

21817

Sample letter for Cases whose credit card numbers were involved

Letterhead

<<Name>>

<<Address>>

<<City>>, <<State>> <<Zip Code>>

Dear <<Name>>:

I am writing to notify you of a security incident involving Blackbaud, one of the world's largest providers of education administration, fundraising, and financial management software for nonprofits. As this security incident may have resulted in a possible breach of your personal information, I want to share with you the following information and resources.

On July 16, 2020, Blackbaud notified hundreds of organizations that use its products, including Massachusetts College of Art and Design (MassArt) that in May of 2020, it had discovered and stopped a ransomware attack where cybercriminals attempt to disrupt the business by locking companies out of their own data and servers. According to Blackbaud, after discovering the attack, their Cyber Security team—together with independent forensics experts and federal law enforcement—successfully prevented the cybercriminal from blocking Blackbaud's system access and fully encrypting files; and ultimately expelled them from our system. However, prior to the cybercriminal being locked out of the system, the cybercriminal removed a copy of a subset of data from Blackbaud's self-hosted environment.

According to Blackbaud, the cybercriminal did not access encrypted fields which contain sensitive personal data such as credit card or bank account information, or Social Security numbers because they did not have access to any security keys. Blackbaud paid the ransom, confirmed that the file copy was destroyed, and has stated that "based on the nature of the incident, our research, and third party (including law enforcement) investigation, we have no reason to believe that any data went beyond the cybercriminal, was or will be misused; or will be disseminated or otherwise made available publicly." More information about this incident may be obtained at <https://www.blackbaud.com/securityincident>.

Although the data file obtained by the cybercriminal has been destroyed and was unlikely to have been viewed, MassArt has conducted an extensive search of its data stored with Blackbaud since being notified of this incident to ensure that no sensitive personal identifying information was contained in unencrypted fields. **We have now completed this exhaustive search and determined that a credit card number was inadvertently contained in an unencrypted field, and thus, you may have been affected by this incident.**

We regret that this occurred and want you to know that the protection of your data is a priority. Thus, while the likelihood that the cybercriminal viewed your data is low and the credit card expired over ten years ago, we want to offer you a complimentary two-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information enclosed in this letter.**

Under Massachusetts law, you may place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com).

To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail to the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security card, pay stub, or W2; and/or
8. If you are a victim of identity theft, include a copy of the report or complaint you filed with the police or law enforcement agency (under Massachusetts law if you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.)

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for

requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

We value the trust you place in MassArt, and we take our responsibility to safeguard your personal information seriously. We apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent this from happening again, including reviewing our relationship with Blackbaud and the technical controls they have in place for securing our data. Please also know that MassArt has not collected any credit card information since 2012.

Thank you in advance for your understanding in this matter. If you have any questions or I can be of further assistance, please do not hesitate to contact me at momalley@massart.edu or 617-879-7045.

Sincerely,

Marjorie O'Malley
Vice President of Institutional Advancement

Enclosures

Sample letter where Social Security numbers were involved

Letterhead

<<Name>>

<<Address>>

<<City>>, <<State>> <<Zip Code>>

Dear <<Name>>:

I am writing to notify you of a security incident involving Blackbaud, one of the world's largest providers of education administration, fundraising, and financial management software for nonprofits. As this security incident may have resulted in a possible breach of your personal information, I want to share with you the following information and resources.

On July 16, 2020, Blackbaud notified hundreds of organizations that use its products, including Massachusetts College of Art and Design (MassArt) that in May of 2020, it had discovered and stopped a ransomware attack where cybercriminals attempt to disrupt the business by locking companies out of their own data and servers. According to Blackbaud, after discovering the attack, their Cyber Security team—together with independent forensics experts and federal law enforcement—successfully prevented the cybercriminal from blocking Blackbaud's system access and fully encrypting files; and ultimately expelled them from our system. However, prior to the cybercriminal being locked out of the system, the cybercriminal removed a copy of a subset of data from Blackbaud's self-hosted environment.

According to Blackbaud, the cybercriminal did not access encrypted fields which contain sensitive personal data such as credit card or bank account information, or Social Security numbers because they did not have access to any security keys. Blackbaud paid the ransom, confirmed that the file copy was destroyed, and has stated that "based on the nature of the incident, our research, and third party (including law enforcement) investigation, we have no reason to believe that any data went beyond the cybercriminal, was or will be misused; or will be disseminated or otherwise made available publicly." More information about this incident may be obtained at <https://www.blackbaud.com/securityincident>.

Although the data file obtained by the cybercriminal has been destroyed and was unlikely to have been viewed, MassArt has conducted an extensive search of its data stored with Blackbaud since being notified of this incident to ensure that no sensitive personal identifying information was contained in unencrypted fields. **We have now completed this exhaustive search and determined that your Social Security number was inadvertently contained in an unencrypted field, and thus, you may have been affected by this incident.**

We regret that this occurred and want you to know that the protection of your data is a priority. Thus, while the likelihood that the cybercriminal viewed your data is low and we are unaware of any instances of fraud or identity theft, we want to offer you a complimentary two-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information enclosed in this letter.**

Under Massachusetts law, you may place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com).

To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail to the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

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<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security card, pay stub, or W2; and/or
8. If you are a victim of identity theft, include a copy of the report or complaint you filed with the police or law enforcement agency (under Massachusetts law if you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.)

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for

requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

We value the trust you place in MassArt, and we take our responsibility to safeguard your personal information seriously. We apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent this from happening again, including reviewing our relationship with Blackbaud and the technical controls they have in place for securing our data. Please also know that MassArt has not collected Social Security numbers of alumni or donors since 2012.

Thank you in advance for your understanding in this matter. If you have any questions or I can be of further assistance, please do not hesitate to contact me at momalley@massart.edu or 617-879-7045.

Sincerely,

Marjorie O'Malley
Vice President of Institutional Advancement

Enclosures