



# Prevention TIPS

September 19, 2011

## Phishing Alert – Email Claiming to be From NACHA

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### **NACHA Phishing Alert: Email Claiming to be From NACHA Reported**

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. The attacks are occurring with greater frequency and increased sophistication. Perpetrators may also be exploiting email addresses recently stolen from Epsilon.

The fraudulent emails typically make reference to an ACH transfer, payment or transaction and contain a link or attachment that infects the computer with malicious code when clicked on by the email recipient. The contents of the fraudulent emails vary with more recent examples including a counterfeit NACHA logo and the citation of NACHA's physical mailing address and telephone number. Do not click on the link or attachment as it is fraudulent. See sample below.

Be aware that phishing e-mails frequently have links to Web pages that host malicious code and software. Do not open attachments or 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.

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 persons 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 Fraudulent E-mail**

From: ach@nacha.org  
Sent: Monday, September 19, 2011 6:17 AM  
To: Doe, John  
Subject: ACH payment canceled

The ACH transfer (ID: 647702636227), recently initiated from your bank account (by you or any other person), was rejected by the other financial institution.

Canceled transfer

Transaction ID: 647702636227

Reason for rejection : See details in the report below

Transaction Report : report\_647702636227.pdf.exe (self-extracting archive, Adobe PDF)

13450 Sunrise Valley Drive, Suite 100 Herndon, VA 20171 (703) 561-1100  
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If you have questions please contact Steve Wildes, Member Service Manager at 800-342-0203, ext. 6885.