

The logo for Zipwhip, featuring the word "zipwhip" in a bold, italicized, lowercase sans-serif font. Below it, the words "text messaging" are written in a smaller, lowercase sans-serif font. The logo is set against a large, stylized speech bubble graphic in a lighter shade of orange.

**zipwhip**  
text messaging

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*April, 21<sup>st</sup> 2016*

# What is Zipwhip?

**Zipwhip is consumer to business messaging.**

We're text enabling the 150 million existing business phone numbers so that businesses can text with their customers.

We are directly connected with 17 United States mobile operators.

## Industry Direction

The texting industry is moving towards a modified 2 class system that allows for commercial traffic on 10-digit numbers.

**P2P**

**A2P**

## Consumer Protection

Zipwhip does not block messages arbitrarily or volumetrically. For consumer protection, we have deployed mobile industry standard Spam prevention technology based on content. We notify customers when content filters are applied.

# Recent Phishing Scam Example

A single banking and identity fraud scam in February 2016 involved over **1,003,530** messages alone.

- Sent over multiple Toll Free numbers in a “Snowshoe” method.
- Between 1,000 and 4,000 messages per minute.

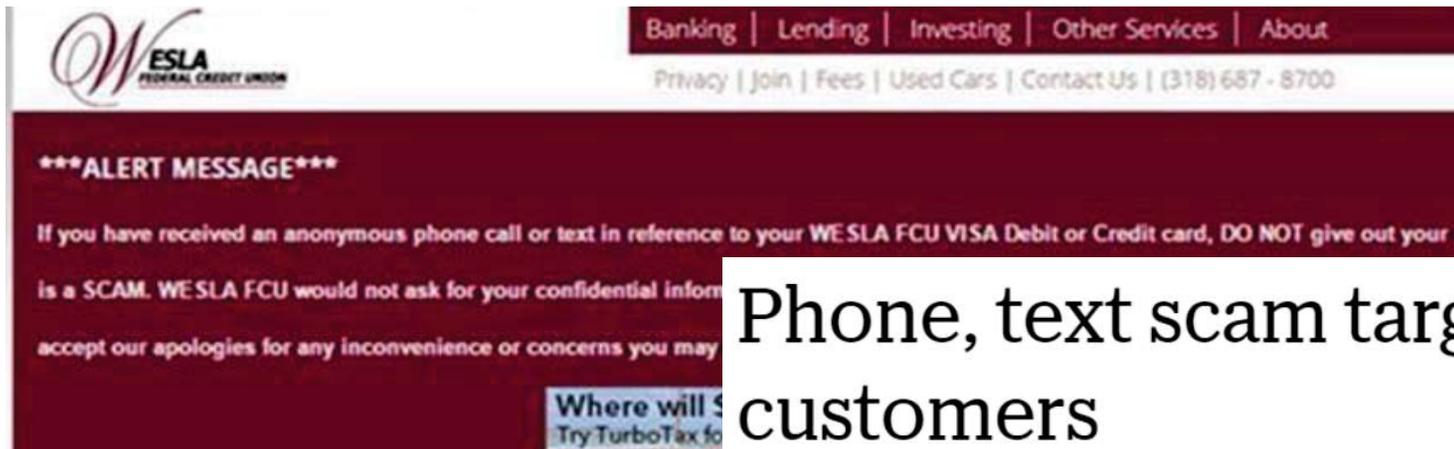


# Recent Phishing Scam Example

Scammers change content like bank name, account number, and call back number in **real time** to avoid detection.

- "NetSpend - ACCOUNT LOCKED Member: <number>. Urgent CALL : <phone-number>"
- "ACCOUNT LOCKED - American Heritage F.C.U. Member: <number>. Urgent CALL : <phone-number>"
- "Bank Of America - ACCOUNT LOCKED Member: <number>. Urgent CALL : <phone-number>"
- "(BECU) Account LOCKED! Member: <number>. Urgent CALL : <phone-number>"
- "B.E.C.U. Account LOCKED! Member: <number>. Urgent CALL : <phone-number>"
- "MasterCard Debit Card Locked! Member: <number>. Urgent CALL : <phone-number>"
- "Chase - Account LOCKED. Member: <number>. Urgent CALL : <phone-number>"
- "Boeing Employees C.U. Account LOCKED! Member: <number>. Urgent CALL : <phone-number> “
- "(First Tech) MasterCard LOCKED! Member: <number>. Urgent CALL : <phone-number>"
- "Chase Bank - ACCOUNT LOCKED Member: <number>. Urgent CALL : <phone-number>"
- "Chase debit card LOCKED. ID<number>. Urgent CALL : <phone-number>"
- "Boeing Employees C.U. Debit Card Locked! Member: <number>. Urgent CALL : <phone-number>"
- "Bank of America Debit Card Locked. To unlock it please call <phone-number> “
- "(First Tech F.C.U.) MasterCard LOCKED. Member ID <number>. Call immediately at: <phone-number> “

# Negative Consumer Impact



## Phone, text scam targets BECU customers

### HIGHLIGHTS

Contact comes via phone or text from fraudsters pretending to represent credit union



BY C.R. ROBERTS  
[croberts@thenewstribune.com](mailto:croberts@thenewstribune.com)



If you've been having trouble getting through to BECU, there's a



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*Thank You*