

January 18, 2023

## **BY ONLINE SUBMISSION**

Office of the Attorney General 109 Sewall St. Augusta, ME 04330

To Whom It May Concern:

On behalf of PayPal, Inc. ("PayPal"), and pursuant to Me. Rev. Stat. Ann. tit. 10 § 1348(5), this letter provides notice of a credential stuffing incident involving Maine residents. PayPal is a financial technology company headquartered in San Jose, California.

Based on PayPal's investigation to date, we believe that an unauthorized party was able to access PayPal accounts using the customers' login credentials between December 6, 2022, and December 8, 2022, when we eliminated the access for unauthorized third parties to our systems. It is likely that the unauthorized party obtained the login credentials via phishing or related activity, unrelated to PayPal. However, there is no evidence that the account login credentials were obtained from any PayPal systems

On December 20, 2022, we confirmed that the personal information exposed as a result of this incident included customer name, address, Social Security number, individual tax identification number, phone number, and/or date of birth of 146 Maine residents. As of the time of writing, we have no information suggesting that any personal information was misused as a result of this incident, nor have there been unauthorized transactions on the affected accounts.

Beginning on December 8, 2022 and throughout the investigation, PayPal took immediate steps to address and contain the incident upon its discovery, including masking the personal information so it is no longer visible; engaging outside counsel to assist in investigating this matter; resetting passwords for the affected PayPal accounts; and implementing enhanced security controls to prevent any further unauthorized access. We have not informed law enforcement of this incident, and this notification was not delayed as a result of a law enforcement investigation.

PayPal began sending affected individuals formal notice beginning on January 18, 2023 via email. A sample notification letter is enclosed. As stated in the attached notice, PayPal is offering to provide affected individuals with 24 months of free identity theft and credit monitoring services through Equifax.

PayPal takes the protection of personal information seriously and is committed to answering any questions that you may have. Please do not hesitate to contact me at (408) 601-9592 or dfi@paypal.com.

Respectfully yours,

Andrea Donkor SVP, Global Regulatory Relations & Consumer Practices PayPal, Inc.