

Have you heard of "Vishing"? Do you know what it is?

Vishing, also called Voice Phishing, is the voice counterpart to the phishing scheme. Instead of being directed by email to a website, the user is asked to make a telephone call. The call triggers a voice response system that asks for the user's personal identifiable information to include such items as: debit or credit card number, expiration date, PINs etc.

A method for this technique is via an "email blast". The email blast has the same concept of phishing emails that include false statements intended to create the impression that there is an immediate threat or risk to the financial account of the person who receives the email. Instead of a weblink, there is a phone number that is provided in the email and instructions for the recipient to call and provide personal identifiable information.

The fraud prevention tips to protect against Vishing are the same as for phishing...know who you are dealing with; do not release personal identifiable information on yourself or your clients especially with regard to unsolicited emails or to an unverified source.