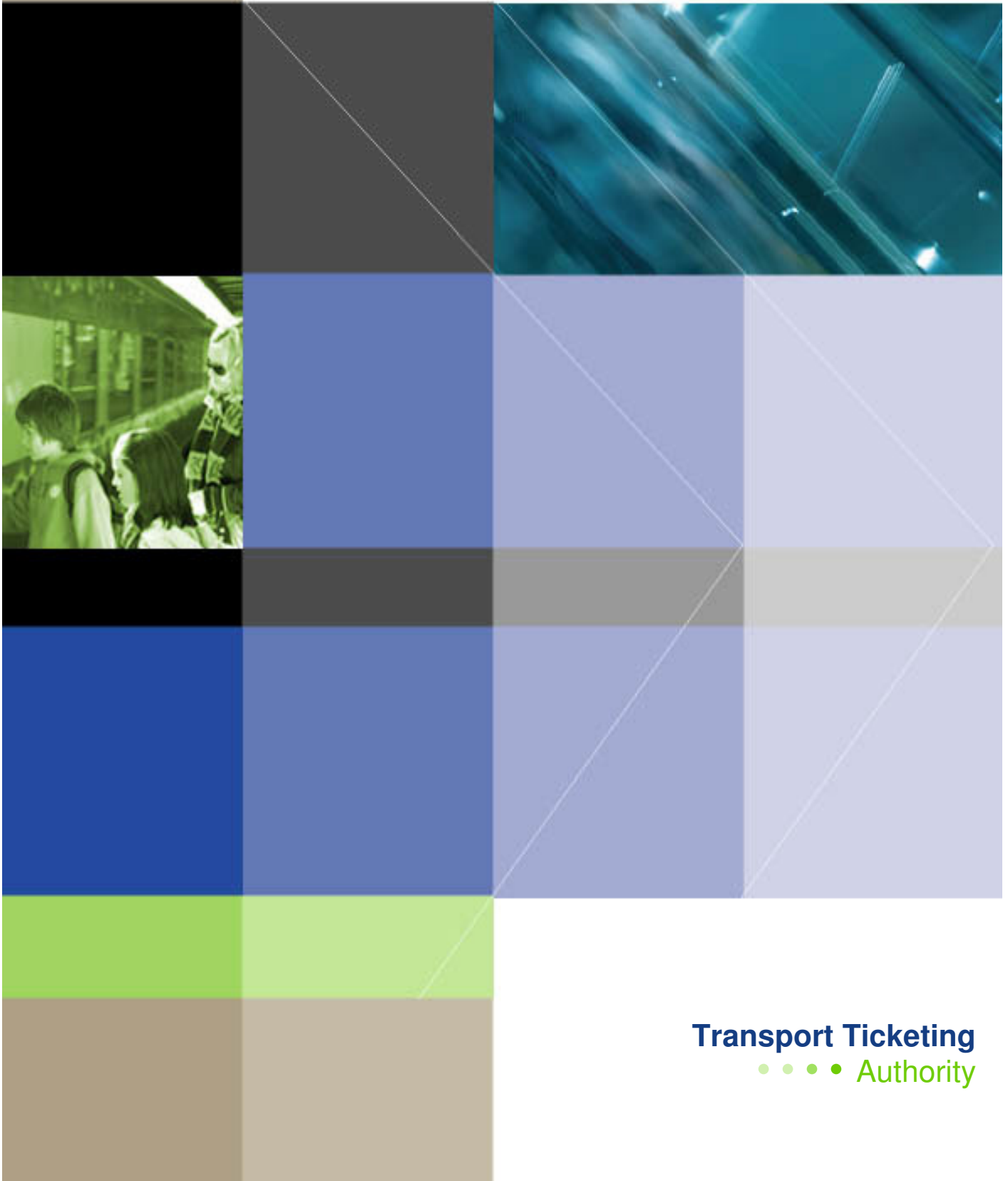


# Privacy Policy

Revision 2

September, 2008



## Table of Contents

1. Introduction: Privacy issues and new technology .....	1
2. Information Privacy Law.....	1
3. Personal Information in the New Ticketing Solution (NTS).....	2
4. Privacy protection in the NTS.....	3
5. Collection of Personal Information (IPP1) .....	4
Registration.....	5
Concessions .....	5
Photographs .....	6
Smartcard and Cardholder numbers .....	6
Collection of information from use of the myki smartcard .....	7
No 'sensitive' information .....	7
6. Use and Disclosure of Personal Information (IPP2) .....	8
Personalisation - Information on the face of the myki smartcard .....	8
Information in the Card Usage Database .....	8
Enforcement .....	9
Access by other third parties.....	9
Disclosure outside Victoria.....	10
Legal basis of use and disclosure .....	10
7. Data quality (IPP3).....	10
8. Security (IPP4).....	11
9. Transparency (IPP5).....	11
10. Access and Correction (IPP6).....	11
11. Other uses of the smartcard.....	12
12. Monitoring and Auditing .....	13
13. Complaints.....	13
14. Training.....	13
Glossary .....	14

# Privacy Policy

This document sets out the proposed approach by Victoria's Transport Ticketing Authority (TTA) to deal with identified privacy issues, including but not limited to compliance with the Information Privacy Act 2000 (Vic) (IPA). It is largely prospective, i.e.; looking forward to the time when the myki New Ticketing Solution (NTS) is operational. However, some elements of the policy have already been implemented<sup>1</sup>, ensuring the protection of any personal information involved in trials or pilots, thereby meeting both community expectations and legal requirements.

This document also meets the IPA requirement for TTA to have a publicly available privacy policy.<sup>2</sup>

## 1. Introduction: Privacy issues and new technology

- 1.1 TTA recognises that under the NTS it will be the custodian of significant amounts of personal information about the travelling public in Victoria. TTA is committed to respecting the privacy of public transport customers<sup>3</sup>. As well as complying with the applicable law, TTA will seek to give customers the maximum possible choice and control over the way in which their personal information is collected and used.

## 2. Information Privacy Law

- 2.1 TTA is the Public Transport Ticketing Body, a State owned enterprise established in 2003 by the Governor in Council under the State Owned Enterprises Act 1992 and as such is subject to the *Information Privacy Act 2000* (IPA)<sup>4</sup>. TTA is not subject to the federal Privacy Act 1988.
- 2.2 The Act also applies<sup>5</sup> to any contractors in relation to their provision of services to TTA on the basis of the State contract specifying the obligations of the service provider. TTA will ensure that any contracts clearly detail the appropriate privacy obligations. TTA will, however, stand behind the contractual provisions and take responsibility for seeking to resolve any privacy complaints that involve the actions of its contractors. Contractors are required to indemnify TTA for any financial consequences of breaches of the IPA that result from the actions of the contractor<sup>6</sup>.

---

<sup>1</sup> For instance to deal with personal information collected in relation to public enquiries.

<sup>2</sup> Information Privacy Principle 5, Information Privacy Act 2000.

<sup>3</sup> This policy relates only to the privacy of members of the public (primarily public transport customers) under the New Ticketing Solution. Separate policies apply to TTA's handling of personal information about its staff, agents and contractors.

<sup>4</sup> S. 9(1)(e), IPA.

<sup>5</sup> S.9(1)(j) and s.17, IPA.

<sup>6</sup> Under the IPA, the VCAT can award compensation of up to \$100,000 (s.43).

- 2.3** The prime contractor for NTS is Kamco (Keane Australia Micropayments Consortium). Unless expressly varied, references in this Plan and Policy to 'contractors' refer to Kamco, its partners and any subcontractors.
- 2.4** Contractors may have separate but similar obligations under the private sector provisions of the federal Privacy Act 1988 in respect of any personal information they control themselves. But in relation to information handled under a State contract the Victorian IPA will prevail<sup>7</sup>.
- 2.5** TTA is also subject to the Surveillance Devices Act 1999 (Vic) (see 5.22).

### **3. Personal Information in the New Ticketing Solution (NTS)**

- 3.1** The NTS is potentially more than just a public transport ticketing solution. It is a payment system, the initial usage of which will be for public transport tickets, with the prospect of use for other transit related purchases such as major events and car-parking. The smartcard could also be used for micropayments (i.e. other small value purchases) although whether this capability is activated is a policy decision for the government in the future.
- 3.2** Under the NTS, most tickets on participating public transport will take the form of myki 'smartcards' – plastic cards containing a computer 'chip' which will store information and/or 'value' and be read at a short distance by a variety of smartcard readers installed in and around the public transport system. Short term tickets will also be available for customers who do not wish to use a myki. There will also be some paper tickets used on selected modes of transport.
- 3.3** Customers will be able to register their myki, which will involve supplying some personal details to TTA as the issuing authority. Customers who wish to remain anonymous will have the choice of using an anonymous full fare or anonymous child myki for customers 16 years and under (without the customer service benefits provided by registration) or a short term ticket (all short term tickets are anonymous).
- 3.4** Registration will not necessarily imply personalisation of the myki (printing of personal details on the face of the card). Personalisation (with a name printed on the myki) will be an option for full fare mykis. Personalisation (with a name and in most cases a photo) will be mandatory for most classes of concession myki smartcards.
- 3.5** Customers will have two options when using a myki smartcard. They will be able to load periodical tickets similar to existing season tickets and passes (in the form of a myki pass). They will also have the option of loading monetary value on to the myki money facility on the myki smartcard. This can be used to purchase travel on public transport (and potentially in the future other goods or services – see Section 11).

---

<sup>7</sup> By virtue of the exemption in s.7B(5) of the IPA, unless the service provider adopts a Code of Practice under the federal Privacy Act and is also, consequentially, expressly exempted from the IPA by a Victorian law.

- 3.6** Customers entitled to concession discounts on public transport (several categories exist) can register to obtain a concession myki smartcard. Or if they wish to travel anonymously they may purchase a full fare anonymous myki smartcard (and not register it). There will also be an option for most classes of concession customers to use short term tickets, which are anonymous<sup>8</sup>.
- 3.7** Customers entitled to free travel passes (several categories exist) will, if they wish to claim this entitlement, have to register and obtain a personalised myki smartcard. If they wish to travel anonymously they can purchase either full fare short term tickets or an anonymous full fare myki smartcard.
- 3.8** For the purpose of NTS, details of the transactions performed with each myki smartcard will be contained in a central card usage database.
- 3.9** For those customers who are registered, TTA will have the capability to link myki smartcard usage history data with customer registration data to form a record of individuals' travel patterns.
- 3.10** The myki smartcard usage history will be personal information under the IPA even though the personal details will be held in a separate Customer Relationship Management (CRM) database, as TTA will have the ability to link them via the myki smartcard number.
- 3.11** TTA will also collect and hold personal information in relation to some enquiries from the public about the NTS<sup>9</sup> and in relation to promotional and marketing activities.

## **4. Privacy protection in the NTS**

- 4.1** Privacy protection will be provided either as a design feature or incidentally by the following features of the NTS. This list is a summary only and a more detailed explanation is given later.
- The option of anonymous full fare and child myki smartcards and short term tickets (which are anonymous by design) will be available<sup>10</sup>.
  - The option of holding multiple myki smartcards, although this will not be actively promoted.
  - Limited personal information stored on the myki smartcard chip.

---

<sup>8</sup> Students 17 years and over must obtain a student concession myki smartcard to obtain concession fares as they cannot purchase concession short term tickets. Refer to the Victorian Fares and Ticketing Manual for further detail on concession short term tickets.

<sup>9</sup> Persons making enquiries will generally be able to do so anonymously, but may volunteer personal information which may be recorded with the individual's consent, for instance to facilitate the provision of further information.

<sup>10</sup> Short term tickets will not be sold at retail outlets in metropolitan Victoria.

- No 'meaning' in the myki smartcard number (Primary Account Number (PAN)).
- Holders of full fare myki smartcards may choose to register their myki and have their name printed on the face of the myki smartcard (some personalisation requirements are mandatory for concession customers – see section 6.1-6.2 of this document).
- myki smartcard usage history (public transport scan-on/off and any purchases), registration details, concession details and payment details will be kept separate, with limits and conditions on linkage.
- Limits on who can access the information on the myki smartcard chips, how, when and for what purpose.
- Auditability and traceability of database access.
- Specified data retention periods.

**4.2** The way TTA will ensure compliance with the Information Privacy Principles (IPPs) of the IPA is set out below. In many cases TTA's policy goes beyond the legally required level of compliance and offers additional privacy protection.

## **5. Collection of Personal Information (IPP1)**

**5.1** TTA will only routinely collect personal information necessary for the operation of the ticketing system and the myki money facility (use of myki money will be at the choice of the cardholder)<sup>11</sup>. Some personal information may also be collected from individuals making enquiries or complaints.

**5.2** No information will be collected from purchasers of short term tickets or full fare or child anonymous myki smartcards (which they do not wish to register) other than whatever information may be required in relation to the method of payment and/or delivery of the myki. This will satisfy both IPP1 and IPP8 (Anonymity).

**5.3** Payment information, where required, will be no different from that involved in the purchase of any other goods or services and in most cases – for example where payment is by cash, credit card or debit card – will not be stored by TTA. Where customers decide to establish an 'auto-reload' facility (i.e. by specifying a set amount to be directly debited from their nominated bank account) some financial details will be stored in a separate part of the CRM database.

---

<sup>11</sup> Customers may use myki passes only to travel with their myki smartcard, or they also choose to use the myki money facility for travel and/or other purchases.

## Registration

- 5.4** Customers who are required or choose to register<sup>12</sup> their myki will need to provide a name and contact details, including as a minimum a postal address. Some concession customers may have to provide residential address which can be verified (see 5.7). Apart from demonstrating proof of concession entitlement, there will be no particular integrity standards for contact details and holders will for example be able to use any address, although it is in their own interests to be readily contactable and for there to be no dispute over their identity in the event that a card is lost or stolen. Those registering will be able to choose whether to give telephone, fax or an email address as additional means of contact, although at least one will be required.

## Concessions

- 5.5** Many individuals will be entitled to concession travel, and some individuals will have eligibility for more than one class of concession. Concessions may involve discounts, free travel on certain days or, potentially, other benefits. Entitlement for concession travel and the resulting benefits are determined by government and will not be within the control of TTA, although consultation would be expected on any proposed changes.
- 5.6** The NTS has to accommodate a range of concession types and benefits and it is part of TTA's responsibility to ensure that the system design minimises the potential for fraudulent use or administrative errors in concession management. This includes a responsibility to check the entitlement of those to whom concession smartcards are issued, both on application and subsequently. While some concessions will remain in effect indefinitely once issued (such as seniors), others will be dependent on the person's status (such as students) and will therefore expire in due course.
- 5.7** Registration as a concession customer will involve the applicant giving additional information about their eligibility for discounted fares on public transport and acknowledging that TTA may verify their personal information with relevant source agencies. Details of these verification arrangements are currently being finalised and will involve automated data-matching with source databases<sup>13</sup>. There will be written agreements with source agencies to cover data quality standards and procedures in the event of verification indicating a lack of eligibility<sup>14</sup>.
- 5.8** Arrangements will vary with the type of concession. Some will require evidence of eligibility to be produced at the point of application for a concession myki smartcard. This can be done at a range of staffed locations on the public transport network and at Australia Post outlets with Bank@Post.

---

<sup>12</sup> Registration confers certain benefits – for example, the ability to use auto-load and the security of balance protection in the event of a registered customer reporting their myki as lost or stolen (subject to certain conditions). TTA will be promoting the benefits of registration to potential customers.

<sup>13</sup> Centrelink already has such an arrangement with other agencies, and arrangements have been made to this effect for the NTS.

<sup>14</sup> Some source agencies may independently require compliance with data-matching guidelines - for example, Centrelink and the Commonwealth Department of Veterans' Affairs have adopted the federal Privacy Commissioner's *Guidelines for Data-matching in Commonwealth Administration, 1998*.

- 5.9** The NTS will provide concession fares by means of myki smartcards which are flagged with a concession status when issued. The distinction between classes of concession entitlement will be encoded on the myki smartcard chip but will not be obvious in routine use. For administrative and enforcement reasons, concession myki smartcards will be personalised with a name and in most cases a photo. When concession customers enter the gates on the public transport network, a distinctive light will also indicate concession status. Disclosure of information about the myki customer as a consequence of the everyday use of the myki smartcard is therefore limited. As a contactless smartcard there will be no routine requirement to show or display the myki smartcard in normal use<sup>15</sup>.

## Photographs

- 5.10** Some concession myki smartcards will have a photograph of the cardholder printed on the face of the smartcard, to aid checks by Authorised Officers and assist in preventing misuse of the entitlement to concession travel.
- 5.11** Where a photograph is required, no details of the photo/image are recorded on the myki smartcard chip. No copy or record of the image will be kept once the myki smartcard has been printed unless the customer has expressly requested that an additional photo is stored in the NTS back office.

## Smartcard and Cardholder numbers

- 5.12** Each myki smartcard will have a number. This number in itself will not convey any information about the myki customer. The myki smartcard number (known as a PAN) will be stored on the myki smartcard chip and will also be printed on the myki smartcard. It will be used in routine communications with customers, such as through the call centre.
- 5.13** Registered myki customers will be allocated an account number in the CRM database. The account number will be used for administrative purposes only and will not be used in routine communications with customers.
- 5.14** An accountholder may also manage a myki smartcard on behalf of another cardholder (for example, a child's myki would be managed by a parent or guardian<sup>16</sup>). In this case, the PAN numbers of all myki smartcards being managed by that accountholder will be linked within the CRM database. Both the accountholder and the cardholder (where the cardholder is at least 17 years old) must sign the application form, or use the appropriate tick boxes on the website when this arrangement is set up, to indicate acceptance of the relevant terms of use.

---

<sup>15</sup> myki smartcards can be electronically read through material, so they need not be removed from wallets, purses or pockets in normal use.

<sup>16</sup> Cardholders aged 16 years and under must have a parent or guardian accountholder. Accountholders must be at least 17 years old.

**5.15** Myki smartcard numbers will not be unique 'identifiers' as defined in the *Information Privacy Act* and are therefore not subject to the additional requirement of IPP7.1. Customer account numbers will be 'identifiers' but are justified on the basis of the requirements of efficient ticketing administration.

## Collection of information from use of the myki smartcard

**5.16** Details of a customer's use of a myki to travel on public transport will be collected (for example, trip origin, destination, date and time). Use of myki money to purchase other goods or services (if implemented in the future) would result in capture of a 'merchant' identifier, which if combined with other information held by TTA, could convey limited information about the location and/or the general nature of the transaction. The number of usage transactions stored on the myki smartcard chip will be limited to the last ten travel events and last five other payment and/or load (add-value) transactions. This transaction data will be held temporarily in various NTS devices before being 'uploaded' periodically to TTA's central card usage database for purposes described in 6.3.

**5.17** The myki smartcards will be 'contactless' and are designed to be read within a few centimetres of an authorised myki smartcard reading device. There will be a technical limit to the distance at which a myki smartcard can be read. Security measures will allow only authorised devices to read the myki smartcards.

**5.18** In the unlikely event of an unauthorised reading of the myki smartcard chip, no personally identifiable information would be obtained. If the myki is a personalised myki with a name and/or photo (for example, a concession myki smartcard), then a person obtaining unauthorised access to information on the smartcard chip who was also in possession of the myki smartcard itself could link these details. However, only a limited amount of usage information will be held on the myki smartcard chip as described in 5.16.

**5.19** Merchants accepting payments for other goods or services by means of a myki smartcard (if it is decided to implement this option in the future) would be authorised to read the myki smartcard chip, for the purpose of recording the myki smartcard number for subsequent reconciliation and payment. Some merchants may be contracted to provide myki money balance details at the customer's request, in which case their equipment would have this functionality. Merchants will *not*, however, be able to read any of the other information on the myki smartcard chip, including details of travel.

## No 'sensitive' information

**5.20** TTA will not routinely collect any personal information in the categories specifically defined in the *Information Privacy Act* as 'sensitive', therefore the additional controls in IPP10 do not apply. Some sensitive information may be volunteered by individuals in the context of enquiries or complaints, in which case the 'express consent' basis of IPP10 would apply.

**5.21** If the myki money facility on the myki smartcard is allowed in the future to be used for the purchase of health services or products, the requirements of the *Health Records Act 2001* will need to be considered.

- 5.22 Compliance with the Surveillance Devices Act 1999 will be through implied consent of myki customers, who will be made aware of the way the ticketing system operates.

## 6. Use and Disclosure of Personal Information (IPP2)

### Personalisation - Information on the face of the myki smartcard

- 6.1 myki customers choosing to register full fare or child myki smartcards will also be able to request to have their name printed on the face of their myki smartcard (a nominal fee may apply). Registration and printing of name and photo (in some cases, name only) is mandatory for most myki concession customers. Having the option of full fare myki smartcards without names (or photos) reduces the potential for the myki smartcard to be requested by third parties as 'evidence of identity'. This also reduces the potential for function creep with myki, beyond the intended purpose.
- 6.2 There is a possibility that other organisations may be interested in contracting with TTA for the myki smartcards to perform other functions. This may involve the myki smartcards carrying information relating to other products (see section 11 below), but may also just involve the myki smartcards displaying some affiliation<sup>17</sup>. If this option is pursued, further consideration will be given to the privacy implications, with a likely quarantining of personal information in separate databases, with strict access controls.

### Information in the Card Usage Database

- 6.3 Information on the use of myki smartcards will be uploaded periodically to a central card usage database. This information will be retained in a way that can be linked to the customer (if registered) for as long as it is reasonably needed to answer queries from the customer to reconcile any payments involving other merchants and for legal reasons. Some information is required by law to be kept for up to seven years.
- 6.4 Once the information is no longer needed for customer service or legal reasons, it is proposed that it be irreversibly de-identified. This de-identified information may then be used, indefinitely, for transport planning purposes.
- 6.5 Merchants accepting payments by means of the myki smartcard will have no need for personally identifiable information. Public transport operators will handle some personal information for processing concession applications and for enforcement and complaint resolution. Public transport operators may also obtain aggregate (de-identified) information from TTA for planning and management purposes.

---

<sup>17</sup> Examples would be a sports club or commercial business

- 6.6** If personal information is to be used for non-transport-related marketing (e.g. informing customers of special offers, additional services, etc), customers will be given the choice of 'opting-out' of receiving any such material.

## Enforcement

- 6.7** TTA is not responsible for the enforcement of ticketing compliance or management of public transport fare evasion. This is a function established by the *Transport Act 1983* and Regulations under that Act and is the operational responsibility of the Department of Transport (DOT)<sup>18</sup>. Employees of the public transport operators who are designated as Authorised Officers under the Transport Act operate under that Act and rules set by the DOT. Authorised Officers exercise powers under the Transport Act to request information from public transport customers.
- 6.8** Using a hand-held reader, Authorised Officers will be able to read the myki money balance, myki pass status, recent transaction history and concession status from a smartcard. They will also be able, if required, to enter into the reader personal details obtained directly from the customer to generate a report of non-compliance, which will be sent to the DOT for further action. Authorised Officers will have limited access at depots to TTA's databases for the sole purpose of investigating alleged offences. The issuance of infringement notices is the responsibility of the DOT, not TTA.
- 6.9** The DOT will have access to TTA's registration and smartcard history databases in order to investigate or prosecute alleged offences under the Transport Act or Regulations. A protocol will be agreed with the DOT with respect to this data, the use of which will fall within the exception to IPP2 for 'required or authorised by or under law'<sup>19</sup>.

## Access by other third parties

- 6.10** Apart from disclosures connected with NTS administration and Transport Act enforcement, TTA will only provide personal information about myki patrons to other third parties, including law enforcement agencies, in the following circumstances:
- Where TTA is required to do so by law, e.g. in response to a warrant or subpoena.
  - Where TTA reasonably believes that the disclosure is necessary to lessen or prevent a serious threat to the life, health, safety or welfare of one or more people.
  - Where disclosure is necessary for the purposes of complaint handling, such as disclosure to the Public Transport Ombudsman or the Privacy Commissioner.
  - Where the disclosure is requested in writing by the individual concerned.
  - Where an authorised police officer certifies in writing that the disclosure is reasonably necessary for the enforcement of the criminal law.

---

<sup>18</sup> The Victoria Police works with the DoT in relation to Transport Act enforcement. These paragraphs (6.7-6.9) apply to Police as well as Authorised Officers. Access to information by police for other purposes is covered by paragraphs 6.10 and 6.11

<sup>19</sup> Information Privacy Principle 2.1(f)

- In connection with the investigation or reporting of suspected unlawful activity.
- In exceptional circumstances to intelligence agencies; the Australian Security Intelligence Organisation (ASIO) or the Australian Secret Intelligence Service (ASIS).

**6.11** TTA has developed 'Guidelines for Disclosure of Personal Information by the Transport Ticketing Authority', available on request [*website link to be provided once finalised for publication*]. These guidelines set out both the detailed criteria and the procedures for disclosure of personal information by TTA and its contractors or agents to third parties for purposes other than NTS operations or enforcement of the Transport Act.

## Disclosure outside Victoria

**6.12** It is very unlikely that any personal information will be disclosed by TTA to someone outside Victoria. If this is required at any time (for example, in connection with the issue of myki smartcards in neighbouring states) TTA will ensure that it meets the additional requirements of IPP9.

## Legal basis of use and disclosure

**6.13** All uses and disclosures will be in accordance with IPP2, relying on one of the exceptions to that principle.

## 7. Data quality (IPP3)

**7.1** TTA has an operational interest in any information it holds being accurate, complete and up-to-date and this coincides with its responsibilities under IPP3.

**7.2** TTA will seek to ensure that it meets the data quality principle in four ways:

- By collecting personal information about its customers primarily directly from them, and only from third parties with the customers' knowledge.
- By encouraging myki customers to keep their personal details up-to-date, with easy update facilities through the call centre and website.
- Through rigorous technical standards for the operation of ticketing and other computer systems that collect and process information about travel, other transactions and payments.
- By ensuring that individuals are able to access and correct the personal information that TTA holds about them on request (refer item 10 below).

**7.3** Where TTA obtains personal information from third parties, for instance, information about eligibility for concessions from source agencies, the relevant agreements will specifically address data quality issues (see also under 'Concessions' above).

## 8. Security (IPP4)

- 8.1 TTA will ensure that the personal information it holds is protected by appropriate security measures, including in relation to computer systems, communications and physical assets, supported by clear and enforceable confidentiality rules for staff and contractors.
- 8.2 The NTS will make use of cryptographic procedures to ensure that the data stored on a myki smartcard chip is secure. A myki smartcard will only allow access or changes to its stored data if appropriate security conditions are met. A device (for example a fare payment device) will only be able to read a myki smartcard if both the device and the myki smartcard have correct and registered security keys (similar to a credit or debit card at an ATM).
- 8.3 Personal information will only be held for as long as it is required for operational purposes, or as required by law. The actual retention periods are still being established and will be set out in this privacy policy in due course.

## 9. Transparency (IPP5)

- 9.1 This privacy policy is one important way in which TTA complies with IPP5 and also forms part of its broader communications and public information strategies. While the full policy will be available both in hard copy on request and through the myki website, there will also be a more concise privacy statement on the website acting as a summary and introduction to the full policy, and also specifically addressing the collection of information through the website itself<sup>20</sup>.
- 9.2 Appropriate privacy notices will also be provided wherever and however personal information is collected, such as on application forms for myki smartcards or for direct debit arrangements.

## 10. Access and Correction (IPP6)

- 10.1 When a customer 'scans-off' the public transport system, the device will display information about the charge levied for that trip and the outstanding balance of myki money or myki pass on the customer's myki smartcard. Myki customers will also be able to use devices at specific locations to read information held on the myki smartcard chip, such as recent trip history, debits and/or credits.

---

<sup>20</sup> TTA will follow the advice given by the Office of the Victorian Privacy Commissioner on their Website, in 'Privacy – Guidelines for the Victorian Public Sector', June 2004.

- 10.2** Customers wishing to see their myki smartcard usage history information over a longer period will be able to do so either by contacting the call centre in the first instance, or in the case of registered holders, by enquiring online through the myki website using a password issued to them if they have chosen to set up online access.
- 10.3** TTA is subject to the Victorian *Freedom of Information Act 1982* (FOIA) as well as the IPA. Both Acts confer a right of access to, and correction of, personal information, although the FOIA also has wider objectives.
- 10.4** Where responses to FOIA requests *from third parties* (for the release of documents) include 'personal affairs' information TTA will ensure the privacy of the individuals is protected, using the established FOIA processes for editing or where appropriate seeking consent for release.
- 10.5** In accordance with advice from the Victorian Privacy Commissioner<sup>21</sup> TTA has integrated its processes for handling FOIA and IPA requests *from individuals* for access and correction relating to information about them.
- 10.6** Access by an individual to all personal information about them held by TTA will be available on request free of charge<sup>22</sup>, subject to appropriate evidence of identity and to certain exceptions set out in the IPA and FOIA.

## 11. Other uses of the smartcard

- 11.1** myki money could be used in the future, for the purchase of other goods or services either transport related, such as parking at/near stations, or unrelated (e.g. newspapers, soft drinks)<sup>23</sup>. Whether this capability is activated is a policy decision for government. If this is confirmed in the future, other 'merchants' would be licensed to use myki smartcard readers to debit value from the myki smartcards – they would not have access to any of the transport related information on the myki smartcard, or to registration or myki smartcard transaction information in TTA's databases.
- 11.2** The myki smartcard could also provide a platform for other products as it has the technical capacity to hold other information. Other products could include government services such as library cards, or commercial services such as loyalty programs (separate from any TTA loyalty scheme). If such products were allowed, it is likely to be on the basis of a voluntary 'opt-in' by customers and there would need to be a clear agreement about the extent of any data sharing and on security to prevent unauthorised sharing.

---

<sup>21</sup> Office of the Victorian Privacy Commissioner, *Guidelines to the IPPs Part 2*, August 2002, pp14-18.

<sup>22</sup> TTA reserves the right to make a reasonable charge for routine provision of information, such as regular account statements

<sup>23</sup> Other examples are given at [http://www.myki.com.au/future\\_open-you-future.aspx](http://www.myki.com.au/future_open-you-future.aspx) where individuals are asked to anonymously express interest in future uses of myki.

- 11.3** TTA is committed to further discussion with stakeholders, including the Privacy Commissioner, before any decision is made to allow other products on the myki smartcards (and if so on what terms) or to allow access to information held by TTA in connection with myki money payments other than that required for reconciliation of payments.

## **12. Monitoring and Auditing**

- 12.1** TTA will maintain audit logs of access to computer systems sufficient to monitor compliance with access limitations and security. As required by IPP2.2 of the IPA, records will be kept of any use or disclosure for the purpose of law enforcement, etc (see 6.10). TTA will implement routine reporting and periodic reviews to assess compliance and will make its records available as required by any properly authorised external regulator, including the Privacy Commissioner, the Public Transport Ombudsman and the Victorian Ombudsman.

## **13. Complaints**

- 13.1** TTA will handle complaints about breaches of privacy through the call centre in the first instance. Some complaints may involve both privacy and other customer service issues. TTA, with the cooperation of contractors, will endeavour to resolve any privacy complaints speedily and efficiently, in a way that both satisfies the complainant and ensures that any systemic issues are addressed.
- 13.2** Complainants will be advised that they can take a complaint to the Privacy Commissioner and also that they have a right of review by the Victorian Civil and Administrative Tribunal (VCAT) in certain circumstances. TTA will cooperate fully in any investigations or proceedings involving the Privacy Commissioner or VCAT or other regulatory bodies such as the Public Transport Ombudsman and Victorian Ombudsman.

## **14. Training**

- 14.1** TTA will include appropriate modules and information on privacy in staff training, newsletters etc, including reminders and updates as the NTS is progressively developed and implemented.

For further information, contact [info@myki.com.au](mailto:info@myki.com.au)

## Glossary

Term	Definition
Accountholder	The person who has applied to manage one or more myki cards, which will be registered under their name. An accountholder may or may not be a cardholder.
Authorised Officer (AO)	For the purpose of section 221 of the Transport Act 1983 (Vic) and the Regulations, an Authorised Officer is a staff member responsible for providing customer service, checking tickets and reporting fare evasion offences to the DOT.
Auto top up	The automatic loading of value to a myki based on pre-conditions specified by the customer. The funds will be automatically debited from the customer's nominated bank account or credit card.
Balance protection	See the latest version of the myki Fares and Ticketing Manual.
Bank@Post	See the latest version of the myki Fares and Ticketing Manual.
Cardholder	Means in the case of: <ul style="list-style-type: none"> <li>an Anonymous Card, the person to whom a Card is issued or who otherwise acquires a Card</li> <li>a Registered Card, a person nominated as the cardholder by the accountholder.</li> </ul>
Concession Management Partner	A partner with the specific function of distributing and receiving concession myki application forms. Only Australia Post branches that offer Bank@Post services are currently performing this role for the NTS.
Concession myki	A 'long-life' smartcard programmed with the relevant concession entitlement permitting the purchase of a myki pass or use of myki money at discounted concession rates. Most concession mykis will be registered and personalised, with name and photo or name only.
Contactless smartcard	A long-life smartcard in which the chip communicates with the card reader through radio frequency identification (RFID) induction technology. These cards require close proximity to an antenna to complete a transaction.
CRM	Customer Relationship Management database.
Customer	A passenger who holds a valid myki or short term ticket.
Customer record	A record of personal information relating to the customer, held within the Customer Relationship Management database.
DOT	Department of Transport (formally the Department of Infrastructure (DOI))
Fare Payment Device (FPD)	Device to which mykis or short term tickets are presented upon the start and end of a trip (or portion of a trip) to scan on and scan off. The FPD calculates and deducts the correct fare for travel on the myki.
FOIA	Victorian Freedom of Information Act, 1982
Free travel pass	See the latest version of the myki Fares and Ticketing Manual.
Full fare myki	The 'long-life' smartcard using myki money or myki pass for travel, at the full fare (undiscounted) rate.
Function Creep	When information collected for one limited purpose, is gradually allowed to be used for other purposes which people may not approve of.
Hand Held Device (HHD)	Portable device used to read mykis for information, load value to mykis and sell short term tickets.
IPA	Information Privacy Act, 2000 (Vic)
Information Privacy Principles (IPP)	Ten Privacy Principles are established under the Information of Privacy Act 2000 (Vic) and form the basis of managing personal information.
myki money	Electronic/stored value balance held on a myki, for use as defined by TTA.
myki pass	Periodical product which can be loaded by the customer onto their myki for specific zones and chosen number of days required for travel.
myki smartcard number	An identification number, known as the Primary Account Number (PAN) attributed to each myki, uniquely identifying each myki smartcard.
NTS	New Ticketing Solution
NTS Back Office	The central location from where the operating company manages the NTS data.
Periodical tickets	Available as myki passes under the NTS - see definition of myki pass.
Personal information	As defined in the Information Privacy Act 2000 (Vic).
Personalisation	The physical personalisation of a myki involves adding a cardholder's photo and/or cardholder's name.

Term	Definition
Reading device	Any device which is designed to read a myki smartcard for the purposes of adding value or purchasing a pass, scanning on or scanning off of the public transport network. For example, a fare payment device, card vending machine or retail point of sale device.
Registration	The process by which a myki is linked to an identifiable customer (account holder and cardholder).
Scan off	Presentation of a myki to a FPD at the end of a journey or section of a journey when exiting a mode of transport /or the public transport network.
Scan on	Presentation of a myki to an FPD at the start of a journey or section of a journey (for example when passing through gates to enter a station platform or when boarding a tram or bus)
Short term ticket	A ticket (either disposable smartcard or paper media) issued prior to travel, by NTS equipment, for short duration or single journey which has a set value.
Source agencies	An agency which provides relevant customer data to the TTA for the purposes of verifying a person's concession entitlement.
TTA	Transport Ticketing Authority
Usage data history	Data related to the use of a myki smartcard and stored in the NTS Back Office databases, for example purchase, top up, scan on.
Website	myki.com.au