

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.


@ 2008 US Bank Service Department

*** 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.