Massive Data Breach at Target Stores Exposes Data on 40 Million Shoppers

December 19, 2013 - Target Corporation, the second largest discount retailer in the United States, has announced a data breach than affects 40 million credit and debit card numbers. The breach occurred between November 27th and December 15th and affects purchases made using debit or credit cards in Target retail stores. The chain has said that online purchases from Target.com were not affected.

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po.src = 'https://apis.google.com/js/plusone.js';
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The breach is among the largest in history and appears to be the result of a targeted cyber-attack against Target. According to statements released by the company, Target is working with law enforcement and the Secret Service in the agency in charge of the investigation.

Data stolen in the breach includes cardholder names, account numbers, expiration dates and the security code associated with each card used. ACCESS has not be able to determine if PIN codes associated with some debit card purchases have also been compromised but since the theft is associated with sales made a cash registers, any consumer who used a PIN code for a Target purchase should probably consider it compromised at this point.

The stolen data can be used by criminals to create copies of credit and debit cards.

Anyone who has shopped in a Target store between the dates mentioned above should be monitoring their credit and debit card statements for fraudulent activity. Target is also advising consumers to monitor their credit reports. Debit card customers should be especially vigilant in monitoring their accounts because the rules associated with online bank fraud are different than those associated with credit card fraud. If bank fraud is not reported in a timely manner, consumers can find that they are responsible for the entire amount of the fraud.

Businesses who shopped at Target using business credit or debit cards need to be proactive. Consumer protection laws associated with debit and credit card fraud may not cover businesses. Any business who believes that their data may have been breached by this attack would be well advised to ask their credit or debit card provider to go over the policies associated with their cards. Depending upon the information provided, cardholders should be prepared to cancel their existing cards and ask that new cards be issued.

Target has established a telephone hotline for consumers to call but unless you have a Target credit card, the line is of little assistance. Non-Target credit and debit card holders are simply given a prerecorded message telling them to

contact their bank or card issuer directly. They are then disconnected. The phone number for the hotline is 866-852-8680.
byJim Malmberg
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