

# BakerHostetler

Baker & Hostetler LLP

312 Walnut Street  
Suite 3200  
Cincinnati, OH 45202-4074

T 513.929.3400  
F 513.929.0303  
www.bakerlaw.com

November 7, 2012

**VIA UPS**

Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301  
Attn: Attorney General Michael A. Delaney

Craig A. Hoffman  
direct dial: 513.929.3491  
cahoffman@bakerlaw.com

*Re: Incident Notification*

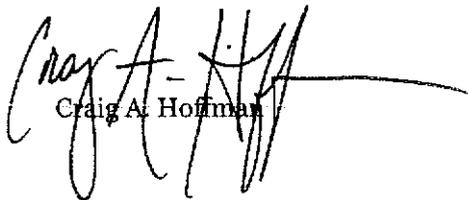
Dear Attorney General Delaney:

4Access was a company that sold point-of-sale terminals that merchants used to process transactions when customers paid with a check. The terminals that 4Access sold were designed to send the information needed to process the transaction to only one computer network. 4Access experienced financial difficulties and was going to shut down its computer network, which would have meant that the merchants using its terminals would not be able to process check transactions. To avoid such a problem, arrangements were made to keep the 4Access computer network operational so that the merchants could continue to accept payments by check until they purchased a new terminal.

On September 24, 2012, National Processing Company, Inc. ("NPC") learned that an unauthorized person may have gained access to the computer network that supported the 4Access terminals. The 4Access computer network was permanently shut down and NPC immediately started a forensic investigation. The results of the investigation indicate that the unauthorized person may have gained access to check processing information stored in the network, including the check writer's name, address, checking account and routing numbers, and driver's license number. There have not been any reports that this information was misused as a result of this incident. Moreover, because the 4Access computer network only processed check transactions, no credit card information was involved. However, out of an abundance of caution, arrangements were made for individuals to enroll in a complimentary credit monitoring and identity theft protection service for one year provided by Experian. NPC does not own the 4Access company, and the 4Access servers are not a part of NPC's computer network.

We are notifying approximately 121 New Hampshire residents. Notification is being sent to those residents in substantially the form attached hereto with mailing commencing on November 8, 2012.

Very truly yours,



Craig A. Hoffman

CAH/ss0  
Enclosure

Chicago Cincinnati Cleveland Columbus Costa Mesa  
Denver Houston Los Angeles New York Orlando Washington, DC

November 5, 2012



87610-2L-0123456  
SAMPLE A SAMPLE  
123 ANY ST  
APT ABC  
ANYTOWN, US 12345-6789



Dear Sample A Sample:

4Access sold point-of-sale terminals that merchants used to process transactions when customers paid with a check. The terminals that 4Access sold were designed to send the information needed to process the transaction to only one computer network. 4Access experienced financial difficulties and was going to shut down its computer network, which would have meant that the merchants using its terminals would not be able to process check transactions. To avoid such a problem, arrangements were made to keep the 4Access computer network operational so that the merchants could continue to accept payments by check until they purchased a new terminal. Regrettably, we are writing to inform you of an incident involving the security of the computer network that supported the 4Access terminals.

On September 24, 2012, it was learned that an unauthorized person may have gained access to the computer network that supported the 4Access terminals. The computer network was shut down and a forensic investigation started immediately. The results of the investigation indicate that the unauthorized person may have gained access to check processing information stored in the network, including the check writer's name, address, checking account and routing numbers, and driver's license number. There have not been any reports that this information was misused as a result of this incident. Moreover, because the 4Access computer network only processed check transactions, no credit card information was involved.

Although there have not been any reports of misuse, out of an abundance of caution, we have arranged for you to enroll in a complimentary credit monitoring and identity theft protection service for one year provided by Experian, one of the three major nationwide credit reporting companies. For more information on this service and instructions on how to activate your complimentary one-year membership, please see the last page of this letter.

Please be assured that this matter has been handled with seriousness and thoroughness. The computer network that supports the 4Access terminals has been permanently shut down. If you have any questions, please call 1-855-770-0002, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time. When prompted, please enter the following ten digit reference number: 8268101912.

Sincerely,

Cheryl Geary  
Product Manager

NPC, 5100 Interchange Way, Louisville, KY 40229, 866-432-6513

### Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: January 31, 2013
2. VISIT the ProtectMyID Web Site: [www.protectmyid.com/alert](http://www.protectmyid.com/alert) or call 877-297-7780 to enroll
3. PROVIDE Your Activation Code: ABCDEFGHIJKL

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

#### Your complimentary 12-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian credit report.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance\*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

**Activate your membership today at [www.protectmyid.com/alert](http://www.protectmyid.com/alert)  
or call 877-297-7780 to register with the activation code above.**

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-297-7780.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Whether or not you choose to use Experian's credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for unauthorized activity. Under federal law, you may obtain a free copy of your credit report once every 12 months from each of the three major nationwide credit reporting companies below by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), or by calling 1-877-322-8228.

Equifax  
1-800-685-1111  
P.O. Box 740256  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

Experian  
1-888-397-3742  
P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
1-800-888-4213  
P.O. Box 1000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the attorney general's office in your home state. You should also immediately contact the police in your jurisdiction and file a police report of identity theft. Obtain a copy of the police report as you may need to provide copies of the report to creditors to clear up your records. Contact information for the Federal Trade Commission is as follows:

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

