

### **Caution: Email Money Transfer Fraud**

**Please be advised that Email Money Transfer spoofing criminals have found another way to defraud members by sending them fake Email Money Transfers.**

**How is this happening? It is believed the criminals are sending out these emails as “phishing” to see who will click on the spoofed link. Once the linked is clicked spyware or malware is loaded onto your computer.**

**These emails can be identified by the recipient by recognizing these areas:**

- **the Sender (\*) is not known to the recipient,**
- **there is no information in the "To:" field, and**
- **the “Deposit Required” link when cursured over does not match the printed link in the email.**

**Please see the email example below for a sample of what you may see.**

**So far two have been reported and one of these came from a credit union that had only been offering Email Money Transfer Service for a month.**

*(\*) Note: Because of social engineering and social networking in the future it is conceivable the person’s name in the email could be someone known to the recipient as these attempts get more sophisticated.*

# Topic: Email Money Transfer Spoofing

## EXAMPLE

**From:** [notify@payments.interac.ca](mailto:notify@payments.interac.ca) [mailto:notify@payments.interac.ca]

**Sent:** January 12, 2012 8:19 AM

**Subject:** INTERAC e-Transfer from PETER DELIMA

Peter Delima has sent you an INTERAC e-Transfer (previously INTERAC Email Money Transfer).

Amount: \$460.00 (CAD)

Sender's Message: money for alex

Expiry Date: 14 Jan 2012

Action Required:

To deposit your money, click here:

<https://etransfer.interac.ca/CA8pSB7h>

If you allow your cursor to sit on top this link, you will see the link that pops up does not match the email link. This is how you can tell this is a fraudulent/fake transfer. Do not continue!

Trouble with the link? Type it into your web browser address bar.

Need help?

<http://www.interac.ca/consumers/faqs.php#emt>

What is an INTERAC e-Transfer? (previously INTERAC Email Money Transfer). If you use online or mobile banking at a participating financial institution, you can send and receive money quickly and easily.

Email or text messages carry the notice while the financial institutions securely transfer the money using

existing payment networks. If your financial institution does not yet offer INTERAC e-Transfer, you can still deposit transfers to any bank account in Canada. Click <http://www.interac.ca/consumers/faqs.php#emt> for details.

Pour voir les détails du virement en français, cliquez sur le lien ci-dessous :

<https://etransfer.interac.ca/fr/CA8pSB7h>