



L A M U T U E L L E

Association Mutuelle des Fonctionnaires Internationaux
de l'Office des Nations Unies et Agences Spécialisées

Geneva, 19 October 2015

Dear Members,

The Board of Directors wishes to inform you that a member of the Mutual Association was a victim of phishing, which led to an identity theft and a transfer made by the Mutual Association in favour of a bank account opened in the member's name by the hackers, in particular thanks to the theft of a copy of the national passport.

Further to this event, the Board of Directors has decided to further encourage members, who still do not process bank transfers through the website, to give up the manual bank transfers and process them on-line. For this purpose, the following changes will be effective from 1 November 2015:

1. The original form to register external bank account(s) must be received by the Mutual Association in order to proceed to the registration of the account(s). Forms received scanned by e-mail or by fax will be refused as well as incomplete forms,
2. If a member does not want to proceed with on-line transfers, the original transfer form will have to be received by the Mutual Association unless transfers are made in Switzerland. In this case, the scanned form received by e-mail will be accepted. Furthermore, for transfers not processed through the secured access, the Mutual Association will charge an amount of CHF 20.- instead of currently CHF 5.-. Transfers made by means of the website remain free of charge,
3. Members who do not want to proceed with on-line transfers and who are victim of phishing and identity theft on their account(s) with the Mutual Association will have to assume all consequences.

The Board of Directors also noticed that too many members do not pay enough attention to the codes received, lose them or register them on their computer(s), which increases the risk of fraud. It would like to remind members of the disclaimer on the form to request a secured access, and informs you about the following changes:

4. A member who requests a secured access is informed by e-mail when the codes are sent. Without news from him/her within 1 month from the date of the e-mail, the codes are considered as being received,
5. Any request for a reset of the codes received beyond 30 days will be charged CHF 20.- unless the last codes received do not work. It turns out however that most of the problems related to the access codes result from an error committed with the password.

The above measures must be taken to strengthen security and protect your interests, as phishing is growing rapidly worldwide. Knowing that they can be binding for some of you, the Board of Directors asks you nevertheless to conform to it within the deadline because it won't accept any exception past this deadline.

The Board of Directors discussed, a few months ago, the issue of the current website access codes, wishing to opt for a more secured solution such as SMS security codes. The decision was put aside at the time because of its significant cost. However, in view of the growing trend in online fraud, the Board of Directors now believes this cost to be worth it and hope to implement this solution within 12 months.

We also wish to remind you of the utmost importance of updating your file, which must include a valid and up-to-date home address and phone numbers in order for the Mutual Association to reach you quickly if needed. An address form must be fully completed each time you move to another duty station, to another place of residence, when you update your file, and the original must be sent by postal mail to the Mutual Association. Incomplete or imprecise forms, with an address of the type c/o, PO BOX (exceptions authorized for some countries) are refused, as well as those received by e-mail and fax. The Mutual Association also reserves the right to block the access to the services for members who do not comply with these regulations.

Patrick Goergen
President of the Board of Directors