



## Suggested Financial Institution Customer Service Q&A Regarding Recent Card Security Breach

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### If Compromised Entity's Name is Disclosed:

**Q: I recently heard about a data compromise at [COMPANY NAME]. Can you tell me if my card information was stolen or if it has been used fraudulently?**

A: It's true that [COMPANY NAME] may have experienced a card security breach. Although certain card account data was potentially compromised, that does not mean data related to your account was taken, or that fraud has occurred on your account. Please be assured that the bank is actively monitoring the activity on your account (or we have reissued your card) to protect you from fraud. All Visa consumer credit and debit cards are protected with Visa's Zero Liability policy in the rare event fraud does occur, which means you pay nothing for unauthorized purchases on your account.

### General Card Security Breach

**Q: I understand there was a recent incident involving stolen credit card information? Is that true?**

A: Yes, we received information from a merchant that it may have experienced a data compromise. Although certain card account data was potentially compromised, that does not mean data related to your account was taken, or that fraud has occurred on your account. Please be assured that the bank is actively monitoring the activity on your account (or we have reissued your card) to protect you from fraud. All Visa credit and debit cards are protected by Zero Liability in the rare event fraud does occur, which means you pay nothing for unauthorized purchases on your account.

**Q: I recently noticed fraud on my account. Is this fraud related to the recent incident?**

A: It is unclear whether this fraud is related to the [COMPANY NAME] incident. It is important to know that regardless of where the fraud occurred, you are protected by Visa's Zero Liability policy.

**Q: How did this happen?**

A: When your card is swiped at a merchant or you enter your number into the computer when buying online, the information is transmitted to third parties that process that information so your card-issuing bank or credit union can accept your transaction. A criminal may have gained access to your card information through one of the entities involved with processing your transaction, including the merchant. While fraud resulting from data compromises is rare, it's important to understand that you're protected with Visa's Zero Liability policy.

**Q: How many cards were involved in the incident?**

A: Unfortunately, we don't have access to that information.



**Q: Who is the merchant?**

A: Because it's so early in the investigation, sometimes the source of the data compromise is unclear. It would be unfair to damage one company's business or reputation without knowing all the facts of the situation.

As a matter of policy, after security breaches such as this, Visa and MasterCard work closely with the merchant or processor to ensure the appropriate level of security measures are being taken. The important point to remember is that regardless of who was involved, consumers are fully protected under Visa's Zero Liability policy for fraudulent purchases; and we have **1) replaced your compromised card and given you a new number to avoid unauthorized activity on your account and/or 2) are monitoring your account for any unusual activity.** So regardless, you're protected. Please let us know immediately if you notice any charges to your account that you don't recognize. Although certain card account data was potentially compromised, that does not mean data related to your account was taken, or that fraud has occurred on your account.

**Q: I don't understand why you can't tell me who the merchant is. I just won't shop there.**

A: I understand. Because it's so early in the investigation, sometimes the source of the data compromise is unclear. It would be unfair to damage one company's business or reputation without knowing all the facts of the situation.

**Q: Has the security breach been fixed?**

A: Yes, the affected merchant (or processor) is working to ensure no further information is exposed.

**Q: What part of my information was stolen?**

A: We believe that those perpetrating this incident may have accessed your card account number and the secret code on the magnetic stripe that prevents counterfeit cards. It's important to note, though, that although your information may have been compromised, it does not necessarily mean fraud has occurred on your account. We are actively monitoring the activity on your account (or we have reissued your card) to protect you from fraud. Additionally, all consumer Visa credit and debit cards are protected with Visa's Zero Liability policy in the rare event fraud does occur, which means you pay nothing for fraudulent activity on your account.

**Q: What are the chances that I will become a victim of identity theft as a result of this incident?**

A: It is important to know that there wasn't any personally identifying information stolen such as Social Security numbers, so we believe that the risk of identity theft is reduced. In fact, fraud rarely occurs on accounts compromised during a data breach. It's always a good idea to regularly check your credit report for incorrect information. In fact, you're entitled to one free copy of your credit report every year at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.

**Q: If I become a victim of identity theft, how will [FINANCIAL INSTITUTION] help to restore my good name?**

A: In the unlikely event you become a victim of identity theft, Visa, working with the consumer network group, Call For Action, provides all consumers with a toll-free telephone hotline to assist identity theft victims. By calling 1-866-ID-Hotline, victims can receive free and confidential assistance from trained counselors.



**Q: What is [FINANCIAL INSTITUTION] doing to protect my personal account information, especially in this case?**

A: [FINANCIAL INSTITUTION] offers consumers multiple layers of security protection against fraud, including Visa's Zero Liability policy, the cardholders' ultimate protection. With Zero Liability, consumers are not responsible for any unauthorized purchases made with their Visa cards.

Visa recently announced a breakthrough, patent-pending, antifraud technology called Advanced Authorization. This technology instantaneously analyzes every Visa credit and check card transaction's potential for fraud, including whether it was part of a reported data compromise. It can also pinpoint coordinated attacks on multiple accounts in real time. Advanced Authorization is being applied to every Visa credit and check card purchase today.

**Q: What can I do to ensure this doesn't happen to me again?**

A: While we employ the latest systems and technology to monitor and prevent card fraud and many merchants also take the necessary precautions to protect your card information, there are some practical steps you can take to help protect your card information:

- 1) Shop with merchants you know. If a deal seems too good to be true, it probably is.
- 2) Check your account statement promptly and immediately report any transactions that you don't recognize.
- 3) Destroy all receipts before discarding them since some of them may have your card number reprinted on them.
- 4) Guard your card - don't use it as collateral or give out your card number to someone calling on the phone, unless you initiated the call for a purchase.
- 5) Check your credit report at least annually to ensure its accuracy.
- 6) Register your card to use Verified by Visa and shop online with merchants that participate in the Verified by Visa service. This provides additional protection against unauthorized use of your card online.

**Q: What should I do if I experience fraud on my account?**

A: Please monitor your account, and let us know immediately if you see unauthorized purchases.