

# Massive Data Breach at Visa & MasterCard Processor May Impact Millions of Consumers

March 30, 2012 - Visa and MasterCard have both started notifying banks that issue their cards of a data breach impacting card holders. According to a Report by the Wall Street Journal, a credit card processor by the name of Global Payments, Inc was involved in the data breach. Although neither Visa nor MasterCard have said how large the breach is, current estimates are that it may impact as many as 10 million card holder accounts.

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The breach appears to have begun in New York. Many of the accounts involved have recently been used to pay for parking in New York City garages. According to the blog Krebs on Security, the data theft took place over a one month period; from January 21st to February 25th.

Given the size of the breach, it is likely that the companies involved will set up a reporting hotline, although that has not happened yet.

Consumers who have accounts that have been compromised should be notified by their banks. But consumers should also take a proactive approach by closely watching the charges that show up on their Visa or MasterCard bills. Simply because you have not been notified yet doesn't mean that you haven't been victimized.

Any consumer who has used a garage or car-park service in the New York area since the beginning of this year should be especially vigilant if a credit card was used to pay their bill. Businesses that issue company credit cards and who have

people who live in or travel to New York should also notify their employees to closely monitor their credit card bills.

Any unrecognizable charges on your billing statement should be reported to your bank immediately.

byJim Malmberg

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