

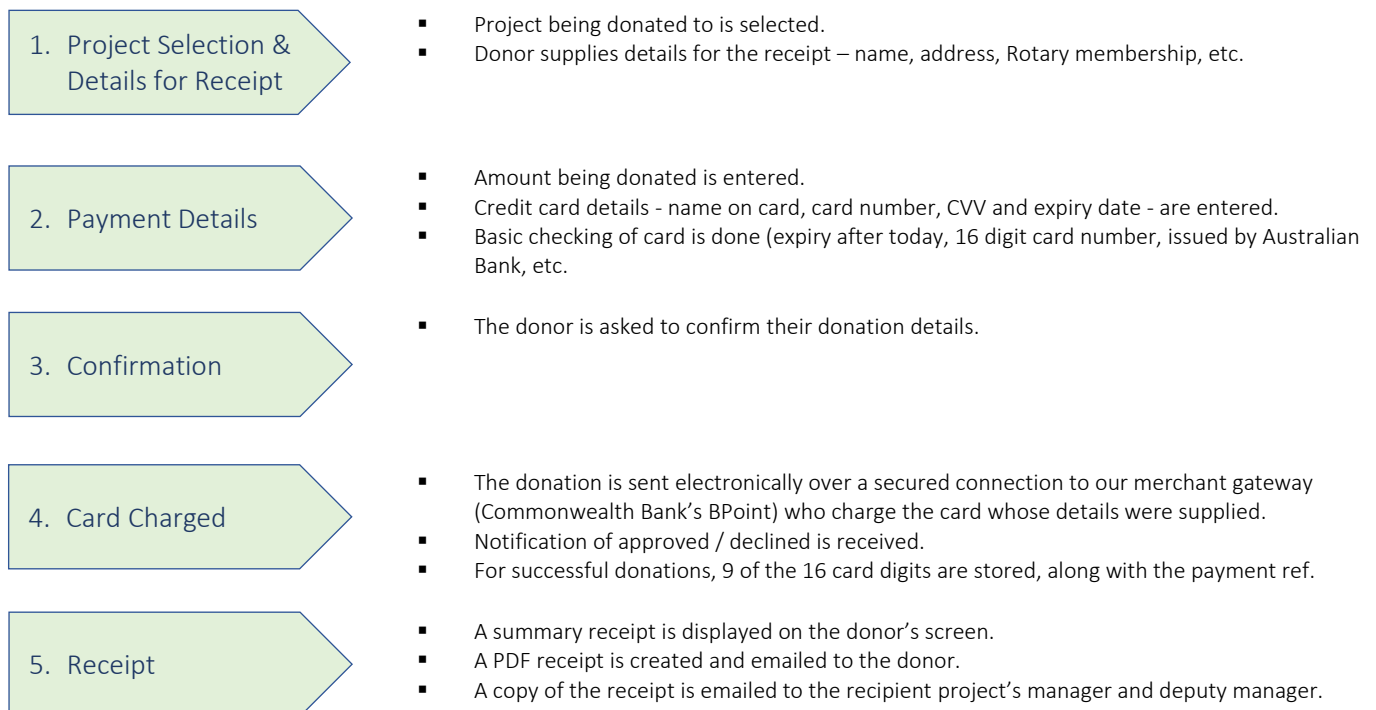
Introduction

Rotary Australia World Community Service (RAWCS) accepts payments, primarily donations to Rotary projects, to be made using major credit cards (currently Visa and MasterCard).

This document describes how RAWCS uses your credit card and what is recorded / retained in the RAWCS database.

Donation Process

The RAWCS donation process, when using credit cards, involves the following steps:



You will see that nine of the sixteen digits in the card number are retained by RAWCS. Why?

- Nine digits held means seven digits are not stored – leaving 10,000,000 card numbers with same nine digits.
- The digits kept are the first six and the last three. The first six are referred to as the BIN (Bank Identification Number) and simply identify the type of card (Visa, MasterCard, etc) and the bank which issued the card. The list of all BINs is publicly available, so there's no risk retaining this.
- The last three digits are retained to assist with responding to donor queries, reduce duplicate payments, etc.

The RAWCS donation database is secured and is only accessible via the RAWCS websites and to restricted IP addresses. It is hosted by Microsoft's Azure, one of the premier hosting services.

RAWCS do not know what, if any part, of the card number is retained by the CBA. Concerned donors should seek more information on this from the Commonwealth Bank directly (their website can be found at www.commbank.com.au).

Recurring Donations

The process above describes the process for one-off credit card donations.

Donors have the option of making a recurring donation – ie a donation which is repeated fortnightly, monthly, quarterly or at some other frequency.

For recurring donations three further details are retained in the RAWCS database:

- A credit card token. This is supplied by the CBA when the initial payment is approved. It is this token which we use to raise each subsequent donation.

The token is not the donor's credit card number, either in full or in part.

- The expiry date. We need this to:
 - Notify the donor that their recurring donation will end soon as their card is about to expire; and,
 - Stop raising the recurring donation once the card has expired.

As per the first dot point, the original card number is not retained by RAWCS so the expiry date is of no use to any potential fraudster.

- The CVV is retained. The CBA require this to be supplied when each subsequent donation is made as a fraud prevention measure. The original card number is not retained by RAWCS so the CVV is of no benefit if stolen.

These additional fields are only retained for recurring donations. Donors who prefer not to have these details stored should make use of the one-off payment process. They are encouraged, of course, to make their own one-off donations on a recurring basis.

As identified previously, RAWCS can make no commitment on what is retained by the Commonwealth Bank. Donors are referred to the CBA for more information (their website can be found at www.commbank.com.au).

Alternative Donation Methods

Where donors prefer not to use their credit card to make donations, RAWCS still accepts donations by direct credit (ie transfer to the RAWCS BSB and account number) and by posted cheque.

It should be noted that cheque donations are rapidly diminishing and may be discontinued in the not-too-distant future.