

OurKidsWin!™

Security & Card FAQs



Why do I have to register my credit/debit cards?

Nothing is charged to your cards. In order for your purchases to earn money for your schools, there must be a way for OurKidsWin! to identify qualifying transactions. Web purchases that originate from a school's Online Mall do *not* require a "registered" card because e-commerce technology embedded in the website tracks transactions. But accounting for in-store purchases at local shops and restaurants can only be done two ways, either *automatically* with the simple swipe of a "registered" credit/debit card, or *manually* with paper forms. When you use a "registered" credit/debit card, OurKidsWin! can identify the transaction and collect the rebate for your schools *automatically and immediately* without any additional effort from you or the participating business. Alternatively, you would have to 1) tell the business that you're an OurKidsWin! Member, then 2) manually fill out a form and 3) mail it and your receipt to OurKidsWin!, after which OurKidsWin! would have to 4) invoice the business and 5) wait for a rebate check.



Can anyone use or steal my card number?

NO. The information you provide (limited to card number and expiration date only) is NOT enough for anyone to make a charge. It would be like the U.S. Postal Service trying to deliver a letter with just a street number and street name, without knowing the recipient's name, town, state, or zip code. To use your card number, someone would also need the account name, security code, billing address, and/or account password.

Even still, no one can access your card information. Data is transmitted to, and stored in, secure OurKidsWin! servers in encrypted format (the "s" in the https:// web address denotes a secure connection). OurKidsWin! stores card data in a physically separate location from Members' personal data. Access to either database requires unique digital keys, which OurKidsWin! stores in a third physically separate database (and which OurKidsWin! changes regularly to maintain high security).

The OurKidsWin! technology team has extensive experience in card security:

Jim Daniell, Chief Executive Officer

- Former CEO of OrderTrust, one of the largest providers of secure credit and debit card loyalty services in the U.S. during his tenure
- Former Chief Operating Officer (COO) of AT&T's Network Services division where he oversaw the company's e-commerce and secure transactions businesses

Dave Andre, Advisory Board Member and Consultant

- Former Chief Technology Officer (CTO) of Upromise and the principal designer of many rebate capture technologies used with registered cards
- Technology developed by Dave has a 7+ year track record with more than \$500,000,000 in rebates processed without security breaches



But what about what happened at TJX?

What happened at TJX can NOT happen with OurKidsWin! The theft at TJX was an inside job by TJX employees who exploited the security holes in TJX's out-dated systems without detection for an extended period of time. TJX's system was a mix of multiple, disparate, out-dated systems inherited from acquired companies like Marshall's and HomeGoods; OurKidsWin!'s state-of-the-art system has been designed from the ground up by renowned experts. The TJX employees siphoned data from un-encrypted plain text files; OurKidsWin! encrypts your data before it is transmitted from your keystrokes directly into OurKidsWin! secure servers. The TJX employees were able to steal data because TJX was not running continuous intrusion detection systems; not only does OurKidsWin! limit and monitor access to its databases (so they know exactly when an authorized person accesses the system and exactly what s/he does), OurKidsWin! also runs continuous intrusion detection software. **Bottom Line: Had TJX been running systems like OurKidsWin!, the thieves would have been caught immediately.**



Sorry, I'm just not comfortable giving my card information to anyone.

Question: Do you use your card at restaurants? There you hand your actual card over to a stranger who disappears with it and *all* your information – card number, your name, security code – for five minutes. So if you are, as it turns out, willing to give all your card information in an un-secure environment to buy a meal, why wouldn't you securely share a portion of your card information to help your kids?



What about my other card benefits like air miles, hotel points, and shopping rewards? Do I lose them?

NO – you KEEP 100% of all card benefits. Card benefits are paid by the card issuer, whereas rebates to your schools are paid by the business. So you can enjoy BOTH your card benefits AND help improve your children's education.



What if I'm in Upromise? Can I do both?

YES – you can be in BOTH OurKidsWin! and Upromise. Businesses that participate in both programs currently pay the rebate to both your children's schools and their Upromise account.



What about other programs like eScrip or SchoolPop?

OurKidsWin! is MPS's official and exclusive shopping rewards/fundraising program. OurKidsWin! allows you to improve your children's education every time you shop through MPS's Online Mall AND when you shop at local stores AND when you eat at local restaurants. eScrip and SchoolPop offer online shopping only, which reduces how much you can raise for your children's schools.