



[Date]

[Email Address]

Dear Partner,

We value you and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that involves your personal information. We want to make clear at the outset that keeping personal data safe and secure is very important to us.

#### **WHAT HAPPENED?**

On November 3, 2025, we learned that an unauthorized person had gained remote access to a database containing personal information stored for billing purposes. Once access was obtained, the attacker executed multiple queries that exposed and manipulated sensitive information.

We took immediate action to contain and remediate the threat, and promptly began investigating the incident. We eliminated the unauthorized access and took further steps to enhance our security.

#### **WHAT INFORMATION WAS INVOLVED?**

The information involved may have included first name, last name, address, card number, expiration date, and card security code.

#### **WHAT WE ARE DOING**

Our security team took prompt steps to address this incident, ensuring the ongoing security of our systems. Upon discovery of the incident, our immediate priority was to secure all systems. Once the security of the system was confirmed, the organization initiated multiple parallel actions to investigate the event and minimize any potential exposure. Specifically, we increased password minimum and complexity requirements and remediated the underlying vulnerability.

We have engaged Financial Shield Complete to provide one year of credit monitoring services at no cost to you. Your credit monitoring services include Credit Monitoring, Fraud Consultation and Identity Theft Restoration services.

#### **WHAT YOU CAN DO**

We strongly encourage you to contact Financial Shield Complete at (888) 713-0806 or through their website at [app.financialshield.com/enrollment/activate/Merchant](https://app.financialshield.com/enrollment/activate/Merchant) and provide Code # [REDACTED] and take advantage of the identity monitoring services we are providing to you free of charge. Remain vigilant and carefully review your accounts for any suspicious activity. If you would like to take additional steps to protect your personal information, attached to this letter are helpful tips on how to do so. To take advantage of this offer, you must enroll by February 8, 2026.

We take our responsibility to protect your information seriously, and we are very sorry for any inconvenience that this has caused you. If you have any questions regarding this incident or the services available to you, or otherwise need additional assistance, please reach out to Customer Care via email at [incident@valorpaytech.com](mailto:incident@valorpaytech.com), or call (800) 615-8755, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Eric Bernstein  
President

## Additional Helpful Tips

**Helpful Contacts:** You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to report suspected incidents of identity theft, avoid identity theft, place a fraud alert, and place a security freeze on your credit report.

- **Federal Trade Commission,** *Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-5338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)*

**Order Your Free Credit Report.** To obtain an annual free copy of your credit reports, visit [annualcreditreport.com](http://annualcreditreport.com), call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. We also suggest that you submit a complaint with the Federal Trade Commission by calling 1.877.438.4338 (1.877.IDTHEFT) or online at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov).

### FOR MORE INFORMATION

**Equifax:**

**[equifax.com](http://equifax.com)**

P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111

**Experian:**

**[experian.com](http://experian.com)**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

**TransUnion:**

**[transunion.com](http://transunion.com)**

P.O. Box 2000 Chester,  
PA 19016 1-888-909-  
8872

**Fraud Alert:** You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit.

**Security Freeze:** You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.

**Fraud or Identity Theft:** If you suspect incidents of identity theft, you should file a report to law enforcement, the FTC, or the Attorney General. If you are the victim of fraud or identity, you have the right to (1) notify the police and Attorney General of your state; and (2) to obtain and file a police report relating to this incident.

**Federal Fair Credit Reporting Act Rights:** The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identify theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

### **Take Advantage of your Credit Monitoring Services:**

As mentioned in the attached letter, Valor PayTech LLC has arranged with Financial Shield Complete to provide you with credit monitoring services for one year, at no cost to you. The service provides multiple layers of monitoring, alerting, and recovery support to help consumers safeguard their financial information. The service continuously monitors a wide range of financial assets and transactions to detect unusual or suspicious activity. Real-time notifications are issued to consumers when potentially fraudulent behavior is detected, such as large withdrawals or new account openings. In the event of identity theft or financial fraud, consumers receive live support from a dedicated case manager who assists with restoring compromised accounts.

### **Additional State Specific Information:**

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814,

Telephone: 1-800-952-5225.

**Maryland Residents:** The Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New York Residents:** The New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

**North Carolina Residents:** The North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).