Office of the Information and Privacy Commissioner of Alberta

PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Owner's Association of Rivertide Suites (Organization)
Decision number (file number)	P2017-ND-155 (File #006879)
Date notice received by OIPC	October 19, 2017
Date Organization last provided information	October 19, 2017
Date of decision	November 24, 2017
Summary of decision	There is a real risk of significant harm to the individuals affected by this incident. The Organization is required to notify those individuals pursuant to section 37.1 of the *Personal Information Protection Act* (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA "organization"	The Organization is headquartered in Seaside, Oregon and is an "organization" as defined in section 1(1)(i) of PIPA.
Section 1(1)(k) of PIPA "personal information"	The information at issue includes: • name, and • payment card number, expiry date, security code. This information is about identifiable individuals and is "personal information" as defined in section 1(1)(k) of PIPA. The information was collected via the Organization's online Central Reservation System (CRS).
DESCRIPTION OF INCIDENT	
❑ loss ☒ unauthorized access ❑ unauthorized disclosure	
Description of incident	• On September 6, 2017, the Organization was notified by its third party service provider, Sabre Hospitality Solutions, that an unauthorized party gained access to account credentials that permitted unauthorized access to unencrypted payment card information, as well as certain reservation information, for a subset of hotel reservations processed through Sabre's CRS.

	• The information was accessed between August 10, 2016 and March 9, 2017.
Affected individuals	The incident affected two (2) residents of Alberta.
Steps taken to reduce risk of harm to individuals	• The third party vendor is working with a forensic investigation firm. • Third party vendor reported the incident to law enforcement and payment card brands. • Reporting incident to state regulators and consumer reporting agencies as required.
Steps taken to notify individuals of the incident	The Organization reported it "will begin providing written notice of this incident to these two (2) Alberta residents on October 13, 2017…".
REAL RISK OF SIGNIFICANT HARM ANALYSIS	
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.	The Organization reported that it "is providing all impacted individuals with helpful information on how to protect against identity theft and fraud…". In my view, the financial information at issue could be used to cause the harms of identity theft, fraud and financial loss. These are significant harms.
Real Risk 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.	The Organization did not specifically assess the likelihood of harm occurring in this case. In my view, the likelihood of harm resulting from this incident is increased because the incident was the result of malicious intent (deliberate unauthorized intrusion) and the information was exposed for approximately seven months.
DECISION UNDER SECTION 37.1(1) OF PIPA	
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 to the affected individuals. The financial information at issue could be used to cause the significant harms of identity theft, fraud and financial loss. The likelihood of harm resulting from this incident is increased because the incident was the result of malicious intent (deliberate unauthorized intrusion) and the information was exposed for approximately seven months. I require the Organization to notify the affected individuals in Alberta in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation).	

In its report of the incident, the Organization said that it would notify affected individuals beginning October 13, 2017. I require the Organization to confirm to my office within 10 days of this decision that it has notified affected individuals in Alberta in accordance with the Regulation.

Jill Clayton
Information and Privacy Commissioner