

January 26, 2012

Warning: New Phishing Scheme

Action: Fiserv has alerted all associates and is sharing this information with clients.

Questions? If you have questions, please contact your Service Manager.

Fiserv has become aware of a new phishing scheme is working its way across the Internet involving emails that references the “eNFact” product. The email directs recipients to click on a link that takes them to a mock-Fiserv site that may initiate an installation of malicious software; this website is in no way associated with Fiserv or the eNFact product.

The phishing attack is contained in a fraudulent email identical or similar to the one that follows:

-----Original Message-----

From: eNFACT Notifications [<mailto:noreply@enfactnotifications.com>]

Sent: Thursday, January 26, 2012 11:34 AM

To: Recipients

Subject: eNFACT Case #29018

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

An eNFACT Case was generated for the cardholder below:

Transaction 1 Information:

A charge on 10/23/2011 in the amount of \$438.09 in ITALY Transaction Score: 981

Transaction 2 Information:

A charge on 10/23/2011 in the amount of \$513.14 in ITALY Transaction Score: 918

Transaction 3 Information:

A charge on 10/22/2011 in the amount of \$0.02 at O RANCH Transaction Score: 37

The eNFACT Case is generated when a suspect transaction is detected. If this transaction was not initiated by you as the credit card holder please follow the steps as shown at : <http://www.efactnotify.com/>

Please be sure to complete the Case Resolution Notification (CRN) Form at (<http://www.efactnotify.com/>) . If you have any questions, or would like additional information pertaining to this eNFACT Case, please contact the Card Processing Center at 800-262-2024.

Fiserv has shared this information with associates and instructed that if we have received this phishing attack via email, or if we receive it at any time from this point forward:

1. **Do not open the email;**
2. **Do not click on the link contained in the email; clicking on any of the links contained in the email may install malicious software on your system;**
3. **If a link is clicked, your organization's Information Security personnel should immediately take your system off of the network;**
4. **Report the email to your organization's Information Security personnel;**
5. **Delete the email from your "Inbox" and "Sent Items; and**
6. **If you have inadvertently clicked on the link please notify your local helpdesk for assistance As Soon As Possible.**

At this time there is no evidence or indication that any of the Fiserv systems have been affected.

Fiserv is taking three steps. First, we have asked the hosting provider of the phishing site to take it down, although we are presently unsure whether our request will be honored. Second, we are reporting this to our regulatory authorities, whose engagement may help us get the attention of both the phishing site's hosting provider and law enforcement. Third, we are researching the potentially malicious payload the phishing site could install, and will provide you with information you may be able to use to limit infection in your own environment.

We will issue further communication as soon as we have substantive progress to share.