

Random individuals and/or companies may have received a falsified e-mail with the subject title "Rejected ACH Transaction." This e-mail appears to be from NACHA – The Electronic Payments Association telling them that there is a problem with an ACH transaction they have originated. The e-mail includes a link which redirects the individual to a fake web page which appears like the NACHA website and contains a link which is almost certainly executable virus with malware. See sample below.

= = = = Sample E-mail = = = = =

**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 the how the link is presented)

#### **UPDATE TO ALERT**

On 11/12/09, a NACHA Member Communication informed members that NACHA is being targeted in a phishing e-mail which contains a link to a Jabber/Zeus Trojan malware download. This malware can steal login credentials and can lead to an account compromise.

If you receive this e-mail, **DO NOT** click on the link!