

Fraud Alert – July 23, 2010



NACHA Reports Fraud Email Phishing Activity – Advises Vigilance

Beware of Fraudulent Emails Claiming to be from NACHA with Subject Line:
"Unauthorized ACH Transaction"

NACHA is reporting that 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.

According to NACHA, 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 THE LINK.** Both the e-mail and the related website are fraudulent.

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.

Be alert for different variations of fraudulent e-mails.

Questions? Please contact Laurie Appelbaum, AAP at laurie.appelbaum@theclearinghouse.org or 212-613-9855.

===== Sample of Fraudulent 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](#)

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