# **Ruffle Report**

## What is Ruffle Report?

Ruffle Report helps family lawyers and their clients analyse bank statements efficiently and effectively.

## Why has your lawyer recommended it?

Ruffle Report is the best way to review financial disclosure. It can be used to analyse bank statements provided by your former partner, and to review your own bank statements before they are disclosed to your former partner. In both cases, the software makes it quick and easy for family lawyers to identify transactions (or groups of transactions) that could influence the outcome of your matter, without having to review every page of every statement by hand.

#### How much does it cost?

The software costs 5 cents per transaction, with a minimum of \$249 for each report. The price will typically be added to your next invoice as a disbursement. If your lawyer advises you to use Ruffle Report twice – once to review your former partner's financial disclosure, and once to review your own finances before they are disclosed, for example – the total cost would start at \$498.

If more bank statements need to be added later, there is an additional cost of \$19, which again will typically be added to your invoice as a disbursement.

Using Ruffle Report dramatically reduces the amount of time your lawyer needs to spend reviewing bank statements. If your lawyer charges on a time basis, or on a per-page basis, Ruffle Report can dramatically reduce your legal spend.

### How are bank statements provided?

Bank statements are uploaded to Ruffle Report in PDF. Alternatively, you can connect Ruffle Report directly to your bank using online banking, which will bring through the most recent twelve months of transactions.

#### Who has access to the data?

Your lawyer will have access to the data, and may share it with other lawyers and legal assistants working on your matter. They may also share the data with you. In appropriate cases, you or your lawyer may share the data with others, such as an accountant or a support person.

Ruffle Report is owned and operated by The Ruffle Technology Company, an Australian company founded by a computer programmer and an ex-lawyer. No one at The Ruffle Technology Company looks at your data unless it is required for technical support reasons, and the data is not used for any purpose other than providing you and your lawyer with the services described above.

Ruffle Report uses a third-party service called CreditSense to process the bank transactions and assign each transaction a vendor and category. CreditSense is an Australian company specialising in the processing of bank data in highly sensitive settings. They have an FAQ and a Security Fact Sheet on their website, which you are encouraged to read.

# Where is the data stored?

The data is stored in a data centre in Sydney. No data leaves Australia.

#### What security measures are in place?

In addition to the usual measures that everyone takes (or should take) to secure your data in a cloud-based service like Ruffle Report, we also aim to store your data for as short a period as possible. After 6 months, we will email you to see whether you still require our service. If not, we will permanently delete your data so that it cannot be the subject of a data breach.