



NAVJEET K. BAL
COMMISSIONER

The Commonwealth of Massachusetts

Department of Revenue

Office of the Commissioner

P.O. Box 9550

Boston, MA 02114-9550

March 20, 2009

Attorney General Martha Coakley
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Dear Attorney General Coakley:

The Department of Revenue was recently informed by J.P. Morgan Chase & Co. (JP Morgan) that a breach at Heartland Payment Systems (Heartland) may have affected 2,933 Massachusetts Child Support VISA debit cardholders. The Department provides debit cards to child support recipients as a payment vehicle. The Department has been advised that the breach involved transaction related data, which may include cardholder name, card number, and expiration date and card verification values.

Because the name and card number were involved in the breach, not the name and SSN, the Department has made a determination that it is not the "owner" of the information that was breached under M.G.L. c. 93H. However, since the Department is aware of a breach that may have affected Massachusetts residents, we thought it prudent to notify your office of this matter.

Although JP Morgan notified the Department of this breach, the Department was advised that JP Morgan did not send formal notification letters to any state clients or agencies. According to JP Morgan, it performed cardholder replacement for 2,933 Massachusetts Child Support program cardholders and created a special card carrier to notify the cardholders. JP Morgan also performed two "robo-calls" to cardholders. Please see attached information from JP Morgan.

In accordance with M.G.L. c. 93H, § 3, the Department is also notifying the Director of Consumer Affairs and Business Regulation, the Information Technology Division and the Division of Public Records of this incident.

If you have any questions or need further information, please contact Tanya Harrison, Deputy Commissioner, Inspectional Services Division at (617) 626-2246.

Sincerely,


James J. Reynolds
Senior Deputy Commissioner

Suggested Copy

First Call – February 20, 2009

Live Message

Hello, this is an account alert from Chase. Due to a recent security breach by a merchant where you have shopped, we are replacing your card ending in <XXXX> for your protection. Please look for it in the mail and activate it immediately. For your safety, frequently review your recent transactions at w-w-w-dot-myaccount-dot-chase-dot-com and immediately report suspicious activity. Thanks for choosing Chase. Press 1 to repeat this message.

Voicemail Message

Hello, this is an account alert from Chase. Due to a recent security breach by a merchant where you have shopped, we are replacing your card ending in <XXXX> for your protection. Please look for it in the mail and activate it immediately. For your safety, frequently review your recent transactions at w-w-w-dot-myaccount-dot-chase-dot-com and immediately report suspicious activity. Thanks for choosing Chase.

Second Call – March 10, 2009

Live Message

Hello, this is an account alert from Chase. Due to a recent security breach by a merchant where you have shopped, we mailed you a replacement card on February 18 for your card ending in <XXXX> for your protection. If you have already received and activated this card, please disregard this message. If you have not yet received your replacement card, please call Chase Customer Service at the number on the back of your card. Thanks for choosing Chase. Press 1 to repeat this message.

Voicemail Message

Hello, this is an account alert from Chase. Due to a recent security breach by a merchant where you have shopped, we mailed you a replacement card on February 18 for your card ending in <XXXX> for your protection. If you have already received and activated this card, please disregard this message. If you have not yet received your replacement card, please call Chase Customer Service at the number on the back of your card. Thanks for choosing Chase.

IMPORTANT INFORMATION ABOUT YOUR CHASE DEBIT CARD INFORMACIÓN IMPORTANTE SOBRE SU TARJETA DE DÉBITO DE CHASE

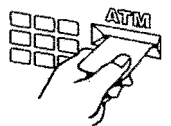
This card replaces your current card. Please read the information below about why you are receiving this new card.

Esta tarjeta reemplaza su tarjeta existente. Por favor lea la información indicada abajo acerca de el por qué está recibiendo esta nueva tarjeta.

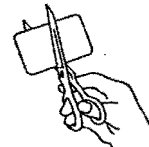
- 1** Sign the back of your new card.
Firme el reverso de su nueva tarjeta.



- 2** Activate your new card by using it with your current PIN at any ATM.*
Active su nueva tarjeta usando su PIN actual en cualquier cajero automático (ATM)*



- 3** Destroy your old card now.
Destruya su antigua tarjeta.



* You can also activate your card by calling Chase Customer Service at the toll-free number listed on the back of your card.

* También puede activar su tarjeta llamando al servicio al cliente de Chase al número sin cargo que aparece en el reverso de su tarjeta.

Why Are You Receiving This New Card?

Protecting your account against fraud is a top priority for Chase.

Due to a recent security breach by a merchant where you have used your card, your Chase debit card information may have been compromised.

For your protection, we have issued you the attached new card with a different card number. Your Personal Identification Number (PIN) remains the same.

Your old card will expire February 28th. Destroy your old card, activate this new card and begin using it immediately.

Fraud Prevention Tip: Review your recent transactions frequently at www.myaccount.chase.com. If you suspect fraudulent activity, notify us immediately per the Terms & Conditions you received with your old card.

¿Por qué está recibiendo esta nueva tarjeta?

Proteger su cuenta contra el fraude es una prioridad principal para Chase.

Debido a un incidente reciente de violación de seguridad de un comerciante donde usted utilizó su tarjeta, la información de su tarjeta de débito de Chase podría haber sido comprometida.

Para su protección, le hemos emitido la nueva tarjeta adjunta con un número de tarjeta diferente. Su número de identificación personal (PIN) permanece igual.

Su tarjeta antigua vencerá el día 28 de febrero. Por favor destruya su antigua tarjeta, active esta nueva tarjeta y comience a usarla inmediatamente.

Consejo para prevención de fraude: Revise sus recientes transacciones frecuentemente en www.myaccount.chase.com. Si sospecha actividad fraudulenta, notifíquenos inmediatamente.

Choy-Seymour, Shannon

From: Harrison, Tanya T. [Tanya.T.Harrison@state.ma.us]
Sent: Friday, April 03, 2009 1:33 PM
To: Shannon.Choy-Seymour@state.ma.us
Subject: Contact Information

Shannon-

Per your request, DOR's government liaison at JP Morgan is Dick Symington. His contact information is:

Email: richard.l.symington@jpmchase.com
Phone: 860-571-9230

Please let me know if you have further questions or need additional information.

Tanya Touhey Harrison, Deputy Commissioner
Inspectional Services Division
Massachusetts Department of Revenue
harrisont@dor.state.ma.us
(P) 617-626-2246
(F) 617-660-0735

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