

To: Business Managers (Lead Business Managers)

From: Scott Lucker, Associate Director, Electronic Commerce Services

Re: Background information on potentially compromised Yale University P-Cards

Date: March 4, 2009

Due to a security breach at Heartland Payment Systems, Inc., 20% of Yale University Purchasing Cards (P-Cards) have been potentially compromised and have *already* been cancelled and reissued. The affected P-Card cardholders and related business managers were notified directly. This email is to make you aware of the situation and provide you with additional information.

What action do Business Managers need to take?

None. This message is for informational purposes. If needed, Business Managers can request a list of which P-Cards in their department were affected, or check on the status of replacement cards by calling the EMS PCard Office (432-3227).

Who do we contact with questions?

Scott Lucker will address this issue at the Business Operations Advisory Committee meeting on March 9, 2009. If you need to speak to someone immediately, please contact Kathy Chambers at 432-9977 or kathy.chambers@yale.edu.

How and where did the security breach occur?

In December 2008, Heartland Payment Systems suffered a security breach. Heartland Payment Systems is used by credit card merchants and merchant banks to process Visa, MasterCard, American Express, and Discover Card transactions. Malicious software, which was recording credit card numbers, was found in Heartland's transaction system. The breach did not involve customer data, cardholders' Social Security numbers, personal identification numbers, addresses or telephone numbers.

How did this security breach affect Yale?

To date, 945 Yale University Purchasing Cards have been identified by MasterCard as having been processed through a merchant that uses Heartland Payment Systems. J.P. Morgan Chase decided, as a precaution, to have these P-Cards cancelled and reissued. Cardholders were notified directly. Certain business managers were cc'd. To read the email that was sent to the affected P-Card holders, click [here](#).

Was any personal information compromised?

No. No personal information was compromised in the security breach.

Where were the new reissued P-Cards mailed?

The reissued P-Cards were mailed to the Business Office Post Office Box, or in some cases, were picked up at the P-Card office.

Will more P-Cards need to be cancelled and reissued?

This is still unknown. JP Morgan Chase has strong internal controls in place to protect against fraud. In addition, the credit card agencies, MasterCard, VISA, AMEX, have created and imposed Payment Card Industry (PCI) security standards on merchants, banks, and transaction processors to prevent future security problems. (<http://www.yale.edu/its/secure-computing/data/compliance/pci.html>).

Where can I read more about the Heartland Payment Systems security breach?

Related articles:

<http://www.msnbc.msn.com/id/28758856/>

<http://www.google.com/hostednews/ukpress/article/ALeqM5gc1z4UdFoT8fHj8mTA6Ee7wgLKg>

http://voices.washingtonpost.com/securityfix/2009/01/payment_processor_breach_may_b.html