

Anatomy of a Phish

The red flags indicate this may be a Phishing attempt!

From: enroll@usbanks.com
To: tbusch@uindy.edu
Sent: Tuesday, December 9, 2008 9:26:11 AM GMT -05:00 US/Canada Eastern
Subject: US Bank - Verified by Visa Enrollment

Dear US Bank Customer }

Your US Bank card has been automatically enrolled in the Verified by Visa program }

To ensure your Visa card's security, it is important that you protect your Visa card online with a personal password. Please take a moment, and activate for Verified by Visa now. }

Verified by Visa protects your existing Visa card with a password you create, giving you assurance that only you can use your Visa card online.

Simply activate your card and create your personal password. You'll get the added confidence that your Visa card is safe when you shop at participating online stores. }

Please click the link below Activate Now for Verified by Visa

<http://ngg.ro/usbank/>

We present our apologies and thank you for co-operating. Please do not answer to this email - follow the instructions given.

These instructions have been sent to all bank customers and it's obligatory to follow.

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* Please note: If you FAIL to update your Visa card, it will be temporarily disabled.

Do you actually have an account with this bank? Notice that your account number is not mentioned anywhere, and this is a generic greeting

Is this a legitimate VISA program? Checked VISA website and found out it's a real program, making this phish harder to detect!

Password creation could be just a ploy to get you to enter your account number

Suspect URL – the "ro" in this URL indicates an address in Romania. Use Google or your bank statement to verify legitimate US Bank address.

Strange word choices.

Scare tactic: Threats of negative consequences if you don't comply.