

NACHA - The Electronic Payments Association - has issued an advisory to financial institutions about phishing emails designed to appear as if they were sent from NACHA warning users about failed ACH transactions. The e-mail includes a link that, if clicked, redirects the individual to a fake web page that appears to be a NACHA website and contains a link that almost certainly leads to a Jabber/Zeus malware download.

This phishing attempt is not targeted specifically at any single financial institution. It is being sent broadly across the Internet.

Phishing E-mail Sample Content

From: nacha.org [<mailto:report@nacha.org>]
Sent: Thursday, November 12, 2009 10:25 AM
To: Doe, John
Subject: Rejected ACH transaction, please review the transaction report

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 (this is how the link is presented)

Sanitized link:

hxxp://nacha[DOT]org[DOT]fffazsa[DOT]org[DOT]uk/ACHNetwork/Unauthorized/report[DOT]php?transaction_id=3D00149589098593&reference=3D822741659237684356904818198557124583214180193361899444733=20

==== End of Sample E-mail =====

NACHA is aware of the phishing attack and has an article on their home page at www.nacha.org.