

February 19, 2021

[REDACTED]

VIA FIRST-CLASS MAIL

Dear [REDACTED]:

This letter follows our February 2, 2021 email regarding the ransomware attack involving systems that support certain corporate back office functions of Cayan's merchant business. We recently discovered during our ongoing review that three documents related to your serving as a guarantor for a lease were impacted. The documents contain your Social Security number, date of birth, phone number, email address, home address, job position, and salary information.

Cayan has taken steps to address the incident, including steps to replace and further secure the impacted portion of the affected environment. A replacement environment is being implemented and will include additional alerting and Multi-Factor Authentication (MFA). The Data Loss Prevention (DLP) measures will also be re-tuned and expanded.

We encourage you to remain vigilant in reviewing your financial statements and credit reports and to promptly report any suspicious activity or suspected identity theft to proper law enforcement authorities, including your local law enforcement agency or your state's attorney general. The attached Reference Guide contains additional information on steps you can take to protect yourself from identity theft, including placing fraud alerts and security freezes. You may also obtain this information from consumer reporting agencies and the Federal Trade Commission.

We also recommend enrolling in the credit monitoring and identity theft protection services we recently offered you for two years at no charge via Equifax. If you would like to enroll in these services, please register at [http://myservices.equifax.com/efx1\\_bresngis](http://myservices.equifax.com/efx1_bresngis) using the promotion code [REDACTED] before May 28, 2021. Please note, if you currently have, or have previously had an Equifax service, you will not be able to register online. Please contact Equifax's Customer Care Team at 866-363-8642. They are available Monday through Friday from 9am to 9pm Eastern Standard Time. Again, we sincerely regret this incident occurred and any inconvenience or concern it may cause you. If you have additional questions, please contact Michael Gavin, SVP Operations, at 800.941.6557 ext. 2190.

Sincerely,

Robert Cortopassi  
President, Global Payments Integrated  
For and on behalf of Cayan, LLC and Global Payments

## **Reference Guide**

### **Order Your Free Credit Report**

To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus (Equifax, Experian and TransUnion) provide free annual credit reports only through the website, toll-free number or request form. Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580, 1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

### **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, you have the right to place a fraud alert on your credit file for one year at no cost. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the applicant's identity.

You can place a fraud alert on your credit report by calling any of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

**Equifax**

P.O. Box 740241  
Atlanta, GA 30348  
800-525-6285  
www.equifax.com

**Experian**

P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
www.experian.com

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
800-680-7289  
www.transunion.com

**Security Freezes**

You have the right to put a security freeze, also known as a credit freeze, on your credit file free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. To place a security freeze on your credit report you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
800-685-1111  
www.equifax.com

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
www.experian.com

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
888-909-8872  
www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than one (1) business day after receiving a request by phone or secure electronic means, and no later than three (3) business days after receiving a request by mail. No later than five (5) business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.