



# Prevention TIPS

To: Members  
From: Steve Jones; Director, Product Support and Training  
Date: February 23, 2011

## Phishing Alert – Email claiming to be from NACHA

The following bulletin was initially sent by 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 and signed by a non-existent NACHA employee, the name of which varies from one fraudulent email to the next. See sample below.

The subject line of the e-mail states: "Your ACH Transfer." 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.

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 Fraudulent E-mail

From: payments@nacha.org  
Sent: Tuesday, February 22, 2010 8:27 AM  
To: Doe, John  
Subject: Your ACH Transfer

The ACH transaction, recently initiated from your bank account (by you or any other person), was rejected by the Electronic Payments Association.

Please click here to view details.  
Agustin Nadeau,  
Fraud Department

If you have questions please contact Steve Jones, Director of Product Support and Training at 800-342-0203 ext. 6870.