

## NOTICE OF DATA BREACH

Dear Customer,

Safeguarding your personal information is one of our top priorities, and we strive to implement robust information technology systems to secure your information. However, we regret to inform you that the City of Oceanside was recently a target of a cyberattack.

### **What Happened**

The City of Oceanside maintains several online payment systems that allow customers to pay their utility (water, sewer and trash) bills online using a credit card. On Monday, August 14, 2017, the City was first notified by a consumer that the credit card used to process payment on the "Utility Bill Payment" link on the City's Online Payment Services webpage was compromised. The City contracted with a leading cybersecurity expert, and the resulting forensics report identified that malicious code had infiltrated this vendor supported online payment system.

### **What Information Was Involved**

Due to the attack to the online payment system, the names, billing addresses, and credit card information (card number, expiration date and security code) of customers who paid their City utility bills using the "Utility Bill Payment" link on the City's Online Payment Services webpage between June 1, 2017 and August 15, 2017 may have been exposed.

### **What We Are Doing**

Upon learning of the potential breach, the City immediately shut down the online utility bill payment system at issue. The City notified law enforcement agencies who are conducting an ongoing investigation. Additionally, the City brought in a cyber security expert to conduct a forensic analysis of the source and nature of the potential breach. The City is exploring alternative online payment solutions that offer improved security processes and systems.

## What You Can Do

If you used a credit card to pay your City of Oceanside utility bill through the "Utility Bill Payment" link on the City website:

- 1) Ask your credit card issuer/bank to deactivate the credit card you used to pay your utility bill and to issue a new card.
- 2) Check your credit card account for unauthorized or suspicious charges, no matter how small.
- 3) Report any unauthorized charges to your credit card issuer/bank.
- 4) File a fraud report regarding any unauthorized charges at IC3: <https://www.ic3.gov/default.aspx> This is an online Federal Bureau of Investigation Internet Crime Complaint Center. The data is collected and provided to law enforcement for prosecution. IC3 tracks where and when the data compromised is being used, such as iTunes, PayPal, Lyft, etc.
- 5) Request a fraud alert to be placed on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may call any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.
- 6) Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.
  - Equifax: Equifax.com or 1-800-525-6285
  - Experian: Experian.com or 1-888-397-3742
  - TransUnion: Transunion.com or 1-800-680-7289

**For More Information** call Customer Care at 760-435-4500 and/or check the City of Oceanside website ([www.ci.oceanside.ca.us](http://www.ci.oceanside.ca.us)).

## Other Important Information

The "Utility Bill Payment" link is no longer available. The City offers the following options to pay your bill. These include:

- i. Mail a check made payable to the City of Oceanside to PO Box 513106, Los Angeles, CA 90051-1106).
- ii. Pay by check and drop your payment in the Drop Box located outside of City Hall East (300 North Ditmar St., left of the front doors).
- iii. Visit our Office - City Hall East, 300C N Ditmar St, Oceanside, 92054. Mon.-Thur. 7:30 am – 5:00 pm, Fri. 7:30 – 4:00 pm
- iv. Pay over the phone using a credit or debit card at (760) 435-3900.
- v. Pay your bill using the internet-based "Express Utility Payment" link at the bottom of the City's Online Payment Services webpage, (<http://www.ci.oceanside.ca.us/services/payment.asp>). This system was not compromised by the cyberattack, and the City's forensics experts have not identified any security vulnerabilities on this system.

The privacy and security of our customers' information is of the utmost importance to the City. We continue to take all possible steps to make our information technology systems more secure. We apologize for the inconvenience this has caused you. We will provide updates on the City's website as additional information becomes available.