

The Rt Hon. Nicky Morgan MP
Chair of the Treasury Committee
House of Commons
Westminster
London SW1A 0AA

7 November 2017

Dear Mrs Morgan

Thank you for your letter dated 2 November regarding Equifax's telephone helpline for UK consumers impacted by the criminal cyberattack on Equifax Inc.

As explained in my previous letter, it has always been our priority to ensure impacted consumers receive the advice and protection they need. Unfortunately we experienced some technical and operational problems with our telephone helpline last week. This is disappointing, and I recognise how frustrating this is for consumers. I sincerely apologise for any inconvenience caused.

I am confident we have now resolved these issues. To reduce the risk of any further problems, we have quadrupled the number of phone lines and assigned an additional 130 call centre agents to the dedicated call centre. Additionally, based on feedback received to date, we have opened new channels for consumers to contact us, including a new general enquiry helpline. We have updated our online FAQs, improved signposting to information, and are engaging with consumer groups to share information as widely as possible. I would like to assure the Committee that I am personally monitoring the situation and should any other problems emerge, I am committed to acting quickly and effectively.

You have asked for an explanation of what happened. A combination of technical and operational issues led to consumers experiencing problems between 31 October and 4 November. These issues are described below.

- First, technical problems resulted in some consumers hearing either a busy tone, an incorrect pre-recorded message, or no ring tone at all. A small number of individuals also reported poor quality phone connections. These technical problems were a result of a short-term failure in our telephony network configuration. As soon as we received reports of these issues on 1 November, we acted quickly to address the underlying technical problem. We have invested considerable resources to work with reputable third party providers of infrastructure services, and the issues are now addressed. We will continue to monitor the technical systems closely.
- Second, some consumers reported long waiting times to speak to a call centre agent. As explained in my previous letter to the Committee, we are posting letters to impacted consumers in batches. This phased approach was agreed by the relevant regulators and is specifically designed to improve the consumer experience.
- We began writing letters to impacted consumers on 16 October, prioritising those groups of consumers at highest risk of fraudulent activity. In the first week after posting letters, we received an average of 210 calls

per day relating to the cybersecurity incident. The average call waiting time was 20 seconds. A similar pattern emerged in the second week. In the third week, however, the consumer response increased to an average of 2,145 calls per day. Consequently, for a short period, our call centre capacity failed to handle this higher-than-anticipated volume of incoming calls. This led to some consumers waiting longer than usual to speak with a call centre agent, with an average call waiting time of five minutes, and a higher number of calls abandoned before being answered.

Learning from this experience, we have refined and adapted our contact strategy and timeline for the remaining impacted consumers. This will extend the completion of our notification process by a few days, but will improve the consumer experience.

I am confident that we have now resolved the combination of technical and operational issues described above. The most recent data available indicates that consumer calls are being answered promptly and effectively. Nonetheless I will continue to monitor the situation closely and will react quickly if further problems arise.

I hope my response provides reassurance that we acted swiftly and appropriately to fix the problems that arose last week.

Yours sincerely,



Patricio Remon
President Europe