



## **RISK ALERT 06201**

To: Primary Contact  
From: Express Services  
Re: Fraudulent Emails (Phishing)  
Date: May 23, 2006

Fiserv EFT recently learned of a fraudulent email, often called phishing, targeted toward bank and credit union cardholders. The email claims to be from Visa and asks cardholders to reactivate their cards by entering account information and then create a new password. The email also states that if the cardholder does not comply, the account will be suspended indefinitely.

We have since notified Visa of the incident. Please note, Visa will never ask cardholders to divulge account information or password via email. Should your cardholders receive any questionable emails, such as the one reflected on the following page, please ask them not to reply or contact the website referenced in the email.

As with all possible fraudulent situations, you are encouraged to take appropriate measures if fraud is suspected. Note that an excessive number of attempts at small dollar preauthorizations may be an indication of intent to commit fraud.

If you have questions, please contact Express Services at 1-800-888-0085, option 3.

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## Sample of fraudulent email:



**LISTSERV service at SUNET**



Date: Thu, 18 May 2006 09:12:17 -0400  
Reply-To: [log in to unmask]  
Sender: 1800 tals litteratur <[log in to unmask]>  
From: "[log in to unmask]" <[log in to unmask]>  
Subject: VISA Bank Account is fraudulent and it will be suspended  
Content-Type: text/html; charset="Windows-1251"



Dear VISA Credit Card Owner,

VISA is devoted to keeping a safe environment for its community of consumers and producers. To guarantee the safety of your account, VISA deploys some of the most advanced security measures in the world and our anti-fraud units regularly screen the VISA database for suspicious activity.

We recently have discovered that multiple computers have attempted to log into your VISA Online Banking account, and multiple password failures were presented before the logons. We now require you to re-validate your account information to us. If this is not completed by May 20, 2006, we will be forced to suspend your account indefinitely, as it may have been used for fraudulent purposes. We thank you for your cooperation in this manner.

In order to confirm your Online Bank records, we may require some specific information from you.

Please [Click Here](#) or on the link below to verify your account

[http://www.visa.com/secure\\_update/update](http://www.visa.com/secure_update/update)

Thank you for your prompt attention to this matter. Please understand that this is a security measure meant to help protect you and your account.

We apologize for any inconvenience.

If you choose to ignore our request, you leave us no choice but to temporarily suspend your account.

VISA Security Team