

Data breach at Mastercard and Mastercard Priceless

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Prof. Dr. Rossnagel

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The Hessian Commissioner for Data Protection and Freedom of Information (HBDI) currently has numerous complaints about a data breach at Mastercard Europe SA, Belgium. This incident is the subject of numerous press reports and concerns the publication of personal data from a customer loyalty program (Mastercard Priceless).

The incident was reported to the HBDI by Mastercard Europe SA pursuant to Article 33 of the General Data Protection Regulation (GDPR). Mastercard Europe SA is still investigating the details. This affects both the scope of the data breach and its causes, effects and possible measures to remedy it. Experience has shown that such investigations require some time. Mastercard Europe SA has already initiated and implemented measures to remedy the consequences. At the points where the personal data are published, they have already been deleted.

The incident concerns Mastercard Europe SA, a company that operates throughout the European Union. The main office of Mastercard Europe SA for the European Union is in Belgium. The HBDI is responsible for the representative office of Mastercard Europe SA in Frankfurt. In cases of cross-border processing of personal data, the DS-GVO provides that a process can be processed and coordinated by a European data protection supervisory authority for the whole of Europe.

Due to the Belgian head office, there is currently evidence that the data protection authority, Drukpersstraat 35, 1000 Brussels, <http://www.privacycommission.be/>, is in charge of coordinating the process. The details are currently still being clarified.

The HBDI can only give a reliable answer to complaints submitted here once the process has been sufficiently clarified.

Update from 08/23/2019:

Some press releases report that both a list of participants in the Mastercard Priceless Specials customer loyalty program and a list of full credit card numbers have been published on the Internet. The HBDI also has a notification from Mastercard Europe SA on this second list.

Mastercard Europe SA has also published an FAQ list with further details about the data breach at

<https://www.mastercard.de/de-de/faq-pricelesspecials.html>, as well as an email contact address Germany@mastercard.com set up for data subjects.

Update from 09/16/2019:

credit check

Mastercard offers access to a credit monitoring service for one year. Whether this service makes sense cannot be checked to a sufficient extent at this time. In Germany, creditworthiness is mainly determined by information from credit agencies such as SCHUFA. Self-disclosures can be obtained there to check your own creditworthiness. Self-disclosures are usually given promptly. You can get an overview of the major credit agencies from the Association of Credit Bureaus at <http://www.handelsauskunfteien.de>.

receiving spam emails

In the opinion of the HBDI, the use of the published list to acquire customers or clients is generally illegal data processing. This also applies if the sender is a supposedly reputable company.

Contact for press representatives
Press spokeswoman: Ms. Maria Christina Rost
Press and public relations: Telephone: +49 611 1408 119
The Hessian Commissioner for Data Protection and Freedom of Information
P.O. Box 316365021 Wiesbaden

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