

NORTON ROSE FULBRIGHT

Norton Rose Fulbright US LLP
1301 Avenue of the Americas
New York, New York 10019-6022
United States of America

March 22, 2024

Via Certified Mail

Office of the New Hampshire Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301

Tel +1 212 318 3000
Fax +1 212 318 3400

RECEIVED

MAR 28 2024

CONSUMER PROTECTION

Re: Legal Notice of Data Security Incident

Dear Sir or Madam:

I am writing on behalf of my client, GardaWorld Cash U.S. ("GardaWorld Cash") to inform you of a cybersecurity incident.

On November 16, 2023, GardaWorld Cash discovered that it was the victim of a cybersecurity incident that impacted certain administrative files stored on some of its facility systems in Florida. As soon as it became aware of this incident, GardaWorld Cash promptly took steps to secure its systems, launched an investigation, and engaged external cybersecurity experts to assist.

The investigation revealed an unauthorized actor accessed some of GardaWorld Cash's facility systems in Florida and certain administrative files included in those systems between October 30, 2023, and November 16, 2023, and some administrative files were copied from those systems on November 16, 2023. GardaWorld Cash conducted a robust review of the data to identify individuals whose information may have been impacted and worked to obtain addresses and notify individuals as quickly as possible after completing its review on March 15, 2024. GardaWorld Cash determined that the data may have contained personal information for one hundred eighty-nine (189) New Hampshire residents including

Today, March 22, 2024, GardaWorld Cash will begin mailing notification letters to individuals, which include the one hundred eighty-nine (189) New Hampshire residents, and will be offering the New Hampshire residents twenty-four months of complimentary three-bureau credit monitoring and fraud protection services. A copy of the notice letter is attached. GardaWorld Cash is also providing a telephone number for the recipients to call with questions regarding the incident.

GardaWorld Cash took additional steps to secure its systems and continues to evaluate technical and organizational measures to avoid the reoccurrence of a similar incident.

If you have any questions or need further information regarding this incident, please do not hesitate to contact me.

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Respectfully submitted,

Dan Pepper
Enclosure

GARDAWORLD CASH

Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

<<MailID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<City>>, <<State>><<Zip>>
<<Country>>

<<Date>>

RE: NOTICE OF DATA BREACH

Dear <<Full Name>>,

We are writing to inform you of a data security incident that we recently experienced which may have impacted some of your information. This letter provides details about the information impacted in this incident, our response, and the resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

What Happened

On November 16, 2023, we discovered that we were the victim of a cybersecurity incident that impacted certain administrative files stored on some of our facility systems in Florida. As soon as we became aware of this incident, we promptly took steps to secure our systems, launched an investigation, and engaged external cybersecurity experts to assist.

The investigation revealed an unauthorized actor accessed some of our facility systems in Florida and certain administrative files included in those systems between October 30, 2023, and November 16, 2023, and some administrative files were copied from those systems on November 16, 2023. We conducted a robust review of the data to identify individuals whose information may have been impacted and worked to obtain addresses and notify individuals as quickly as possible after completing our review on March 15, 2024.

What Information Was Involved

The impacted information may include your

What We Are Doing

We have arranged for you to receive a complimentary subscription to CyEx Identity Defense Total at no cost to you. This identity theft and fraud monitoring service will notify you of changes to your Equifax, Experian, and TransUnion credit reports, which allows you to identify any potential fraudulent activity on your reports.

We took additional steps to secure our systems and we continue to evaluate technical and organizational measures to avoid the recurrence of a similar incident.

What You Can Do

For more information on CyEx Identity Defense Total monitoring, including instructions on activating your complimentary membership and additional information on steps you can take in response to this incident, please see the pages that follow this letter.

We also encourage you to remain vigilant against incidents of identity theft and fraud by engaging in the following best practices:

- Change your passwords regularly and make sure they are secure. Do not use the same passwords for your work and personal accounts.
- Be careful when sharing your personal information unsolicited, whether by phone, email or on a website.
- Avoid clicking on links or downloading attachments in suspicious emails.

For More Information

GardaWorld Cash takes the protection of information extremely seriously and we regret any inconvenience that this incident may cause. Should you have further questions, please call 855-457-5962 Monday through Friday between 8 am and 8 pm CST (excluding major U.S. holidays).

Sincerely,

Juan Carlos Leon

Chief Operating Officer • Cash Services

ATTACHMENT A



<<Full Name>>

Enter your Activation Code: <<Code>>

Enrollment Deadline:

Identity Defense Total

Key Features

- 3-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance**

Enrollment Instructions

To enroll in Identity Defense, visit <https://app.identitydefense.com/enrollment/activate/gard>

1. Enter your unique Activation Code <<Code>>
Enter your Activation Code and click 'Redeem Code'.
2. Create Your Account
Enter your email address, create your password, and click 'Create Account'.
3. Register
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. Complete Activation
Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is
Defense code will no longer be active. **If you do not enroll by**
of Identity Defense, so please enroll before the deadline.

enrollment process will close, and your Identity
, **you will not be able to take advantage**

**Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, 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.

ADDITIONAL STEPS YOU CAN TAKE

Free Credit Report. Regardless of whether you choose to take advantage of the complimentary identity monitoring, it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit <https://www.annualcreditreport.com/index.action> or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at <https://consumer.ftc.gov/>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Contact information for the three nationwide credit reporting companies is as follows:

<u>Equifax</u>	<u>Experian</u>	<u>TransUnion</u>
<u>Phone: 1-800-685-1111</u>	<u>Phone: 1-888-397-3742</u>	<u>Phone: 1-888-909-8872</u>
<u>P.O. Box 740256</u>	<u>P.O. Box 9554</u>	<u>P.O. Box 2000</u>
<u>Atlanta, Georgia 30348</u>	<u>Allen, Texas 75013</u>	<u>Chester, PA 19016</u>
<u>https://www.equifax.com/</u>	<u>https://www.experian.com/</u>	<u>www.transunion.com</u>

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator, or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

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. You may obtain information from the credit reporting agencies and the FTC about security freezes.

For New Mexico residents: You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

For Colorado and Illinois residents: You may obtain information from the credit reporting agencies and the FTC about security freezes.

Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

GardaWorld Cash U.S. is located at 2000 Corporate Blvd NW, Boca Raton, FL 33431, and can be reached by telephone at 561-672-8208.

Federal Trade Commission and State Attorneys General Offices. 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 may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Connecticut Residents: You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Maryland Residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 888-743-0023.

For New York Residents: You may contact the New York State Attorney General's Office, Consumer Frauds & Protection Bureau, 120 Broadway – 3rd Floor, New York, NY 10271, ag.ny.gov/bureau/consumer-frauds-bureau, 800-771-7755.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, ncdoj.gov, 877-566-7226.

For Rhode Island Residents: You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, riag.ri.gov, 401-274-4400.

Obtaining a police report.

You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

For Rhode Island residents: You have the right to file or obtain a police report regarding this incident.

Reporting of identity theft and obtaining a police report.

You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.