



Important Phishing Alert

July 22, 2010

Phishing is the act of sending email that falsely claims to be from a legitimate organization. This is usually combined with a threat or request for information: for example, that an account will close, a balance is due, or information is missing from an account. The email will ask the recipient to supply confidential information, such as bank account details, PINs or passwords; these details are then used by the owners of the website to conduct fraud.

Your Organization, Customers, or Account Holders Could be Impacted

NACHA - The Electronic Payments Association has received reports that individuals and/or companies have received a fraudulent e-mail that has the appearance of having been sent from NACHA. See sample below.

The subject line of the e-mail states: "Unauthorized ACH Transaction." The e-mail includes a link that redirects the individual to a fake Web page and contains a link which is almost certainly an executable virus with malware. Do not click on the link. Both the e-mail and the related website are fraudulent.

Be aware that phishing e-mails frequently have links to Web pages that host malicious code and software. Do not follow Web links in unsolicited e-mails from unknown parties or from parties with whom you do not normally communicate, or that appear to be known but are suspicious or otherwise unusual.

Please Note:

- NACHA itself does not process nor touch the ACH transactions that flow to and from organizations and financial institutions.
- NACHA does not send communications to individuals or organizations about individual ACH transactions that they originate or receive.

If malicious code is detected or suspected on a computer, consult with a computer security or anti-virus specialist to remove malicious code or re-install a clean image of the computer system. Always use anti-virus software and ensure that the virus signatures are automatically updated.

Ensure that the computer operating systems and common software applications security patches are installed and current.

Be alert for different variations of fraudulent e-mails.

= = = = = Sample E-mail = = = = =
 From: Information
 Sent: Thursday, July 22, 2010 8:27 AM
 To: Doe, John
 Subject: Unauthorized ACH Transaction

Dear bank account holder,

The ACH transaction, recently initiated from your bank account, was rejected by the Electronic Payments Association. Please review the transaction report by clicking the link below:

[Unauthorized ACH Transaction Report](#)
(hyperlink removed for your security)

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