

Fraudulent Emails Appearing to Come from NACHA

Fraud & Phishing Resources Area: Educate & Protect Yourself from Cyber Fraud

NACHA (National Automated Clearing House Association) provides this resource area to educate consumers, businesses, financial institutions, and other parties about ways that they can protect themselves from the sustained and evolving phishing attacks in which individuals and organizations in the U.S. and other nations are receiving emails that fraudulently claim to come from NACHA regarding ACH payment transactions.

Be Aware That:

- NACHA does not process nor otherwise touch the ACH transactions that flow via the [ACH Network](#) nor between financial institutions and their customers.
- NACHA does not send communications of any type to persons or organizations about individual ACH transactions that they originate or receive. If you or your customer has received a communication of this nature that purports to come from NACHA, it is fraudulent.
- NACHA is the industry trade association that manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data.
- The ACH Network serves as a safe, secure, reliable network for direct consumer, business, and government payments, and annually facilitates billions of payments such as [Direct Deposit and Direct Payment](#).
- These incidents are occurring with greater frequency and increased sophistication. Perpetrators are conducting similar phishing attacks in which they are sending fraudulent emails that claim to be from the Federal Reserve Bank, IRS, other federal agencies, as well as commercial financial institutions, other payment organizations, technology companies, and businesses.