

## CAPITA CYBER INCIDENT – MEMBER Q&A

---

### **Where did the cyber incident occur?**

The cyber incident occurred at Capita plc, which provides a range of outsourced services to thousands of clients. The incident impacted a small number of its computer servers. This included some used by Capita Pension Solutions, which is a business that provides pension administration services to members of the M&S Pension Scheme, along with other major pension schemes.

### **When did it happen?**

Capita detected the cyber incident on 31 March 2023 and took immediate steps to isolate and contain the issue. Since then, it has undertaken a complex forensic investigation with support from technical experts and specialist advisers. This has involved reviewing electronic files across Capita's entire business.

### **When were you first made aware that member data had been affected?**

We've been working closely with Capita since it first announced the cyber incident and have sought regular updates on the progress of its investigation. Once Capita had confirmed that it had evidence that some personal data may have been accessed, we updated members [on the Scheme website](#). At this point, Capita was not able to confirm whether members' personal data was affected.

We were formally informed of an initial personal data breach for a large group of members in the Scheme during w.c. 8 May 2023 and shortly after we received copies of the files that were impacted. We worked as quickly as we could to review the data and wrote to those affected members. We published a [further update on the Scheme website](#).

### **When did you find out that more member data had been affected?**

Capita informed us in writing that, as a result of concluding their internal investigation, an additional file had been affected during w.c. 5 June 2023. We received a copy of the file impacted shortly after. We've worked as quickly as we can to review the data and write to members who been affected by the data contained in this additional file and who we had not contacted previously.

### **Why was the additional file discovered separately and a number of weeks after the first file?**

In order to find out who had been impacted by the cyber breach, Capita has undertaken a complex forensic investigation that has involved reviewing hundreds of thousands of individual files which were held on the computer server known to have been

accessed. We were made aware of the first files as soon as Capita understood that it included data related to members of the Scheme. The second file was identified later in the investigation as Capita progressed further through the review of additional files on the server.

### **Is my pension safe?**

We'd like to reassure all members that your pension remains secure. Hartlink, the database that holds all member pension records, was not impacted by this incident. No funds from the Scheme were involved and the Scheme's assets are held completely separate from Capita.

### **What is the Dark Web?**

The Dark Web is a part of the internet that cannot be found through search engines and requires specialist software to access. It is used to keep internet activity anonymous and private, allowing illegal activities to be carried out online.

### **What is a computer server?**

File servers provide a central location to store all of a business' files so that multiple users can easily work with the same documents, spreadsheets and other data.

### **Has this affected pension payments made to members?**

No - all pension payments have and will continue to be paid on time.

### **Have you contacted all affected members?**

We have written to all members who have been affected by the incident. This letter highlights the potential risks and the steps they can take to protect their personal data. We've also offered a service that will help members monitor fraudulent use of their personal data.

### **What data is affected?**

The information potentially accessed includes, name, address, National Insurance Number, date of birth and for some members their bank details.

### **Is Capita certain that the personal data found on the files has been accessed?**

Capita cannot be certain that the personal data has been accessed. Capita has publically stated that it "has taken extensive steps to recover and secure the customer, supplier and colleague data contained within the impacted server estate, and to remediate any issues arising from the incident." You can read the full statement here - <https://www.capita.com/news/update-actions-taken-resolve-cyber-incident>

The logo for the M&S Pension Scheme, featuring the letters 'M&S' in a large, bold, sans-serif font, with 'PENSION SCHEME' in a smaller, all-caps, sans-serif font below it. The logo is contained within a white rectangular box with a thin black border. Below the box, there is a horizontal bar with a blue segment on the left and a black segment on the right.

M&S

PENSION SCHEME

Capita has not found any data has been compromised or is available for sale online as a result of this incident. It will continue to monitor the Dark Web, which is where criminals normally look to sell personal data online.

### **What advice can you give to members who are concerned?**

Although there is no evidence that your data has been misused or is available illegally, in a data-driven world where cyber incidents are on the rise, we always advise that members take steps to protect their personal data and avoid scams.

As a precaution, we recommend that you sign up to the free identity monitoring services that we have detailed in our letter to you.

The [National Cyber Security Centre website](#) provides guidance that may be useful. We've also shared some information on the [Pension Scams page](#).

### **Have you fulfilled your regulatory obligations?**

We have reported the incident to the Information Commissioners Office (ICO) and continue to keep the ICO up to date with the actions the Trustee is taking in response. We have also notified the Pensions Regulator (TPR). We will work with the ICO and TPR on any investigation they choose to conduct and any recommendations they choose to make.

### **How will you make sure that this doesn't happen again?**

As a part of assessing the impact of this incident on members, we have sought independent advice from cyber security experts to ensure that the steps Capita has taken to secure their computer servers are adequate. We expect to receive a full report about the incident, how it was managed and what further steps Capita has taken and will be taking to avoid this happening again.

### **Is my pension account on the M&S Pension Scheme Portal safe?**

Yes, the portal was not accessed and login information remains safe.

### **Is this incident related to the cyber attack affecting Boots, BBC and other organisations that was announced in the news last week (w.c. 5 June 2023)?**

No, this is a completely separate and unrelated cyber incident.

**Updated:** 23 August 2023