-arc.gc.ca>   
to me 

 French  English [Translate message](#) Turn off for: French x

English version * La version française suit *****

This is a confirmation that you have registered for or made an update to the **Canada Revenue Agency (CRA)** online mail service for  . It may take up to seven days to process your request.

You will receive an email notification when there is online mail for you to view in your My Account secure online service.

To register for My Account or update your email address, go to the CRA website.

If you are an authorized representative, you must use the Represent a Client secure online service.

This is an automated email system. Please do not reply to this message. For security purposes, this email notification does not include a link.

Version française * The English version precedes *****

Ce courriel confirme que vous avez inscrit   au service de courrier en ligne de l'Agence du revenu du Canada (ARC), ou que vous avez fait une mise à jour dans ce service. Notez que le traitement de votre demande peut prendre jusqu'à sept jours.

Vous recevrez un avis par courriel si vous avez du courrier en ligne au moyen du service en ligne sécurisé Mon dossier de l'ARC.

Pour vous inscrire à Mon dossier ou mettre à jour votre adresse courriel, allez sur le site Web de l'ARC.

Si vous êtes un représentant autorisé, utilisez le service en ligne sécurisé Représenter un client.

Ce courriel vous a été envoyé par un système automatisé. Veuillez ne pas y répondre. Par mesure de sécurité, cet avis électronique n'inclut pas d'hyperlien.

To find out more about CRA scams and how to spot them, [read this](#). [Here's how to report fraud to the CRA](#).