



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary



U.S. Bank is committed to protecting sensitive data from unauthorized access or use that could lead to exposure, deletion, or corruption. Securing this data from unintentional and intentional loss, while continuing to deliver support is an essential part of doing business. To that end, U.S. Bank utilizes various data loss prevention solutions to inspect all internal and external emails. As an increased security protocol, U.S. Bank will implement the following enhanced email security measures beginning at 5 pm CT on **August 28, 2024**.

Email Data Security Enhancements

On the effective date outlined above, U.S. Bank’s data loss prevention solutions will begin scanning all email content, including attachments, for Payment Card Information (PCI) data. PCI means a debit, credit, or prepaid card “primary account number” (PAN), which is the 16-digit number on the card, the CVV or CVV2 (card security codes), an individual’s PIN, the card’s expiration date, and the individual cardholder’s name. **U.S. Bank is prohibited from storing or transmitting (sending and/or receiving) credit card information via email, as email is not a secure form of communication, and credit card information can be intercepted and used for fraud if it is sent via email.**

What happens if I send U.S. Bank PCI Data?

If a member of your organization emails any perceived PCI data to U.S. Bank, our data loss prevention solutions may block the email correspondence containing sensitive information from the respective sender.

If this occurs, U.S. Bank’s data loss prevention tool will send the sender the attached sample email alerting the user that their email was not delivered as it was flagged containing sensitive information that cannot be shared over email.

U.S. Bank Client Support

If you or any member of your team receive the email alert that your message was not delivered, please reach out directly to our Client Support team at the numbers below for immediate assistance.

Sample U.S. Bank Email Alert

Subject Line: Your email to U.S. Bank was not delivered.

Hello,

Your recent email was not delivered to its intended recipient. Our system flagged it as potentially having sensitive information that cannot be shared over email. This information could be presented as a series of numbers that may look like an account or a credit card number. We’re sorry for any inconvenience this may cause.

What can you do?
Resend your email without sensitive information or series of numbers that may look like sensitive information. If you need to reference a particular account, only use the last 4 digits in your email.

If you cannot remove the sensitive information from your email, please contact your U.S. Bank representative.

Thank you for choosing U.S. Bank.

This email was sent from an unmonitored mailbox.

For additional assistance, please contact us at [Correspondent and HFA Lending](#) or Correspondent Client Support Area: 800.00.5881, option 1; Housing Finance Agency: 800.562.5165, option 1; Warehouse Lending contact your Warehouse Lending Representative.

Best Practices

- As a best practice, lenders are encouraged to utilize U.S. Bank’s secure platforms such as Lender Portal to send related mortgage information and documents.
- If you have information or documents to share with U.S. Bank that you suspect may contain PCI data, please proactively reach out to our Client Support team to determine how we may best assist you.

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 2 for the HFA Client Support Team.

