

VIA EMAIL TO: IDTHEFT@OAG.STATE.MD.US

February 1, 2024

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Notice of Data Security Incident

Dear Sir/Madam:

I write on behalf of Conduent State and Local Services, Inc. ("Conduent") to notify you of a data security incident that Conduent recently experienced, affecting a small number of Maryland residents. The affected residents are participants in the Supplemental Nutrition Assistance Program ("SNAP") as EBT cardholders that Conduent supports as a service provider.

On September 25, 2023, Conduent learned a cardholder receiving benefits under another EBT state program reported suspicious activity on their card. Between September 25th and December 6th our investigators performed an extensive investigation and discovered the personal information of Maryland EBT cardholders held in our company's possession were exposed in a data security breach resulting in a financial loss of benefits. The results of the investigation determined an employee was accessing cardholder accounts and changing their pins to make unauthorized charges on those card accounts. We immediately suspended system access and terminated the employee.

The investigation identified the impacted individuals and determined that the affected information included name, address, date of birth, social security number, and payment card information. Conduent will notify forty-one (41) affected Maryland residents of the event and will provide 24 months of credit monitoring. A draft template copy of the notice to the individuals is attached to this letter.

To guard against a similar incident occurring in the future, Conduent has implemented new controls, including, but not limited to specific technology enhancements to its Customer Relationship Management (CRM) system and improved internal systemic monitoring.

On January 4, 2024, Conduent met with the USDA OIG to facilitate and cooperate in an investigation to support prosecution of those involved in this incident.

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Thank you for your attention to this matter. If you have any questions, please contact me at the below address or at Nicole.Bearce@Conduent.com.

Respectfully submitted,

Nicole Bearce

Conduent
VP, Deputy General Counsel Chief Ethics and Privacy Officer
100 Campus Drive
Florham, Park, NJ 07932



Conduent State & Local Systems
100 Campus Drive, Suite 200
Florham Park, NJ 07932

<<FULL NAME>>

<<ADDRESS>>

<>ADDRESS_02>>

<<CITY>> <<STATE>> <<ZIP>>

XX/XX/2023

In connection with your participation in the Supplemental Nutrition Assistance Program ("SNAP") as an EBT cardholder, we are writing to inform you of a privacy incident involving your personal information. Conduent State & Local Solutions, Inc. is a service provider that supports SNAP for the state of Maryland.

WHAT HAPPENED:

Conduent has learned that the personal information of certain EBT cardholders held in our company's possession may have been exposed in a data security breach. The purpose of this notice is to alert you so that you can take appropriate precautions.

WHAT INFORMATION WAS INVOLVED:

Our investigation determined your name, address and one or more of the following was exposed: date of birth, social security number and Personal Account Number (PAN).

WHAT ARE WE DOING:

We are reviewing our processes and making changes to prevent this from happening again. We are also offering at no cost to you 24-month credit reporting monitoring. Please see attached instructions to sign up for credit monitoring.

WHAT CAN YOU DO:

Please review the attachment to this letter (Best Practices For Protecting Against Fraud) for further information on steps you can take to protect your information and how to receive your free credit monitoring services.

FOR MORE INFORMATION:

We sincerely regret any inconvenience this incident may cause you. Protecting your information is very important to us, and we remain committed to safeguarding the information in our care. Please contact us with any questions or concerns at **1-833-571-0248**.

Sincerely,

A handwritten signature in dark ink, appearing to read "Joseph D. Froderman", with a long horizontal flourish extending to the right.

Joseph Froderman
Vice President

BEST PRACTICES FOR PROTECTING AGAINST FRAUD

We recommend that you always remain vigilant to protect against potential fraud. It is best practice to review your account statements and credit reports closely. If you detect any suspicious activity, promptly notify the financial institution or company with which the account is maintained. You may wish to contact credit reporting agencies to request a fraud alert, credit freeze, or take other actions to monitor your credit.

Consumer Reporting Agencies. You may order a credit report to review your accounts and credit history for any signs of unauthorized transactions or activity. U.S. residents are entitled to one free credit report annually from each of the three major credit bureaus. To order, visit www.annualcreditreport.com or call (877) 322-8228. You may also contact the national consumer reporting agencies:

Equifax	Experian	TransUnion
Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 800-685-1111	Credit Fraud Center P.O. Box 9554 Allen, TX 75013 888-397-3742	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000 888-909-8872
www.equifax.com/personal/credit-report-services	www.experian.com/help	www.transunion.com/credit-help

Immediately report any unauthorized activity on your credit or bank account to your financial service providers. You have the right to file a report with your local law enforcement if you ever suspect you are the victim of identity theft or fraud. You can also file a complaint with the Federal Trade Commission (FTC) at www.identitytheft.gov or at (877) 438-4338.

Place a Fraud Alert on Your Credit File. We recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax	(800) 525-6285
Experian	(888) 397-3742
TransUnion	(800) 680-7289

Consider Placing a Security Freeze on Your Credit File. If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

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

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

(888) 909-8872

To place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

ADDITIONAL RESOURCES

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, or the Federal Trade Commission (FTC). **California Residents:** Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023. **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.



Enter your Activation Code: XXXXXXXXXXXXX

Enrollment Deadline: XXXXXXXX XX XXXX

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of XXXXXXXXXXXXX then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded. ⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.