



National Retailer Security Breach Questions & Answers

Update: January 11, 2014

Q: Media reports are starting that Target experienced a data breach. Can you provide more specifics?

A: Yes, Target has confirmed that it experienced unauthorized access to its systems resulting in the compromise of credit and debit card information. Target has also announced that additional customer information was taken during the breach, which may include customer names, mailing addresses, phone numbers and e-mail addresses.

Although certain card account data may have been compromised in this incident that does not mean data related to your account was taken, or that fraud has occurred on your account. Please be assured that our Fraud Detection is actively monitoring the activity on your account to protect you from fraud. You will be contacted if we see any activity that requires you to take any action.

More importantly, please review your monthly and/or online statement carefully and call us back immediately if you see any suspicious activity. It's also important to note that all MasterCard credit and debit cards are protected with *MasterCard's Zero Liability coverage in the rare event fraud does occur, which means you pay nothing for unauthorized purchases on your account.

Q: Can you tell me if my card information was stolen in this incident or if it has been used fraudulently?

A: Although certain card account data may have been compromised in this incident, it does not mean data related to your account was taken, or that fraud has occurred on your account. Please be assured that our Fraud Detection is actively monitoring the activity on your account and continuing to work to protect your from fraud. **If your card may have been compromised, you have already been contacted by First American Bank.**

*As always, please review your monthly and/or online statement carefully and call us back immediately if you see any suspicious activity. All MasterCard consumer credit and debit cards are protected with *MasterCard's Zero Liability coverage in the 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: At this time, it is unclear whether this fraud is related to the incident in question. It is important to know that regardless of where the fraud occurred, you are protected by MasterCard's Zero Liability coverage. Please call us at our toll free number 1-877-537-0531 as soon as possible to discuss any suspicious transactions.

Q: How did this happen?

A: Target has confirmed malware on its U.S. point of sale systems resulted in unauthorized access to payment card data. The specifics in the Target case are still under investigation.

Please review your monthly and/or online statement carefully and call us back immediately if you see any suspicious activity. While fraud resulting from data compromises is uncommon, it's important to understand that you're protected with MasterCard's Zero Liability coverage.

Q: How many cards were involved in the incident?

A: Target announced that approximately 40 million credit and debit card accounts may have been impacted between November 27th and December 15th, 2013. Further, Target has also announced that additional customer information was taken during the breach, which may include customer names, mailing addresses, phone numbers and e-mail addresses for up to 70 million customers.

Q: Is it safe to shop at Target?

A: Consumers should feel safe using their MasterCard cards anywhere MasterCard is accepted.

Q: Has the security breach been fixed?

A: Yes, Target has confirmed that the breach is resolved.

Q: What part of my information was stolen?

A: Target has confirmed that the customer name, credit or debit card number, the card's expiration date, the CVV (the secret code on the magnetic stripe) and the encrypted PIN information may have been compromised. Target has also announced that additional customer information was also taken during the breach, which may include customer names, mailing addresses, phone numbers and e-mail addresses.

Note: Although your information may have been compromised, it does not necessarily mean fraud has occurred or will occur on your account. Our Fraud Detection is actively monitoring the activity on your account and working to protect you from fraud.

In the event any fraud occurs on your card, all consumer MasterCard credit and debit cards are protected with MasterCard's Zero Liability coverage, which means you pay nothing for fraudulent activity on your account. Please continue to monitor your account and let us know immediately if you notice any charges to your account that you don't recognize.

Q: Is my PIN number safe?

A: According to Target, even the stolen PIN data should remain secure since it was encrypted. The PIN information was fully encrypted at the keypad, remained encrypted while it was in Target's system, and remained encrypted when it was removed from Target's system.

According to Target, it does not have the key to decrypt the PIN information within its system. The PIN information can only be decrypted when it is received by Target's external, independent payment processor. According to Target, this means that the "key" necessary to decrypt that data has never existed within Target's system and could not have been taken during the incident.

Q: What is in the new announcement from Target?

A: Target announced on January 10 that, as part of its ongoing data compromise investigation, it has learned that additional customer information – separate and distinct from the payment card data previously disclosed - was also taken during the breach. The additional data removed from Target’s system may include customer names, mailing addresses, phone numbers and e-mail addresses for up to 70 million customers.

Q: Does this mean that 70 million more accounts were compromised?

A: No. Target’s announcement did not indicate that any further payment card accounts have been compromised at this time.

*MasterCard’s Zero Liability coverage covers U.S.-issued cards only and does not apply to:

- i.* MasterCard BusinessCards or Debit MasterCard BusinessCards issued for commercial, business or agricultural purposes (PLEASE NOTE: Zero Liability does apply to MasterCard credit and debit cards for small businesses); or
- ii.* MasterCard’s issued or sold "anonymously" (for example, a prepaid card purchased in a store), until such time as the identity of the cardholder has been registered with the financial institution that issued the card; or
- iii.* If a PIN is used for the unauthorized purchase.

For additional details visit <http://www.mastercard.us/zero-liability.html>. If you have questions regarding Zero Liability coverage or you suspect unauthorized use of your card, **contact your bank IMMEDIATELY** at 1-877-537-0531.