

Credit Card Verification Updates for GiveSmart Events

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To further protect your organization and your donors, GiveSmart is introducing enhanced credit card verification requirements within the **Events** module.

What's Changing?

Beginning February 13, 2026, certain credit card transactions in GiveSmart Events will require **additional verification** using:

- **Address Verification System (AVS)**

Confirms that the billing address entered matches the address on file with the donor's card issuer.

- **Card Verification Value (CVV)**

The 3–4 digit security code used to confirm the donor has physical possession of the card during an online ("card-not-present") transaction.

These checks help reduce fraud and protect sensitive payment information.

Which Credit Cards Are Impacted?

- **Credit cards saved prior to December 9, 2025** may need to be revalidated.

- Cards that have not been revalidated may be declined during checkout until verification is completed.

What Will Donors Experience?

If a saved card cannot be verified:

1. The transaction may be declined at checkout.
2. An enhanced on-screen message will prompt the donor to:
 - Add a new credit card, or
 - Re-enter the same card, including billing address and CVV.

3. Once the information matches the card issuer's records, the card will be saved and the transaction will process successfully.

How Does This Affect Event Duplication?

When duplicating Events:

- **Credit card data will no longer carry over to the duplicated event.**
- Donors will be prompted to revalidate payment information when required.

This change follows industry best practices for fraud prevention and data protection.

Why Is GiveSmart Making This Change?

Momentive Software is committed to maintaining the highest standards of payment security. These updates help:

- Protect donor payment information
- Reduce the risk of credit card fraud
- Ensure continued compliance with evolving security standards
- Preserve donor trust during online transactions

What Should Event Admins Do?

No action is required before February 13, 2026. However, we recommend:

- Informing staff and volunteers that donors may be prompted to re-enter card details
- Including a brief note in donor communications if your event heavily relies on saved cards
- Directing donors to support if they experience issues completing checkout

Donor FAQ: Credit Card Verification Updates

Why am I being asked to re-enter my credit card information?

We've added additional security checks to better protect donors from unauthorized card use. Some saved credit cards need to be **revalidated** to meet updated security standards.

What information do I need to re-enter?

If prompted, you'll be asked to enter:

- **billing address**, and
- **security code (CVV)** — the 3- or 4-digit number on your card.

This helps confirm that you are the authorized cardholder.

Does this mean my card was compromised?

No. Being prompted to re-enter your card information does **not** mean there is an issue with your card or account. This is a routine security enhancement designed to protect all donors.

Why did my saved card get declined?

Some cards saved **before December 9, 2025**, may not meet the new verification requirements. If your card is declined:

- You can re-enter the same card with your billing address and CVV, or
- Add a different card to complete your donation.

Once verified, your donation will process normally.

Will I have to do this every time I donate?

No. Once your card is successfully revalidated, it will be saved and can be used for future donations unless your bank requires additional verification.

Why doesn't my card carry over to a duplicated event?

For security reasons, payment details do not transfer when events are duplicated. This helps prevent unauthorized use of saved card information and protects donor privacy.

Is my payment information secure?

Yes. GiveSmart uses industry-standard security measures to protect your payment information and works continuously to prevent credit card fraud.

What should I do if I still can't complete my donation?

If you're having trouble:

1. Double-check that your billing address matches what your bank has on file

2. Try entering a different card
3. Reach out to the event organizer or GiveSmart Support for assistance
