

Credit Card Safety and the MMSi Portal

We've heard many concerns from members about the security of the credit card processor on the new MMSi portal. In contemplation of CARA implementing a member management portal, security was a main priority, but it can't be solely our responsibility – see helpful safety tips below!

The MMSi portal uses a payment processing company called Authorize.net, which is a wholly owned subsidiary of Visa. Since 1996 Authorize.net has been recognized as a leading payment gateway and is trusted by more than 430,000 merchants, handling more than 1 billion transactions and \$149 billion in payments every year. They are required to follow all the most current security protocols for data security, and we are confident that your information is being handled and protected properly.

Going forward, all payments should be made through the MMSi portal. Members are not required to store payment information in the portal. We've simply implemented this feature as many members have been requesting to pay dues online. Selecting Autopay means your monthly board dues are one less thing to worry about. CARA cannot see, or store, your credit card information on the back-end.

You will be notified via email when there's an invoice in the MMSi portal. If you select Autopay, you will be notified via email when your Autopay payment is processed.

Your options for payment are:

1. Save your credit card information in the portal and select Autopay. Your invoices will be processed on the 2nd Monday of the month.
2. Save your credit card information in the portal and login monthly to manually process invoices.
3. Login monthly and manually input your credit card number into the portal to process invoices.
4. Attend the CARA office and pay by debit (credit card payments will no longer be accepted in office. If you attend the office to pay via credit card you will be asked to login to the portal using our office iPad. You can process a payment without storing the card information.)
5. Drop off or mail a cheque to the office.

If you utilize options 4 or 5 your account balance may take up to 10 business days to reflect payment. These payment types will need to be processed manually by CARA staff.

To delete a credit card stored in the MMSi portal, login and then go to MEMBER and then MY PROFILE. Select PAYMENT ON FILE and then under the Card Details select the grey button that says DELETE PAYMENT TYPE ON FILE.

To confirm your credit card has been deleted, go back to the MMSi homepage, go to Member and then My Profile. Select Payment on File; the card number and security code fields should be blank.



SAFETY TIPS:

We mentioned that security isn't our sole responsibility because we also need your help!

Strong Password

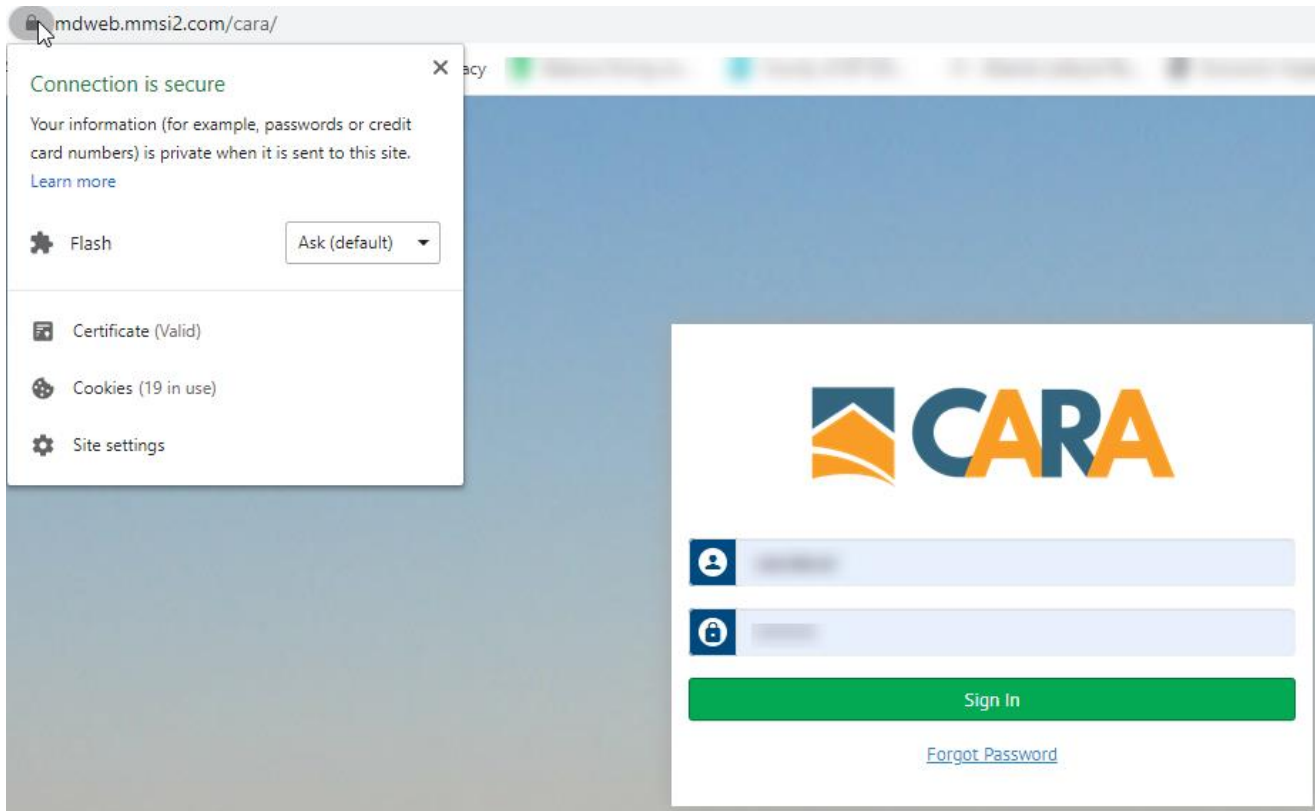
If you're worried about your card information being accessed, the easiest way to protect it is by updating your password regularly. Use upper and lower case letters, numbers and symbols for a higher safety level. Do not share your username or password with non-members or assistants.

Make sure the site you are ordering from is legitimate

A common trick that cyber criminals use to trick people into handing over credit card information is setting up a fake website that mimics a popular website. Before you start shopping on any website, make sure you verify it's the company's official webpage. Sometimes the URL of a fake site will look very similar to the real URL but it will be one or two letters off. Ensure you're using a link that is provided by CARA through our website.

Pay attention to security settings in your web browser

If you're planning to enter any sort of personal or financial information on a webpage, make sure you're using a secure connection. These are usually identified by a closed padlock symbol in the top left hand side of your web browser beside the URL.



Sites with secure connections should start with "https" in the URL – "s" stands for "secure."

Equip your computer with a "firewall," which prevents outsiders from accessing the data on your computer. Deal only with reputable, established companies when using the Internet for credit card purchases or banking transactions. Look for digital signatures, data encryption and other technology that enhances user security.

Have one designated card (with a low credit limit) for online shopping

Some experts recommend users designate one credit card for their online shopping. Robert Siciliano, McAfee online security expert, cautioned that this approach should only be done with cards that have low limits – that way if the card is compromised, criminals can't rack up too many charges.

This would be a good option for someone who doesn't do a lot of online shopping and usually sticks to a few trusted sites.

Make sure your device and network are secure

Public WI-FI is inherently insecure and consumers should be wary of using public Wi-Fi for online shopping due to the lack of security. If the WI-FI network doesn't require a password then it's not secure. You should wait until you can connect to a secure password protected network, like your home or office. Make sure your device itself is secure. That means making sure you have the latest version of your operating system, update your security setting and install an anti-virus or firewall solution.

Don't panic

At the end of the day, being proactive about security is the best thing you can do to protect yourself online. Make sure that all of your devices are secure and that you are checking your bank statements regularly.

