



**RBS WorldPay**  
600 Morgan Falls Road  
Atlanta, GA 30350  
[www.rbsworldpay.us](http://www.rbsworldpay.us)

December 23, 2008

Dear Sir or Madam:

RBS WorldPay recently learned about a situation involving prepaid gift, rewards and payroll cards for which RBS WorldPay is the service provider. We are investigating fraudulent activity as a result of unauthorized access to our system. Information such as name, address, telephone number, Social Security number, card account number, PIN, and financial account information may have been inappropriately accessed by an unauthorized person. Cardholders will not be responsible for unauthorized activity on their card resulting from this situation. Similar personal information of other individuals may also have been affected. This notice contains details about the incident and steps that affected individuals can take to help protect themselves.

Our internal security professionals and outside experts are working with law enforcement authorities to investigate the situation. We are taking steps to help ensure that this type of event does not happen again.

**Report fraudulent activity to us:**

We recommend that affected cardholders report fraudulent activity to an RBS WorldPay representative and we will investigate these claims in accordance with our internal guidelines regarding reimbursement of fraudulent transactions. To report fraud, please call us at 1-866-262-9672 from 8 a.m. EST to 9 p.m. EST, Monday through Friday.

**What we are doing to protect personal information:**

RBS WorldPay is offering impacted individuals whose Social Security numbers may have been affected a complimentary one-year membership in a national subscription credit monitoring service that provides access to individuals' consumer credit reports and daily monitoring of their credit files from all three national consumer reporting agencies. If you provided your Social Security number to RBS WorldPay, you may be entitled to receive this service if you sign up by May 1, 2009.

**What can you do to protect your information:**

Below is a list of steps you can take to help protect yourself. If you have any questions, please call our toll-free number at 1-866-262-9672 from 8 a.m. EST to 9 p.m. EST, Monday through Friday. You may also visit [www.rbsworldpay.us](http://www.rbsworldpay.us) for more information.

Sincerely,

*Spencer Allen*

Spencer Allen  
Chief Operating Officer

**WE ENCOURAGE AFFECTED INDIVIDUALS TO TAKE THE FOLLOWING STEPS**

**REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.**

Carefully review your credit reports and bank, credit card, payment card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report.

**ORDER YOUR FREE ANNUAL CREDIT REPORTS.**

To order your free annual credit reports, call toll-free 1-877-322-8228, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-877-730-4104. For your free annual credit reports, do not contact the three nationwide consumer reporting agencies individually; they provide this service only through [www.annualcreditreport.com](http://www.annualcreditreport.com).

**WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.**

Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate information, please call the relevant consumer reporting agency at the telephone number listed on the report.

**PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE.**

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. To place a fraud alert on your file, please call any one of the three nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and will also assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days. You may want to renew it after the first 90 days. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This extended fraud alert is a free service and is valid for 7 yrs.

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**PLACE A SECURITY FREEZE ON YOUR CREDIT FILE.**

You may wish to place a security freeze on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide consumer reporting agencies without your consent. You can request a security freeze by contacting each of the three consumer reporting agencies at:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

**TransUnion Fraud Victim Assistance**

P.O. Box 6790  
Fullerton, CA 92834  
[www.transunion.com](http://www.transunion.com)

The consumer reporting agencies may charge a reasonable fee to place a freeze on your account and may require that you provide proper identification prior to honoring your request.

**LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.**

The Federal Trade Commission has online guidance about the steps consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission.