



STAYING CYBERSMART ONLINE

EMAIL COMPROMISE

TRUST IN EVERY LAYER

EMAIL COMPROMISE PREVENTION IS THE FIRST LAYER OF PROTECTION

Business email compromise is a sophisticated scam, also known as “director fraud”. This scam involves the hijacking of email accounts and sending emails instructing individuals and or employees to wire/transfer large sums of money to a beneficiary’s account – typically an overseas account.

HOW DO THESE TYPES OF COMPROMISES OCCUR?

A cybercriminal can compromise a director’s email account via a phishing email, or they can use an email address that looks very similar to that of the director’s. The cybercriminal works to gain trust with a victim who has online banking access (e.g. payroll manager, or treasurer) and requests an online transaction or wire transfer. The transaction will appear completely legitimate to the organisation’s financial institution.

WHAT CAN YOU DO TO HELP KEEP YOUR BUSINESS SAFE?

- Educate staff (particularly those who manage payments) on the risks of business email compromise
- Before acting on the message (e.g. clicking on any links, opening attachments, or following any instructions) contact the company sending the message (using a phone number from their website) to confirm the legitimacy of the sender
- Follow the correct and complete usual business process when completing fund transfers
- Report any incidents to your local government bodies (for Australian residents, visit the Australia Cyber Crime Online Reporting Network at www.acorn.gov.au)



**FOR FURTHER INFORMATION ABOUT STAYING SAFE ONLINE
VISIT [ANZ.COM](http://anz.com) AND SEARCH ‘SECURITY’.**

This document raises awareness and provides general information only. It may be necessary or appropriate to ensure that measures are taken in addition to, or in substitution for, the measures presented having regard to your particular personal or business circumstances. This flyer is distributed in Australia by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (“ANZBGL”); in New Zealand by ANZ Bank New Zealand Ltd; and in other countries by the relevant subsidiary or branch of ANZBGL, (collectively “ANZ”). Nothing in this flyer constitutes a recommendation, solicitation or offer by ANZ to you to acquire any products or services, or an offer by ANZ to provide you with other products or services. All information contained in this flyer is based on information available at the time of publication. While this flyer has been prepared in good faith, no representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by ANZ in relation to the accuracy or completeness of this flyer. 05.2015 AU20999