



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Trans Union of Canada Inc. (Organization)
Decision number (file number)	P2021-ND-237 (File #018790)
Date notice received by OIPC	December 21, 2020
Date Organization last provided information	August 10, 2021
Date of decision	November 23, 2021
Summary of decision	There is a real risk of significant harm to the individuals affected by this incident. The Organization is required to notify the individuals whose personal information was collected in Alberta, pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA “organization”	The Organization is an “organization” as defined in section 1(1)(i) of PIPA.
Section 1(1)(k) of PIPA “personal information”	<p>The incident involved all or some of the following information:</p> <ul style="list-style-type: none">• name,• mailing address,• date of birth,• telephone number, and• details relating to available credit and related payments. <p>This information is about identifiable individuals and is “personal information” as defined in section 1(1)(k) of PIPA. To the extent the information was collected in Alberta, PIPA applies.</p>
DESCRIPTION OF INCIDENT	
<input type="checkbox"/> loss <input checked="" type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure	
Description of incident	<ul style="list-style-type: none">• The Organization operates an online consumer solutions portal called “OCS”, which enables consumers to access their consumer disclosure. Each time a consumer wishes to access credit information through OCS, the consumer must provide sufficient personal information to match to their credit file and then authenticate their identity by successfully answer a series

	<p>of questions generated from information on their credit file, as well as other sources.</p> <ul style="list-style-type: none"> • On October 22, 2020, the Organization noticed an unusually high number of both failed and successful attempts to access its OCS portal, occurring between mid-afternoon on October 21 to the morning of October 22. • The Organization investigated and ascertained that some of the traffic may be by a malicious actor. • The Organization believes that the unauthorized party had recent access to a large amount of up-to-date personal information obtained from an unknown third-party source.
Affected individuals	The incident affected 705 individuals residing in Alberta.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • Immediately shut down the OCS platform while it investigated. • Identified potentially affected individuals. • Implemented additional logging to analyse any future suspicious activity. • Introduced new technology to detect suspicious activity and made changes to the authentication process. • Begun a project to implement additional authentication steps for the OCS platform. • Will provide for two years of free credit monitoring services, including access to identity theft insurance, subject to coverage. • Directed consumers to place a fraud alert on their credit file free of charge. • Continuing to review the incident, alert consumers, and investigate, and to look for ways to further enhance safeguards.
Steps taken to notify individuals of the incident	Affected individuals were notified by letter starting December 17, 2020 and over approximately 1.5 weeks.
REAL RISK OF SIGNIFICANT HARM ANALYSIS	
<p>Harm Some damage or detriment or injury that could be caused to affected individuals as a result of the incident. The harm must also be “significant.” It must be important, meaningful, and with non-trivial consequences or effects.</p>	<p>The Organization did not specifically identify any harm that might result from this incident, but its notification to affected individuals said, “We want you to be aware of and have the tools to help protect your identity, which we will be providing to you, free of charge, including ID theft insurance...”.</p> <p>In my view, a reasonable person would consider that the contact, identity and financial information at issue could be used to cause the significant harms of identity theft and fraud.</p>

<p>Real Risk</p> <p>The likelihood that the significant harm will result must be more than mere speculation or conjecture. There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>The Organization did not specifically provide its assessment of the likelihood that significant harm would result from this incident.</p> <p>In my view, a reasonable person would consider the likelihood of harm resulting from this incident is increased because the personal information was compromised due to the malicious action of an unknown third party (deliberate intrusion). Further, the information may have been exposed over approximately two days.</p>
<p>DECISION UNDER SECTION 37.1(1) OF PIPA</p>	
<p>Based on the information provided by the Organization and given the circumstances of the incident, I have decided that there is a real risk of significant harm resulting from this incident.</p> <p>A reasonable person would consider that the contact, identity and financial information at issue could be used to cause the significant harms of identity theft and fraud. The likelihood of harm resulting from this incident is increased because the personal information was compromised due to the malicious action of an unknown third party (deliberate intrusion). Further, the information may have been exposed over approximately two days.</p> <p>I require the Organization to notify the affected individuals whose personal information was collected in Alberta, in accordance with section 19.1 of the <i>Personal Information Protection Act Regulation</i> (Regulation).</p> <p>I understand the Organization notified the affected individuals by letter starting December 17, 2020. The Organization is not required to notify the affected individuals again.</p>	

Jill Clayton
Information and Privacy Commissioner