CANNABIS COMMERCE FORUM NPC

Registered Non-Profit Company (NPC) and Registered Non-Profit Organisation (NPO)

NPC Reg. No: 2025/535093 | NPO Reg. No: 334-099-NPO

PAYMENT AND SECURITY POLICY

Effective Date: 1 JULY 2026

1. PURPOSE

This Payment and Security Policy describes how the Cannabis Commerce Forum NPC ("**CCF**"), a registered non-profit company and non-profit organisation, handles payment transactions and secures the transmission of payment card details. It satisfies the acquiring bank and card scheme requirement for a standalone statement of the merchant's security capabilities and policy for the transmission of payment card details, and supports compliance with section 43(5) of the Electronic Communications and Transactions Act 25 of 2002, which requires the use of a payment system that is sufficiently secure with reference to accepted technological standards.

2. TRANSACTION TYPES

Payments may be made for once-off donations, recurring donations, merchandise (where offered), courses and events, membership-related payments where applicable, and other lawful payments connected to CCF's non-profit objectives. All transactions are processed in South African Rand (ZAR). The total amount payable, inclusive of applicable taxes unless expressly stated otherwise, is displayed to the payer before the transaction is finalised.

3. PAYMENT PROCESSING

Card payments on the Website are processed through CCF's authorised payment service provider, ________________ ("the Payment Service Provider"). Payments may also be made by electronic funds transfer (EFT) or debit order.

4. CARD DATA SECURITY

CCF does not store full card numbers, CVV numbers, or complete card authentication credentials. Payment card data is transmitted through secure, encrypted payment infrastructure and is collected and processed by the Payment Service Provider in accordance with applicable card scheme and Payment Card Industry Data Security Standard (PCI-DSS) requirements.

CCF may receive only transaction-related information from the Payment Service Provider, such as the payer name, transaction amount, transaction reference, payment status, billing details, and partial card information (for example, the last four digits of the card).

5. SECURE TRANSMISSION

The Website employs industry-standard Secure Sockets Layer / Transport Layer Security (SSL/TLS) encryption between the payer's browser and the Website, and between the Website and the Payment Service Provider. Payment pages are served over a secure (HTTPS) connection.

6. RECURRING DONATION AND DEBIT ORDER MANDATES

Recurring donations or other recurring payments authorised by the payer may be collected by debit order, processed using DebiCheck-authenticated mandates, or such other mandate process as may be required by the applicable bank, payment provider, and payment-system rules from time to time. Under DebiCheck, the payer authenticates the mandate directly with their bank before the first collection, and the bank validates each collection against the agreed mandate terms.

7. FRAUD PREVENTION

CCF and its Payment Service Provider apply reasonable measures to detect and prevent fraudulent transactions, which may include transaction monitoring, address and card verification checks, and 3-D Secure authentication where supported by the payer's bank.

8. PAYER RESPONSIBILITIES

Payers are responsible for keeping their card and account credentials confidential and for notifying their card-issuing bank promptly of any unauthorised transaction. CCF will cooperate with card-issuing and acquiring banks in the investigation of any suspected unauthorised or fraudulent transaction.

9. DATA PROTECTION AND CONTACT

Personal information processed in connection with payments is handled in accordance with the CCF Privacy Policy and the Protection of Personal Information Act 4 of 2013.

Cannabis Commerce Forum NPC

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– End of Payment and Security Policy –