Warning: Fraudulent Emails

This document provides information to users of IATA products and services (e.g. airlines, agents, other companies and individuals) so that they may avoid becoming victims of email fraud attempts. Please read this information carefully and share it with your colleagues.

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If you have any questions concerning this document, kindly send your queries to information.security@iata.org
Email Fraud Techniques

Many types of fraud exist, and email is an inexpensive and popular method for distributing fraudulent messages to potential victims.

Some of the most common fraudulent messages are non-monetary hoaxes or non-monetary chain mail. Treat these as you would any other spam. However, if you receive an email message that appears to involve payments, or asks for personal information such as login ID’s or passwords, do not respond.

Do not give out private information, reply to text messages, download or open attachments or click on any links in emails you are not sure they are genuine.

Methods employed generally include elements of the following:

1. **The fraudster contacts users under a false name**, sometimes similar or identical to the names of IATA officials, seeking payment for products or services and/or claiming payments for outstanding amounts due.

Recent examples of fraudulent email accounts:

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<tr>
<th><a href="mailto:brazeau@iataconsult.org">brazeau@iataconsult.org</a></th>
<th><a href="mailto:zitkovam@iatae.org">zitkovam@iatae.org</a></th>
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<td><a href="mailto:invoicing@iatabillings.tk">invoicing@iatabillings.tk</a></td>
<td><a href="mailto:strategicpartnership001@gmail.com">strategicpartnership001@gmail.com</a></td>
</tr>
<tr>
<td><a href="mailto:iata@mediacombb.net">iata@mediacombb.net</a></td>
<td><a href="mailto:invoice@my-iata.org">invoice@my-iata.org</a></td>
</tr>
<tr>
<td><a href="mailto:yeo.chin@asia.com">yeo.chin@asia.com</a></td>
<td><a href="mailto:finance@iatalogistics.org">finance@iatalogistics.org</a></td>
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<td><a href="mailto:yeo.hoychin@aviationpromo.com">yeo.hoychin@aviationpromo.com</a></td>
<td><a href="mailto:casspaydesk@gmail.com">casspaydesk@gmail.com</a></td>
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Several attempts have been made to obtain payments from users of IATA products and services. The most common technique is through the use of fraudulent emails, with or without fake invoices attached. Additionally, some attachments to fraudulent emails have been found to contain malware.

Please refer to our [website](#) for an updated list of the current most used fraudulent email address.
1. The fraudster uses a technique which allows the name of the true sender of an email to be masked, so that the email appears to have been sent from a valid IATA address like finance@iata.org. In such cases, the fraudster asks the recipient to ‘reply-to’ another email address, such as a “.....@gmail.com”.

2. The fraudster uses forged documents bearing the official IATA logo, most likely copied from IATA website. These can appear to be legitimate invoices.

3. The fraudster’s email may suggest clicking on a link. After clicking on the link, the user is taken to a fake IATA website that requests your login details, the purpose of which is to steal your login credentials.

4. Fraudsters call IATA customers and impersonate IATA staff. This attempt at fraud is increasing. Although telephone numbers may seem correct based on location, please remember that with Internet phones, the fraudster can call from anywhere.

The names of IATA employees in email signatures have most likely been obtained when recipients of a first fraudulent email have provided copies of previous correspondence with IATA. In some cases, the phone numbers in email signatures have been changed to invalid numbers, a technique most likely designed to prevent the recipient from contacting the sender by phone. At other times, a working number is provided, but the person answering is not an IATA employee.

Legitimate emails from IATA end in the ‘@iata.org’ domain. For different purposes IATA also uses @info.iata.org, @updates.iata.org and @bsplink.iata.org

**Situation 1: Fraudster calling IATA customer**

Company C received a fraudulent email offering a discounted Strategic Partnership membership renewal for the following year. After responding to the fraudster with a request to proceed, the Company C received an email with a fake IATA invoice attached. The invoice included bank account details in Indonesia. The email requested that Company C send confirmation of payment via email.

Fortunately, Company C was skeptical about the new banking instructions and contacted IATA directly to verify rather than responding to the fraudster. IATA was able to warn Company C that the email and invoice were fraudulent. However, Company C received calls from individuals purporting to be from IATA, asking for payment status. Because IATA was able to warn Company C, these calls were ignored and the fraudster did not receive payment.

Please remember that although IATA is actively working to implement anti-spoofing measures, any email address can be spoofed to look like another. If in doubt, please contact information security.
Examples of Fraudulent emails

Typically, the first contact is a generic email designed to elicit a response from the recipient. If the recipient engages with the fraudsters, they then provide a more detailed request, using language most likely copied from our website.

Being able to recognize fraudulent emails can help prevent you from becoming a victim. Following are examples of some emails received by users of IATA products and services.
Example No. 1

Fraudsters “spoofing” genuine IATA address.

From: mpeira@iata.org
Sent: Tuesday, May 26, 2015
To: undisclosed-recipients:
Subject: IATA OVERDUE PAYMENT (URGENT)

Dear Sir,

Your company still have IATA invoices that are overdue for payment, kindly check your records and get back to us as soon as possible for payment, Failure to do so may lead to sanctions. Please note there is an update in vendor account information, we request you contact us here asap for the new Vendor account information before your next payment.

Expecting your usual prompt cooperation.

Best Regards,

Monica PEREIRA

Accounts/Invoicing

International Air Transport Association

IATA Head Office, 800 Place Victoria,
P.O. Box 113 Montreal, Quebec - H4Z 1M1 Canada

Sense of urgency encouraging you to respond immediately or face sanction or suspension. IATA invoices can be verified by logging a query to Customer Services: http://www.iata.org/cs

Reference made to payment into a different account.
Example No.2

From: International Air Transport Association <iata@mediacombb.net>
Date: August 21, 2015 at 6:05:00 PM CDI
To: Undisclosed recipients;
Subject: IATA Outstanding Invoice
Reply-To: International Air Transport Association <iata@mediacombb.net>

Dear Sir/Madam,

Our Record shows that you have IATA invoices that are due for payment, kindly check your records and get back to us as soon as possible for payment, as failure to do so may lead to sanctions. Please note there is an update in vendor account information, we request you contact us here asap for the new Vendor account information before your next payment.

Expecting your usual prompt cooperation.

Best Regards,

Diane Rinchart
Accounts/Invoicing
International Air Transport Association
IATA Head Office, 800 Place Victoria,
P.O. Box 113 Montreal, Quebec - H4Z 1MI Canada

Sometimes, these emails are accompanied by a fraudulent invoice. The invoice appears at times to be based on a genuine IATA or Strategic Partner invoice.

Fraudsters have been able to make these look reasonably authentic as some recipients of the first email have queried the existence of outstanding amounts and provided the fraudster with a copy of a genuine invoice that had already been paid, this provides the fraudster with an appropriate invoice style and content.

Fraudulent invoices in the past have included charges relating to IATA Ground Handling Council membership fees, designator fees, discounted Strategic Partnership memberships, and prefix code retainer/administration fees.

The fraudster indicates in the emails or on the invoices that new payment arrangements are in force and that the payment requested (or simply future payments where the approach is generic in style) should be made to a new bank account.
Bank accounts with the following financial institutions have been used by fraudsters recently; however, if a bank is not listed here, it does not necessarily mean that is legitimate from IATA account.

**Indonesia:** Bank BNI, Bank of India in Indonesia, Bank Mandiri, CIMB Niaga Bank, Permata Bank, Bank Danamon, Bank BII, Bank OCBC NISP.

**United Kingdom:** Barclays Bank PLC, Nat West Bank, Santander UK PLC, Lloyds Bank, Halifax Bank, India: HDFC.

**Scotland:** Bank of Scotland.

**Ireland:** Ulster Bank.

**Poland:** BNP Paribas.

**Germany:** Commerzbank Emmerich.

**Malaysia:** Hong Leong Bank.

**England:** Nationwide Bank.

**United States:** Citizens Bank, Total Bank, PNC Bank, Citibank.

**Slovakia:** Tatra Banka AS.

**Latvia:** Rietumu Banka.

**Thailand:** Kasikorn Thai Bank, Bank Of Ayudhaya Public Company LTD, Bangkok Bank PLC.

**Ukraine:** Idea Bank PJSC.

**China:** China Merchandt Bank, Bank of China LTD.
Examples of fake invoices/bank notices/letters

It is important to note that without the efforts of IATA customers, we would not know what fraudulent accounts have been opened. If you receive ‘new’ banking details in any form, please forward them to Information Security whether or not you recognize it to be fraud. Allowing IATA to notify the bank and save others from becoming victims of fraud.

Examples of fraudulent invoices with false banking information:
CHANGE OF ACCOUNT DETAILS

This is to inform you that there as been a change in our vendor account details for all IATA payment. Kindly check below for our new vendor IATA Indonesia Bank Account details and update your system for future payment.

BANK NAME: Bank Bni

ACCOUNT NUMBER: 0359898765

ACCOUNT NAME: IATA

BANK ADDRESS: Bank Bni branch imam bonjol tangerang Indonesia

SWIFT CODE: BNINIDJA
Situation: Fraudulent invoice and change of account details.
Company A received an email from a fake IATA account, advising them that there was a change in the vendor in IATA. The company did not consider the email to be suspicious, even though it was not genuine IATA email addressed and the language used was threatening. Company A was coincidentally about to renew their membership and responded to the fraudsters, asking if it related to that. The fraudsters confirmed that it did and sent the company an invoice. The invoice bore the IATA logo (most likely obtained from the internet). The email from the fraudsters referred to a change in bank account and asked the company to make the payment to the account detailed on the invoice. This bank account is in Indonesia. The company made the payment to the fraudsters’ bank account.
When the company received a reminder from IATA about their outstanding renewal fees, they realized that they had been victims of fraud.
**Fraudulent letters** are issued to obtain payments or information from any IATA stakeholder. These letters are sent from fake IATA email addresses and come as attachments in PDF format.

Example No 1.

![Image](image_url)

Dear Sir/Madam,

International Air Transport Association (IATA) is currently working on an exercise to reconcile actual account’s (Depts) totals with those that are noted on our Accounting system.

As a member of IATA, I have been tasked with making contact with a number of departments to collect and reconcile data.

I would therefore be grateful if you could revert back by return Email with totals owned by you as at 31 July 2015.

This exercise shall in no way hamper the usual workings of our finance department, but give us an independent verification of totals.

Please do not hesitate to contact the undersigned if you have any queries.

Yours Faithfully,

Guy Brazeau  
Director  
IATA Consulting  
Tel: +1-514-874-1329, ext.  
Mob: +1-514-402-0202  
brazeau@iataconsult.org
Example No 2.

WORLD AVIATION PROMO
ICAO, Asia and Pacific Office
252/1 Vibhavadi-Rangsit Road, Chatuchak,
Bangkok 10000, Thailand

CONGRATULATIONS!
YOU ARE A WINNER OF US$1,000,000.00

We are pleased to announce that you are among the 50 selected international beneficiaries for the World Aviation Promotion online draw. This promotion is supported by the International Civil Aviation Organization (ICAO) in collaboration with the International Air Transport Association (IATA), following the international world Aviation promotion held in Asian Regions on June 2015 to promote the state of air travelers on both local and international air transportation service/cargo services as we are the international bodies that manages the affairs of all Global Airline Aviation Society (GAAS) as a united Nations Specialized Agency.

As part of our ongoing dedication to help create a smarter, better world for air travelers, this year International Civil Aviation Organization in Partnership with International Air Transport Association conducted online draw promotion, selected from 50 random winners from Global Aviation List system through Online Computerized Email Selection System (OCSS) to run draws.

All participants were selected randomly from the global list of the Aviation Insurance Association (AIA) with the email address provided during purchase of their air ticket both local/international passengers/cargo air services, through computer ballot system extracted from air services companies in the world. Your email address attached to Reference Number: WHLFP954784545 and Serial Number: 0112905433612 drew the generic File Numbers: ZAR/UN/UKQ92UK/14, which was subsequently selected as Winning Number: II in the winning Batch: ZA983J2B7UK.

You have been approved to claim a total cash prize of US$1,000,000.00 (One Million United States Dollars) and your prize Cheque has been placed in the custody of our paying bank in Malaysia for further payment to you. Kindly contact your accredited claim agent through email below and quote your winning verification details above for more information on how to claim your allocated fund.

Name: Mr. Yee Hoi Chai
Email Address: yee.hoi.chai@aviationpromo.com

Note: This cash prize must be claimed by the registered email account owner within 21 working days of this notification. After this date all unclaimed funds will be included in the next promo, and to avoid unnecessary delay and complications, please quote your reference/batch numbers in any correspondence with us or our designated agent.

Congratulations once more from our members of staff and thank you for being part of our promotional program.

Sincerely,
Mr. Tony Tyler
Chief Executive Officer.

Disclaimer:
This official document belongs to IATA, it contains privileged and confidential information intended only for the use of the addressee. If you are not an intended recipient of this message, you are hereby notified that any dissemination, copying or use of information herein is strictly prohibited and monitored. If you suspect the message was sent in error or without authorization, please kindly discard the document and take no further action. otherwise send a reply message to the email address indicated above.
There is no such price; in fact fraudsters would request your personal information in order to follow up with the price. Allowing them to misuse your information and identity.

**Fraudulent emails may also include a link that takes the user to a spoofed (fake) IATA website.** The purpose of spoofing an IATA website is to mislead the user into believing he is logging on to a legitimate IATA website.

Once the login details are captured, the fraudster can then use the information to login as the user to obtain billing information that will add authenticity to the fraudulent email attempts. In the case of finance systems and billing, you should always manually navigate to an official website, instead of "linking" to it by clicking a link from an unsolicited email.

*Remember that although IATA is actively working to implement anti-spoofing measures, any email address can be spoofed to look like another. If in doubt, please contact: Information Security*
Report a possible fraud

If you receive a suspicious or potentially fraudulent email, please report the relevant information using the guidance below:

When reporting such messages, it is important to copy and paste the entire email, including the header information.

To display full message headers:

Open the mail message.

- In Outlook 2013 and 2007: Open the mail in question and select ‘file’. Info > Properties. Your message headers are displayed
- In Outlook 2007: double-click the message so that it opens in its own window. In the Options group, click the dialog box launcher (Small Square with an arrow).

To insert the headers into an email message:

Copy-paste the headers into a new email to: information.security@iata.org. Alternatively, once the email is open; it can be saved and then sent as an attachment directly to information security.

Please also forward any attachments that you receive from a fraudster: When we receive this information, it allows us to notify banks to close accounts immediately. Your actions can help save other IATA customers from being victims of fraud.

If you believe you are a victim of email fraud attempt, we recommend that you also contact your local law enforcement authority immediately. Action Fraud UK, IC3 in the United States and the Canadian Anti-Fraud Centre. For other jurisdiction please contact Information Security.
Learn How to protect your company from fraud

All organizations are vulnerable to fraud, especially if elements of the following apply:

1. **Belief that fraud doesn't affect your organization.** In truth, businesses around the world lose millions each year to frauds. Many organizations aren't even aware that they have fallen victim to fraud.

2. **Organization does not have set procedures in place** to authorize purchases, pay invoices and review expenditures.

3. **Personnel are distracted** when they pay invoices such that fraudulent emails and invoices escape their notice.

4. **Personnel do not have time to verify** the source of the email requesting payment. To resolve the matter, the invoice is paid out of convenience without further investigation.

5. **Organization experiences regular staffing changes related to high turnover**, part-time or volunteer staff which increases the risk of falling victim to a fraud.

6. **Personnel recognize the name and logo of IATA from having paid similar invoices in the past. As a result, they might not review transactions or invoice details before making a payment.**

7. **Organization does not report the fraud** because personnel are either embarrassed or ashamed. Law enforcement agencies depend on organizations that have fallen victim to come forward and report fraudulent activity. IATA may be able to assist, please do not hesitate to contact us.

Here are other points IATA suggests you do to protect your organization from email fraud:

1. **Don’t judge reliability** by look and content. Email messages can come from many sources and with the help of today’s technology a fraudster can make an email and invoices appear to be coming from a reputable source.
2 **Be wary of requests** to “update” bank account information or to pay overdue invoices as you may be providing criminals with the information they need to gain access to others in your organization or to defraud third parties.

3 **Implement a policy** of checking, and having independent approval of, any changes to existing, or setting up any new, payee bank account details.

4 **Assign a limited number** of employees to make purchases. Make sure that employees with financial signing authority understand what responsibilities are tied to signing their names on invoices and purchase orders.

5 Do not click on attachments to or links in fraudulent emails as they might contain viruses that can harm your internal systems. Instead, save the entire email and send it to information security.

6 **Double check the URL of websites and links.** Companies always use clear URLs like [http://www.iata.org/Pages/fraudulent-websites.aspx](http://www.iata.org/Pages/fraudulent-websites.aspx). Scam sites and links usually have long addresses using special characters like =j&q=&esrc=s&source=web&”

7 **Talk to your staff and colleagues about fraud.** Decide how your organization will handle situations involving employees coming forward to report losses.

8 **Be wary of collection calls from ‘IATA’ staff.** Due to the availability of worldwide telephone numbers, fraudsters are now purchasing Canadian and other numbers in order to appear to be calling from an IATA office. If you receive such a call, usually followed by an emailed invoice, contact information security for verification.

9 **Fraudulent messages can look like they’re from IATA,** but on closer inspection are from a public email account. For example, iatabsp1@gmail.com is not a genuine IATA email address.

10 Look for **grammar and spelling mistakes.** Scam emails are often electronically translated from different languages, resulting in spelling errors.

11 **If you receive a fraudulent email,** IATA suggests that you block the sender using your email client and delete the email in order to stop further attempts from the same email address.
Frequently asked questions

What addresses does IATA use to send emails?
IATA uses many addresses to send emails to its customers. All IATA emails typically end in ‘@iata.org.’ Though there are subdomains like ‘@info.iata.org’, ‘@updates.iata.org’ and ‘@bsplink.iata.org’ are other domains used for different purposes. Please be aware that fraudsters using phishing methods to make an email address appear to end in “@iata.org”, but the reply address will always be different. If you are unsure whether an email from IATA is genuine or not please do not hesitate to contact Information Security information.security@iata.org

I just realized I have paid a fraudulent invoice, what do I do?
We advise that you contact your bank and notify them to cancel or recall the payment. Also inform your local authorities and raise a complaint at their office or via their website.

What can I do to protect myself?

- Immediately contact Information Security when you receive emails/invoices that appear suspicious or fraudulent.
  - Do not panic, often these fraudsters will use threatening language in order to get you to pay into their account as soon as possible. They may even call your office and pose as an IATA employee. First check with Information Security to see whether the suspicious email/call you received is valid or not.

- Distribute the information about fraud tactics around your office.
  - You can give our fraud warning to your company’s internal communication to circulate and also let your colleagues know the tactics that are being used by fraudsters. The more people that are made aware of fraudulent attacks, the less susceptible they are to fraudulent attacks.
- Pass information regarding fraud prevention to new employees
  - New employees can easily fall prey to fraudulent attacks because most are unaware of how to identify and deal with fraudulent attacks. If you are leaving your current position in your organization, we advise that you pass any information you have to the new employee if possible. If circumstances do not permit, please advise your HR department to inform your replacement about the fraudulent emails and invoices.

- Please visit IATA’s website for more information about most used fraudulent emails, phishing attacks and tactics used by fraudsters.

**I received a suspicious email, but it is from an IATA employee**

Fraudsters have been known to use the names of real IATA employees in order to make their fraudulent email appear legitimate. Please forward all suspicious emails to information.security@iata.org
General Security Guidelines

Change your password regularly.

This will prevent people from having access to your account.

Avoid using the same password for multiple accounts (your personal email, work email, online forum etc.)

If one account is compromised, then your work email could be as well.

Do not open attachments from unknown sources and do not run programs that are attached in emails you unknown to you.

These may contain malware that may give fraudsters access to your computer and secure emails.

Do not play games (especially online games) on your work computer. Online games are frequently attacked by hackers and cheaters who can gain access to your computer through the games security loophole.

If you do not need Java or Flash, disable them from your browser.

Ask you IT support group if you are unsure.

Ensure that your anti-virus is up to date and that your firewall is active. This helps protect you from viruses or malware such as key loggers that try to obtain your password data.

If you connect to an open/public Wi-Fi network. Attackers can easily intercept/sniff your network traffic, meaning that they could see whenever you attempt to log in to your email or make an online payment and gain your credentials. Therefore, IATA suggests you to be very cautious whenever you connect to a network that is open to everyone.

Close the browser after logging out. You not only need to log out of your email when you are done, but you also need to make sure to close the browser window completely. It compromises your email security.

Use a spam filter on email servers: Teach your users how to identify junk mail even if it's from a trusted source.