CMAC
Club Management Association of Canada

A Strategic Framework
for Private Club
Leadership

2026



Technology Governance

A Board Member's Guide

Sponsored by CMAC & Jonas Club Software

Acknowledgement

This guide was developed to support the strategic leadership of private club board members as they navigate the evolving landscape of technology governance.

We extend our sincere appreciation to GGA Partners for their continued leadership in research and insights that shape the club industry. The Club Leadership Perspectives survey, a proprietary product of GGA Partners, informed several of the key themes explored throughout this guide. Used with permission, this work reflects GGA's dedication to elevating strategic thinking across club leadership teams.

We are also grateful to renowned club photographer Bill Hornstein for the use of his captivating imagery throughout this publication. Each image features proud Jonas Club Software clients, bringing to life the spirit, heritage, and innovation that define the private club experience. Learn more about Bill's work at www.billhornstein.com.



Bearspaw Golf Club



Foreword

Suzanne Godbehere

Chief Executive Officer
Club Management Association of Canada

When I talk with our members across Canada, one theme comes up again and again: technology is moving faster than most boards feel equipped to govern. It isn't a lack of interest. Club leaders care deeply about getting this right, they just haven't always had a clear framework for the conversation.

That's exactly the gap this guide is meant to close. CMAC represents over 650 professionals across 11 branches, and the clubs they lead range from century-old institutions to newer clubs still defining their own traditions. What unites them is a shared responsibility: protecting member trust while making smart, forward-looking decisions about data, cybersecurity, AI, and the vendor partnerships that increasingly shape day-to-day club life.

Jonas Club Software has been a valued partner to CMAC for years, and this guide reflects the kind of collaboration we want more of: practical, board-level guidance built specifically for our industry, not borrowed from somewhere else. My hope is that boards treat this as a working reference they return to as their own technology governance matures, not a one-time read.

Technology should never replace what makes a club feel like home. Done well, it protects it.

Table of Contents

Executive Summary	I.
The Board's Role in Technology Governance	II.
The Club Technology Landscape	III.
Evolving Expectations	IV.
Data Governance	V.
Technology Investment and Infrastructure	VI.
Payment Technologies and Governance	VII.

Cybersecurity Governance VIII.

Technology Partnership Management IX.

Emerging Technologies and AI Governance X.

Implementation Checklist XI.

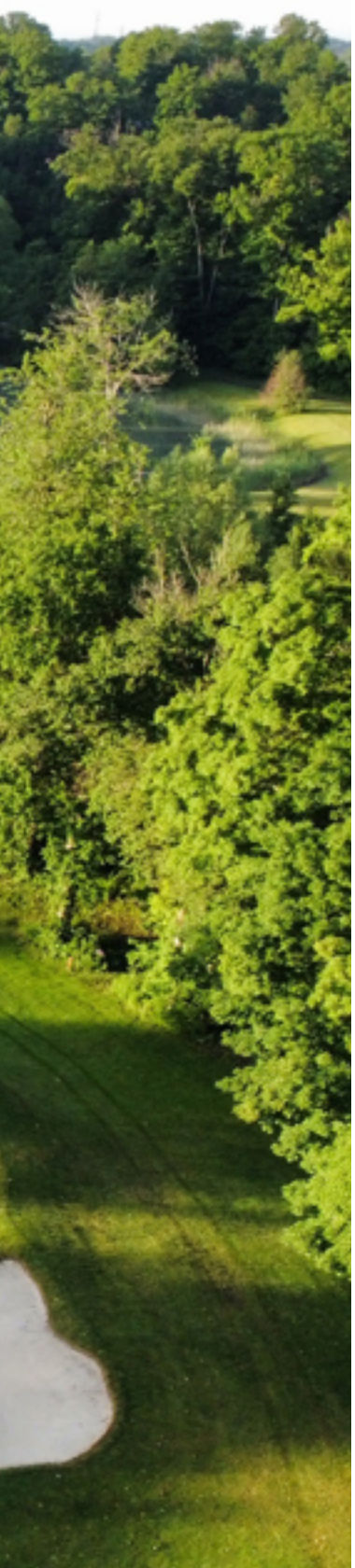
Technology Governance Framework XII.

Technology Terminology for Board Members XIII.

Resources and References XIV.



Westmount Golf & Country Club



I. Executive Summary

Technology Governance for Private Club Boards: A Strategic Imperative

In today's rapidly evolving landscape, technology decisions at private clubs have moved beyond operational matters to become strategic imperatives requiring thoughtful board oversight. This executive summary provides an overview of the key governance considerations detailed throughout this guide.

The Evolving Role of Technology in Private Clubs

Private clubs are experiencing a fundamental shift in how technology impacts every aspect of club operations and member experience:

- Member expectations are increasingly shaped by digital experiences outside the club
- Operational efficiency depends on well-integrated technology systems
- Financial performance is affected by technology investment decisions
- Risk management must address cybersecurity and data privacy concerns
- Competitive differentiation is influenced by technology-enabled experiences

According to the 2024 Club Leaders Perspective Report, 30% of club leaders now cite technology governance as a major operational challenge—a 4% increase year-over-year—reflecting the growing strategic importance of this area.

Essential Governance Frameworks

This guide provides comprehensive governance frameworks for key technology areas:

1. Data Governance:

- Ensuring club ownership of all member, staff, and club data
- Establishing appropriate access controls
- Managing data privacy and security
- Leveraging data as a strategic asset

2. Technology Investment:

- Evaluating the full lifecycle costs and benefits
- Aligning investments with strategic objectives
- Measuring the return on technology investments
- Planning for future evolution

3. Security Governance:

- Protecting sensitive member and club information
- Ensuring payment security and compliance
- Preparing for security incidents
- Managing vendor security requirements

4. Partnership Governance:

- Viewing technology providers as strategic partners
- Maximizing value from existing relationships
- Understanding the true costs of partnership changes
- Establishing metrics for partnership performance

5. Member Experience Governance:

- Bridging the digital experience gap
- Ensuring consistency across technology touchpoints
- Maintaining the human touch while embracing digital convenience
- Evolving the mobile experience strategically

The Governance Balance

Many of the most successful clubs are working to find the right balance in technology governance—providing clear direction and oversight without micromanaging implementation details. Board members need not become technology experts, but they must ask the right questions and establish appropriate frameworks to a capable and empowered management team.

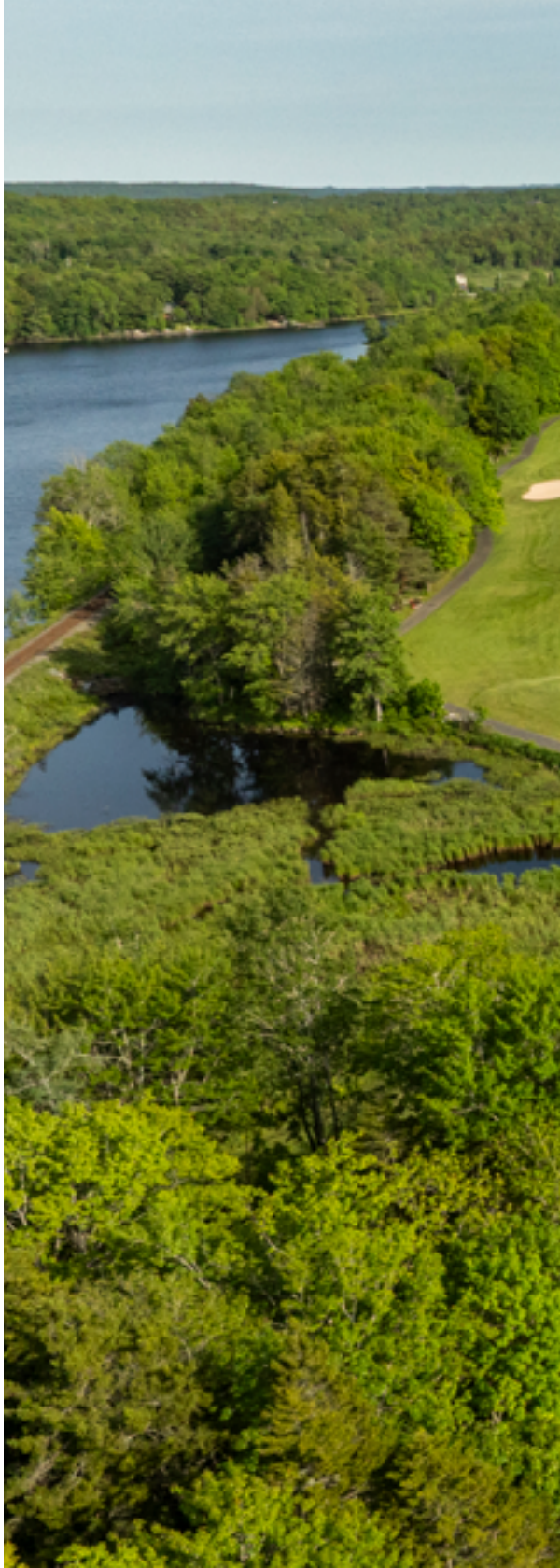
According to research from Club Benchmarking, clubs with formalized technology governance experience 23% higher member satisfaction with digital services and 18% lower technology-related operational issues.

A Member-Centric Approach

As both governors and members, club boards bring a unique perspective to technology decisions. Throughout all technology governance activities, the most important question remains: "How does this enhance our members' experience?"

Technology should never be adopted simply because it's new or because other clubs are using it. Rather, it should be thoughtfully integrated to support the distinctive experience and culture that make your club special. It should never replace hospitality and human connection, rather it should enhance it and enable phenomenal experiences.

This guide provides the frameworks, questions, and insights needed to fulfil your technology governance responsibilities effectively while ensuring technology serves as an enabler—not a driver—of your club's mission and member experience.





Ashburn Golf Club



London Hunt and Country Club



II. The Board's Role in Technology Governance

Balancing Oversight with Member Advocacy

The relationship between boards and management in private clubs is unique—boards not only provide governance oversight but also represent the voice of the membership. This dual role is particularly important in technology decisions, where board members can bridge the gap between member expectations and operational realities.

The specific split may look very different at your club, but below is something typical:

Board Responsibilities

- Represent member expectations and experiences with technology
- Establish technology policies aligned with the club's strategic plan
- Approve significant technology investments and ensure proper ROI analysis
- Set risk tolerance parameters for data security and privacy
- Monitor compliance with relevant regulations and industry standards
- Ensure management has the resources needed for effective implementation

Management Responsibilities

- Select specific technologies and vendors within board-approved parameters
- Implement and maintain technology systems
- Train staff on proper technology use
- Monitor day-to-day technology performance
- Provide regular updates to the board on key metrics and concerns

The Technology Governance Committee

Many leading clubs have established dedicated technology governance committees to provide focused oversight. Some with great degrees of success, others without.

This committee typically includes

- Board members with relevant expertise
- General Manager
- Finance representative
- Member with technology background (when available)

This committee often meets on a defined basis to review:

- Technology performance metrics
- Security and compliance updates
- Emerging risks and opportunities
- Strategic alignment of technology investments



Clear governance starts with the right people at the table.

Industry Insight: According to the 2024 Club Leaders Perspective Report by GGA Partners, 30% of club leaders now cite governance as a major operational challenge, a 4% increase year-over-year—reflecting rising concern over digital oversight and compliance.

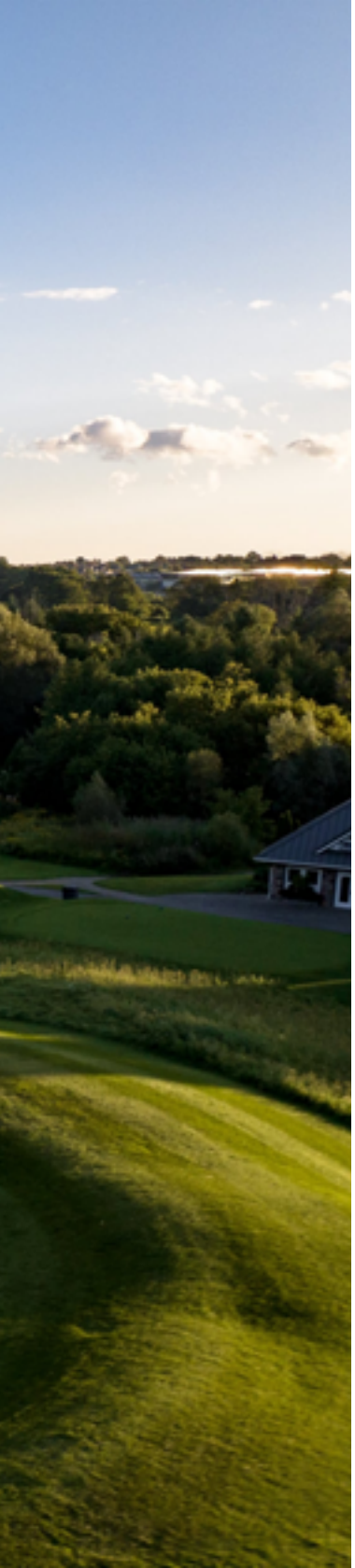


Key Takeaways for Board Members

- Define clear technology governance roles for board and management.
- Establish a dedicated technology governance committee with diverse expertise.
- Focus on strategic oversight rather than operational implementation.
- Drive member-centric technology decisions that balance tradition with innovation.



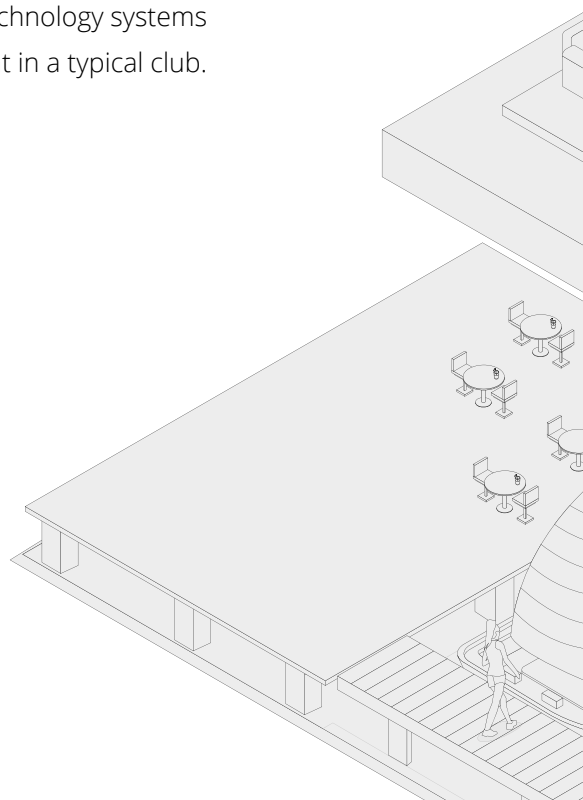
Angus Glen Golf Club



III. The Club Technology Landscape

Understanding the Full Scope of Technology in Club Operations

One of the biggest challenges for board members is understanding just how extensively technology touches every aspect of club operations. The diagram illustrates just some of the breadth of technology systems that may be present in a typical club.

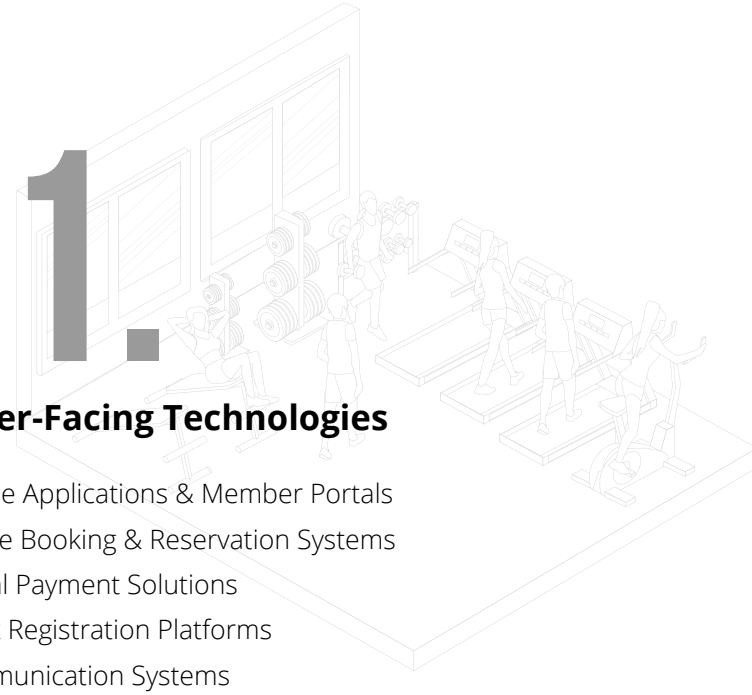




Club Technology Ecosystem Map

What appears on the surface to be a single “club management system” is typically a complex ecosystem of interconnected technologies provided by one or more vendors. As a board member, you don’t need to understand the technical details of each component, but awareness of this complexity and interconnectivity is essential for effective governance.

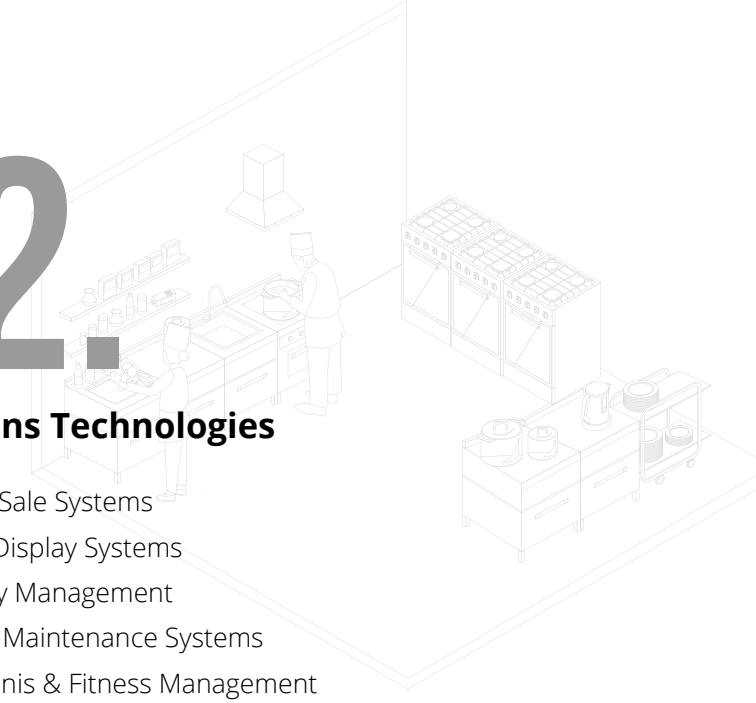
The examples provided represent common technology categories, but they do not reflect a comprehensive list. Each club’s environment will differ, and board members should work with management to understand the full range of systems in use—ensuring that governance efforts address the complete technology landscape.



01.

Member-Facing Technologies

- Mobile Applications & Member Portals
- Online Booking & Reservation Systems
- Digital Payment Solutions
- Event Registration Platforms
- Communication Systems
- Digital Signage & Kiosks
- …



02.

Operations Technologies

- Point-of-Sale Systems
- Kitchen Display Systems
- Inventory Management
- Facilities Maintenance Systems
- Golf, Tennis & Fitness Management
- Staff Scheduling & Time Management
- …

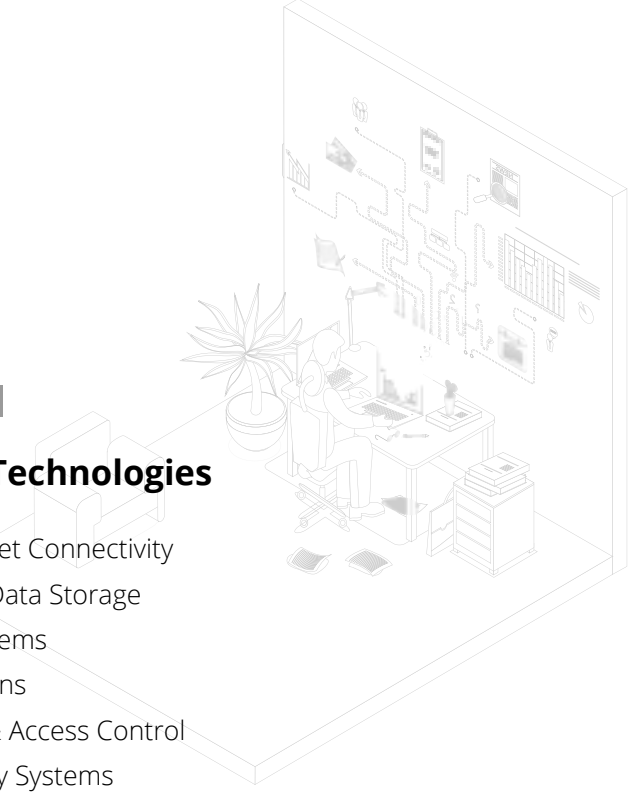
Industry Insight: According to the 2024 Club Leaders Perspective Report, club leaders are increasingly focusing on technologies that enhance member engagement and create environments that support employee attraction and retention efforts.



03.

Administrative Technologies

- Accounting & Financial Management
- Human Resources & Payroll
- Membership Database Management
- Document Management
- Reporting & Analytics
- Committee Management
- ...



04.

Infrastructure Technologies

- Networks & Internet Connectivity
- Cloud Services & Data Storage
- Cybersecurity Systems
- Telecommunications
- Physical Security & Access Control
- Backup & Recovery Systems
- ...

Perspective

Integrated Club Management Systems vs. Point Solutions

When evaluating club technology, boards often encounter two fundamental approaches:

Integrated Club Management Systems provide comprehensive functionality across multiple club operations within a single platform. They offer consistent user experiences, centralized data management, and streamlined vendor relationships.

Point Solutions are specialized applications focused on specific functions (e.g., golf operations, dining reservations, or fitness management).

While point solutions may offer enhanced functionality in their specific area, they require thoughtful integration planning to ensure data flows smoothly between systems. Clubs implementing multiple point solutions should be prepared to manage the additional complexity of maintaining data consistency and providing a seamless member experience across platforms.

The balanced approach depends on your club's specific needs, budgets, and capabilities. Governance should include careful consideration of long-term data management, member experience continuity, and total investment requirements.

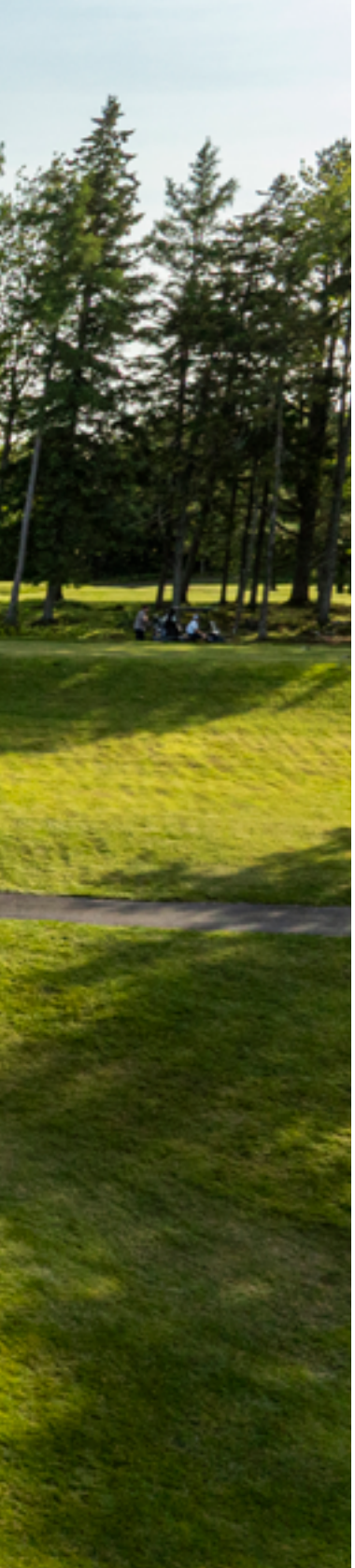


Key Takeaways for Board Members

- Understand the full scope of club technology beyond just member-facing systems.
- Consider how integrated solutions vs. point solutions align with your club's strategy.
- Identify and address the experience gap between members' everyday digital experiences and their club experience.
- Balance digital convenience with the high-touch personal service that defines private clubs.



Ashburn Golf Club



IV. The Digital Member Experience

Balancing Tradition and Innovation in Member Engagement

Today's private club members live in two worlds. They value the timeless traditions and personal connections that clubs provide, while simultaneously expecting the digital convenience they experience in other aspects of their lives. This creates a unique governance challenge: how to enhance the member experience through technology without undermining the very essence of what makes clubs special.

The Experience Expectations Gap

When members encounter technology experiences at their club that fall significantly short of what they experience elsewhere, it creates an "expectations gap" that can affect satisfaction and engagement. This gap typically manifests in three primary areas:



Convenience Gap

Modern consumers expect frictionless experiences—from seamless bookings to integrated payments to personalized communications. When club processes create unnecessary friction through manual steps, phone calls, or inconsistent experiences, member satisfaction suffers.



Information Gap

Today's consumers are accustomed to instant access to information—availability, status updates, historical data, and personalized recommendations. When clubs cannot provide this level of information access, it creates frustration and diminishes the perception of service quality.



Consistency Gap

Members expect consistent experiences across all club touchpoints—from the website to mobile applications to the systems that support staff they interact with. When these experiences feel disjointed or require different processes for different departments, it creates confusion and dissatisfaction.

Key Member Expectation Trends

- Seamless mobile access to all club services
- Frictionless payments across all club venues
- Personalized communications and recommendations
- Real-time availability of facilities and services
- Digital self-service options alongside high-touch personal service
- Modern, intuitive interfaces that require minimal training

Industry Insight: A 2024 LinkedIn survey found nearly 50% of private clubs are already using digital experience initiatives to enhance member engagement, with over 60% of non-adopters planning to implement them within 6–12 months.

Mobile Experience Considerations

The mobile experience has become a critical component of member engagement, serving as a 24/7 connection point between members and their club. Boards should consider:

- How the mobile experience aligns with in-person service standards
- What capabilities are most valuable to members in a mobile context
- How mobile technologies complement rather than replace human interactions

Board Questions to Ask

- How are we measuring the digital experience gap between member expectations and our current capabilities?
- What principles have we established for digital experience design?
- How consistently do our various technology touchpoints present to members?
- How are we balancing digital convenience with the personal touch that defines private clubs?

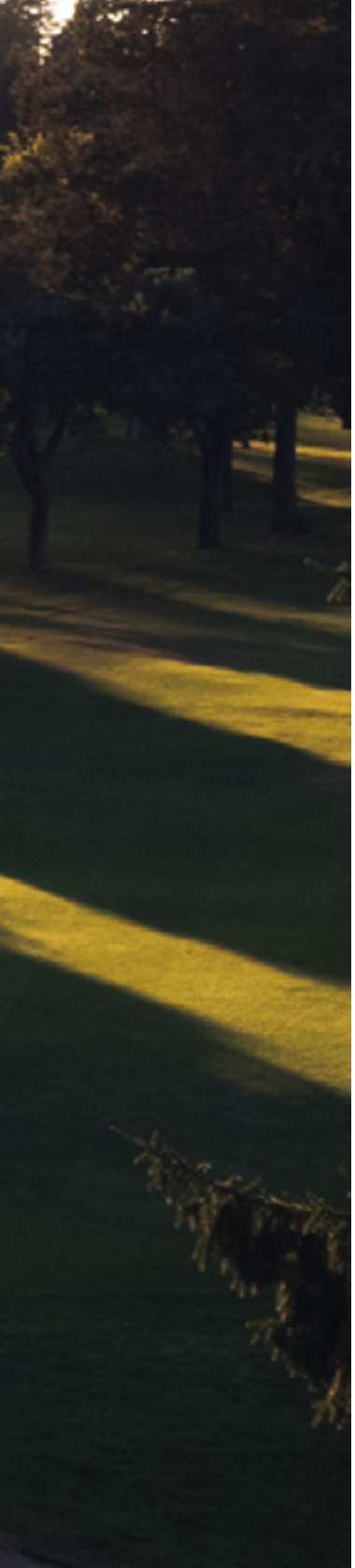


Key Takeaways for Board Members

- Identify and measure the experience gap between member expectations and current capabilities.
- Establish clear principles for how technology should enhance the member experience.
- Ensure consistent digital experiences across all club touchpoints.
- Focus on technology that amplifies personal service rather than replaces it.



Beach Grove Golf Club



V. Data Governance: Protecting and Leveraging Club Information Assets

Safeguarding Your Club's Most Valuable Digital Assets

A private club's most valuable digital assets extend beyond member information to include staff data, financial records, operational information, and other sensitive club data. Comprehensive data governance addresses the ownership, security, privacy, and strategic use of all information assets.

Data Ownership and Sovereignty

A fundamental governance principle is that clubs must maintain complete ownership and control of all their data, regardless of where it resides or which technology systems are used to manage it.

Understanding Data Ownership

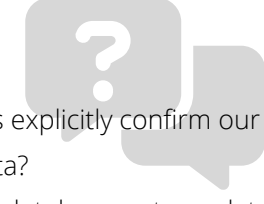
A common misconception is that technology vendors own the data simply because it's stored on their systems. In fact:

- The club must always retain ownership and control of all its data
- Vendor contracts should guarantee the club's rights to access, export, and delete data at any time
- Data portability must be ensured to avoid operational lock-in and enable smooth transitions if platforms change

Governance Best Practices

- Explicit data ownership clauses in all vendor contracts
- Clear data portability requirements for all vendor agreements
- Defined data retention and deletion policies
- Vendor SLAs for data access and retrieval
- Regular data ownership and access audits

Board Questions to Ask



- Do our vendor contracts explicitly confirm our ownership of all club data?
- Can we quickly and completely export our data if needed?
- What happens to our data if we change vendors?
- Are there any restrictions on how we can use our own data?

Data Classification and Protection

Clubs manage a wide range of data types, each carrying different levels of sensitivity and requiring corresponding safeguards. Understanding how to categorize this information is a foundational step in building effective governance protocols. The examples below illustrate common classifications used by clubs to guide access, protection, and compliance efforts.

Member Data: Personal information, preferences, spending patterns, family details, and usage history
Staff Data: Employment records, personal information, performance data, and payroll information
Financial Data: Accounting records, banking information, and payment processing data
Operational Data: Inventory, maintenance records, scheduling, and facility usage information
Club Documents: Board minutes, strategic plans, legal documents, and committee records

Governance Best Practices

- Formal data classification policy (confidential, sensitive, public)
- Role-based access controls for staff and vendors
- Regular security assessments and penetration testing
- Vendor security certification requirements (SOC 2, PCI-DSS)
- Incident response protocols for potential breaches
- Appropriate consent management for data usage
- Regular access audits and permission reviews
- Documented approval processes for data access requests
- Multi-factor authentication for sensitive data access

Board Questions to Ask

- Have we properly classified all our data based on sensitivity?
- What security certifications do our technology vendors maintain?
- How is sensitive data encrypted and protected?
- Who has access to confidential information, and how is that access controlled?
- What is our protocol if a data breach occurs?
- How do we ensure compliance with relevant privacy regulations?
- What process exists for granting and revoking data access?

Industry Insight: According to the 2024 Club Leaders Perspective Report, 27% of club leaders highlighted technology and data management as a major operational challenge, underscoring the growing importance of data governance in the club industry.

Role-Based Access Control (RBAC)

RBAC is a security approach that restricts system access based on users' roles within the organization:

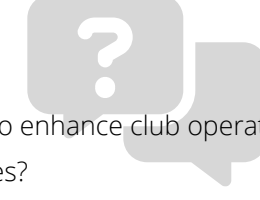
- **Front-Line Staff** – Access limited to information needed for service delivery
- **Department Managers** – Access to departmental data and departmental analytics
- **Senior Management** – Access to cross-departmental data and sensitive information
- **Board Members** – Access to governance-level information and strategic data
- **External Vendors** – Strictly limited access based on specific service needs

Strategic Data Utilization

Beyond protection, data governance should enable clubs to leverage information for strategic advantage across all areas of operation.

Governance Best Practices

- Data quality standards and maintenance procedures
- Analytics framework for deriving insights from operational and member data
- Ethical guidelines for data usage
- Regular data quality maintenance and enhancement
- Integration of disparate data sources for comprehensive insights



Board Questions to Ask

- How are we using data to enhance club operations and member experiences?
- What insights are we gathering from our operational data?
- How is data informing our strategic decisions?
- What board-level reporting do we receive on data utilization?
- Are we leveraging all our data assets effectively?



Key Takeaways for Board Members

- Clearly assert and document club ownership of all data in vendor contracts.
- Implement appropriate security and privacy controls based on data sensitivity.
- Establish clear policies for data classification, access, retention, and usage.
- View all club data as strategic assets, not just operational necessities.
- Leverage data strategically to enhance both member experiences and club operations.

Data Governance as a Strategic Imperative

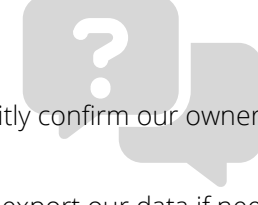
A private club's most valuable digital asset is its data—particularly member information. Boards must establish clear governance policies regarding data ownership, security, privacy, and usage.

Data Ownership and Access

Clubs must maintain sovereignty over their data, regardless of where it resides or which vendors help manage it.

Governance Best Practices

- Explicit contract clauses affirming the club's ownership of all data
- Clear data portability requirements for all vendor agreements
- Defined data retention and deletion policies
- Vendor SLAs for data access and retrieval
- Regular data ownership and access audits



Board Questions to Ask

- Do our vendor contracts explicitly confirm our ownership of all club data?
- Can we quickly and completely export our data if needed?
- Who within our organization and vendor ecosystem has access to sensitive data?

Industry Insight: According to the 2024 Club Leaders Perspective Report, 27% of club leaders highlighted technology and data management as a major operational challenge, underscoring the growing importance of data governance in the club industry.

Data Privacy and Security

Member privacy expectations and regulatory requirements demand robust governance frameworks for data protection.

Governance Best Practices

- Formal data classification policy (confidential, sensitive, public)
- Role-based access controls for staff and vendors
- Regular security assessments and penetration testing
- Vendor security certification requirements (SOC 2, PCI-DSS)
- Incident response protocols for potential breaches
- Member consent management for data usage

Board Questions to Ask

- What security certifications do our technology vendors maintain?
- How is member data encrypted and protected?
- What is our protocol if a data breach occurs?
- How do we ensure compliance with relevant privacy regulations?

Data often sits underutilized—full of untapped strategic potential.



Data as a Strategic Asset

Beyond protection, data governance should enable clubs to leverage information for strategic advantage.

Governance Best Practices

- Data quality standards and maintenance procedures
- Analytics framework for deriving insights from data
- Ethical guidelines for data usage
- Data governance roles and responsibilities

Board Questions to Ask

- How are we using data to enhance member experiences?
- What insights are we gathering from our operational data?
- How is data informing our strategic decisions?

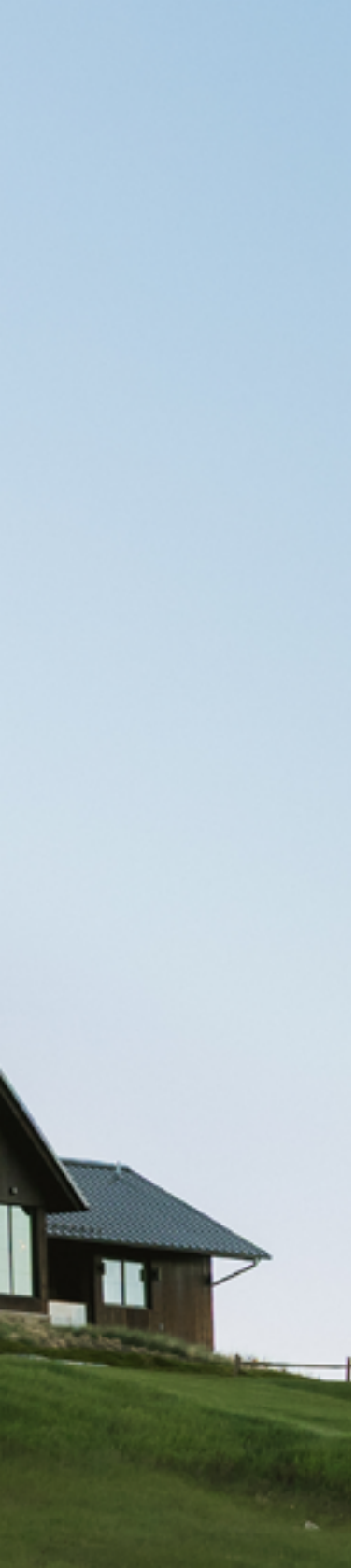


Key Takeaways for Board Members

- Ensure contracts explicitly establish the club’s ownership of all data.
- Implement appropriate security and privacy controls for member data.
- Establish clear policies for data access, retention, and usage.
- View data not just as a resource to protect but as a strategic asset.



Bearspaw Golf Club



VI. Technology Infrastructure and Investment Governance





Strategic Decisions for Long-Term Value

Technology infrastructure and investment decisions are intrinsically linked, with far-reaching implications for club operations, member experience, and financial health. While management handles implementation details, boards must establish governance parameters that guide these critical decisions.

Infrastructure Models: Strategic Considerations

The physical infrastructure supporting club technology systems has significant implications for security, reliability, cost structure, and operational flexibility. Like most technology choices, there is no one-size-fits-all approach—the right solution depends on your club's specific needs, capabilities, and risk tolerance

Industry Insight: A recent industry survey indicates that 30% of club leaders identify governance as a significant operational challenge—a 4% increase compared to last year, underscoring the growing recognition of structured governance and robust technology standards as critical factors for operational success.



Risk Profile Considerations

Different infrastructure models present distinct risk profiles that boards must evaluate:

On-Premises Infrastructure

- Physical security risks (natural disasters, physical breaches)
- Capital expense volatility
- Maintenance and upgrade responsibilities
- Staffing dependencies, often including third-party costs
- Business continuity challenges

Cloud and Hosted Solutions

- Vendor dependency risks
- Data residency and sovereignty concerns
- Internet reliability dependencies
- Subscription cost management
- Vendor longevity and stability
- Reliance on fast and reliable network connectivity

The Technology Investment Ecosystem

Industry Insight: According to the 2024 Club Leaders Perspective Report, 46% of leaders ranked operational efficiency—powered by better data policies and technology—as a top strategic priority.



The Total Cost of Technology:

Beyond Initial Investment

When evaluating technology investments, many boards focus primarily on the initial costs—software licences, hardware purchases, and implementation fees. However, successful technology governance requires considering the full spectrum of investment factors throughout the technology lifecycle.

Direct Technology Investments

- **Software Platforms:** Core systems and applications that power club operations
- **Hardware Resources:** Physical equipment like servers, computers, and networking devices
- **Implementation Services:** Professional assistance with setup and configuration
- **Training Resources:** Educational programs to ensure staff proficiency



Additional Investment Considerations

- **Staff Adaptation Time:** Hours spent by employees learning new systems and workflows
- **Integration Requirements:** Connecting new technology with existing systems
- **Process Refinement:** Adjusting operational processes to leverage new capabilities
- **Data Management:** Organizing and migrating information between systems
- **Change Management:** Supporting staff through technological transitions
- **Ongoing Support:** Technical assistance and system maintenance
- **Future Enhancements:** Platform updates and new capabilities over time

Governance Framework for Technology Investment

A well-governed approach to technology investment looks beyond initial costs to consider long-term value and strategic alignment. Research from Club Benchmarking indicates that clubs with formalized technology governance experience 23% higher member satisfaction with digital services and 18% lower technology-related operational issues.

Long-Term Value Assessment: Consider how technology investments will deliver value over their expected lifecycle, not just initial implementation.

Strategic Alignment Review: Ensure technology investments directly support the club's strategic objectives and member experience goals.

Resource Planning: Evaluate internal and external resources needed to successfully implement and maintain new technology.

Capability Roadmap: Understand the planned enhancement path for technology platforms to ensure long-term alignment with club needs.

Strong governance frameworks support long-term infrastructure resilience.



Infrastructure Governance Best Practices

Risk Assessment Parameters

Establish guidelines for evaluating infrastructure risks appropriate to your club's risk tolerance and capabilities.

Business Continuity

Requirements: Define minimum standards for disaster recovery and service availability.

Vendor Due Diligence Protocols

Create standardized criteria for evaluating infrastructure provider security and reliability.

Data Protection Standards

Establish requirements for data security regardless of infrastructure model.

Financial Modelling Expectations

Define how infrastructure decisions should be evaluated financially, including both capital and operational expense considerations.



Asking the right questions helps boards navigate infrastructure choices with confidence.

Board Questions to Ask

For Infrastructure Decisions

- How does our infrastructure choice align with our risk tolerance and capabilities?
- What business continuity provisions are in place?
- How are we protecting against service disruptions?
- How are we ensuring we and/or our vendors are secure and reliable?
- What are the long-term financial implications of this infrastructure model?

For Technology Investments

- How does this technology investment align with our strategic plan?
- What capabilities will this technology enable for our staff and members?
- What is the expected lifecycle of this technology and how will it evolve?
- How will we measure the success and value of this investment?
- What internal resources will be needed to fully leverage this technology?



Key Takeaways for Board Members

- Ensure infrastructure decisions are fully integrated into the club's risk management strategy.
- Consider total cost of ownership over the full technology lifecycle, not just initial investment.
- Insist on financial models that weigh upfront costs against long-term operational sustainability.
- Evaluate technology investments based on their strategic alignment and member impact.
- Account for indirect costs including staff time, process changes, and change management.
- Require regular security audits and governance oversight on infrastructure performance.
- Implement measurement frameworks to track return on technology investments.



London Hunt and Country Club



VII. Payment Technologies and Governance

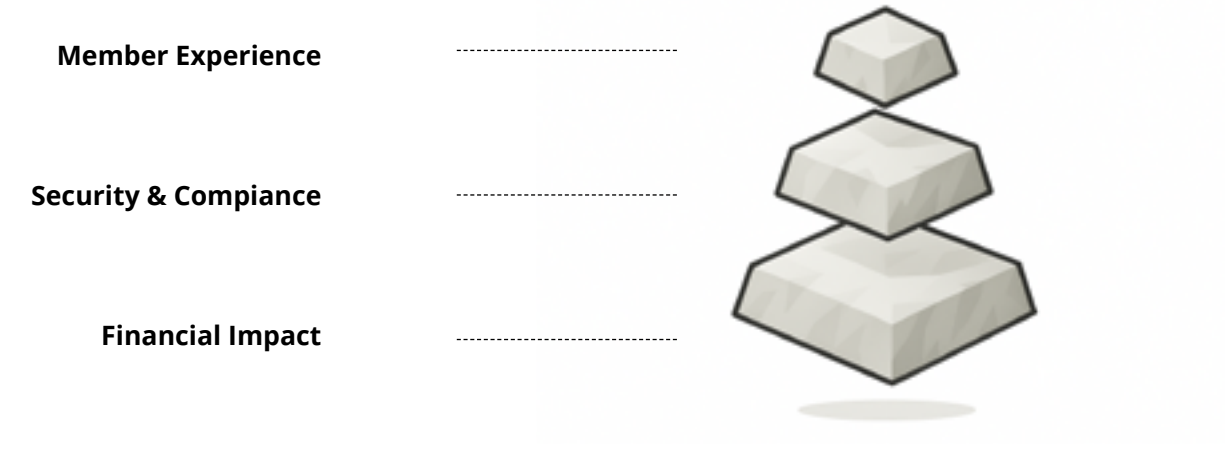
Strategic Payment Decisions for Financial Health

Payment processing has emerged as a critical governance area for clubs due to its significant impact on both member experience and club financial health. For many clubs, credit card processing fees alone can represent a substantial operational expense that directly affects the bottom line.

Strategic Payment Considerations

Payment technologies at clubs extend far beyond simply accepting credit cards:

- Integrated payment experiences across all club touchpoints (dining, golf, retail, events)
- Recurring billing for dues, minimums, and subscriptions
- Mobile payment options through member apps
- Alternative payment methods to potentially reduce processing costs
- Fraud detection and prevention systems
- Chargeback management processes



Governance Best Practices

Financial Oversight

- Regularly review payment processing costs across all club venues
- Evaluate the total cost of payment acceptance, including equipment, gateway fees, processing fees, and administrative overhead
- Consider the ROI of investing in integrated payment systems that may reduce overall costs

Security and Compliance

- Ensure PCI-DSS compliance across all payment channels
- Implement end-to-end encryption for payment data
- Establish clear policies for storing payment credentials
- Regular PCI compliance audits and certifications

Member Experience:

- Balance security requirements with convenience
- Provide consistent payment options across all club touchpoints
- Establish clear policies for handling payment disputes
- Consider the impact of payment policies on member satisfaction

Industry Insight: A 2024 Ponemon Institute report found that the average data breach in hospitality costs $3.4 million, with payment data exposure leading to the most severe losses. Private clubs, with their combination of high-net-worth members and frequent, high-value transactions, face unique risks.



Board Questions to Ask

- What is our total cost of payment acceptance across all channels?
- How do our payment systems protect cardholder data?
- Do we have current PCI-DSS certifications for all payment systems?
- How integrated are our payment systems with other club technologies?
- What alternatives have we explored to reduce payment processing costs?

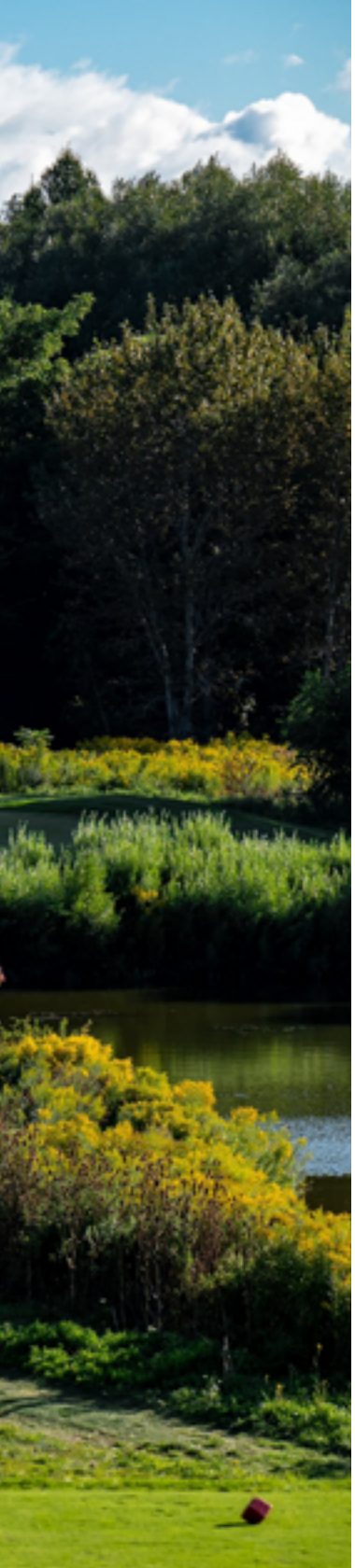


Key Takeaways for Board Members

- ☑ Establish board-level oversight of payment technologies and costs.
- ☑ Require PCI-DSS compliance from all payment vendors.
- ☑ Audit payment workflows annually for fraud risks and operational resilience.
- ☑ Ensure all member payment data is stored securely and with member consent.



Angus Glen Golf Club



VIII. Cybersecurity Governance

Protecting Member Trust and Club Assets

Cybersecurity is a board-level responsibility that cannot be delegated entirely to management or vendors. The reputational and financial risks of security breaches demand active governance oversight.



Trust is earned—and protected—through consistent security practices and thoughtful oversight.

Key Risk Areas for Private Clubs

Private clubs face distinct security challenges:

- High-value member financial data
- Personal information of influential members
- Operational systems controlling physical access
- Payment systems across multiple club venues

Security governance ensures the right protections are in place—before threats reach the door.



Security Governance Framework

Governance Best Practices:

- Formal cybersecurity policy approved by the board
- Regular security assessment requirements
- Incident response plan with board notification protocols
- Vendor security requirements and audits
- Staff security awareness training standards
- Multi-factor authentication requirements
- PCI-DSS compliance verification for payment systems

Board Questions to Ask

- When was our last security assessment and what were the findings?
- What security certifications do our technology vendors maintain?
- How do we protect payment information across club venues?
- What is our response plan if a security breach occurs?
- How are we training staff on security awareness?

Industry Insight: Club Benchmarking & BoardRoom Magazine (2024) found that over 60% of boards had not formally reviewed their club's security vendor agreements or usage policies in the past year.

A structured risk register transforms uncertainty into informed oversight.



The Technology Risk Register

A best practice gaining adoption in forward-thinking clubs is maintaining a Technology Risk Register—a living document that identifies, assesses, and tracks potential technology risks. This register should:

- Identify and categorize potential technology risks
- Assess likelihood and potential impact
- Document current mitigation strategies
- Assign responsibility for monitoring and addressing each risk
- Include regular review cycles

This structured approach transforms risk management from a reactive process to a proactive governance function.

Key Takeaways for Board Members

- [x] Establish formal cybersecurity policies and incident response protocols.
- [x] Require regular security assessments and vendor security certifications.
- [x] Implement a Technology Risk Register with regular board review.
- [x] Ensure staff receive appropriate security awareness training.

Angus Glen Golf Club



IX. Technology Partnership Management

Moving Beyond Vendor Relationships to Strategic Partnerships

The relationship between clubs and their technology providers has evolved significantly. Today's most successful clubs approach these relationships as long-term strategic partnerships rather than transactional vendor arrangements.



Industry Insight: Research from Club Benchmarking indicates that clubs changing core technology providers typically experience a 12-18 month setback in their technology roadmaps and require 30-40% more staff resources during transition periods than those who focus on evolving existing partnerships.

The Strategic Partnership Mindset

Traditional Vendor Approach

- Transactional relationship focused on product delivery
- Periodic contract renewals with potential provider changes
- Limited information sharing between parties
- Reactive support model

Strategic Partnership Approach

- Collaborative relationship focused on long-term mutual success
- Ongoing relationship evolution as club needs change
- Open communication about strategic priorities
- Proactive support and strategic planning

Partnership Governance Framework

The board plays a critical role in establishing the governance parameters for technology partnerships while empowering management to maintain day-to-day relationships.

Governance Best Practices

Communication Protocols

- Establish clear channels for strategic partnership communication
- Create a structured feedback loop between club leadership and technology partners
- Schedule regular strategic review sessions beyond operational updates

Continuity Planning

- Develop protocols for maintaining relationship continuity through leadership transitions
- Create institutional memory of partnership history and key decisions
- Document strategic value beyond contractual terms

Partnership Evaluation

- Focus on relationship health rather than just service delivery metrics
- Evaluate alignment between club strategic objectives and partnership roadmap
- Consider institutional knowledge value in partnership assessment

Value Realization

- Implement structured processes to identify and measure partnership value
- Look beyond initial implementation to ongoing innovation opportunities
- Consider both tangible and intangible benefits of partnership stability

The Hidden Costs of Partnership Changes

While periodic evaluation of technology partnerships is appropriate, boards should be mindful of the often-underestimated costs associated with changing established technology relationships:

Direct Transition Costs

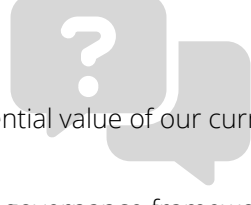
- Data migration and validation expenses
- New system implementation and configuration
- Staff retraining requirements
- Potential operational disruption during transition

Indirect Transition Costs

- Loss of institutional knowledge embedded in existing relationships
- Member experience disruption during transition periods
- Staff adaptation and productivity impacts
- Opportunity costs of focusing on transition rather than innovation

Long-term Strategic Costs

- Relationship reset with new partners unfamiliar with club culture
- Historical context and data interpretation challenges
- Strategic initiative delays during transition periods



Board Questions to Ask

- Are we realizing the full potential value of our current technology partnerships?
- Have we established proper governance frameworks for partnership management?
- What strategic value does our partner's institutional knowledge of our club provide?
- How might we evolve our current partnerships to meet emerging needs?
- What would be the true total cost of transitioning to a new technology partner?



Key Takeaways for Board Members

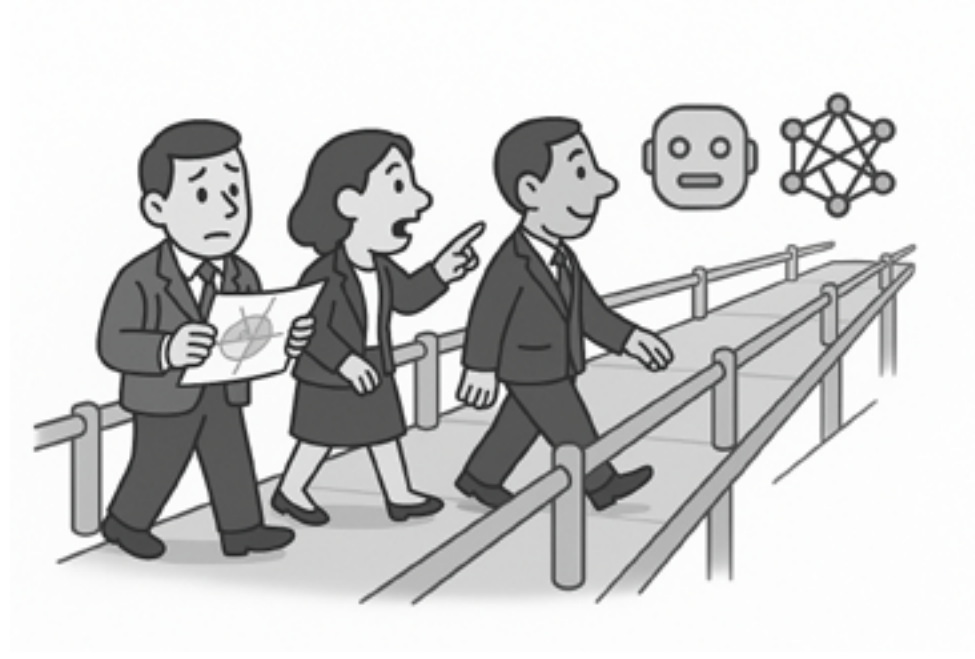
- ☑ Focus on evolving existing partnerships before considering changes.
- ☑ Evaluate the full cost of changing technology partners (direct, indirect, and strategic).
- ☑ Establish regular strategic reviews with technology partners.
- ☑ Document institutional knowledge gained through long-term partnerships.



London Hunt and Country Club



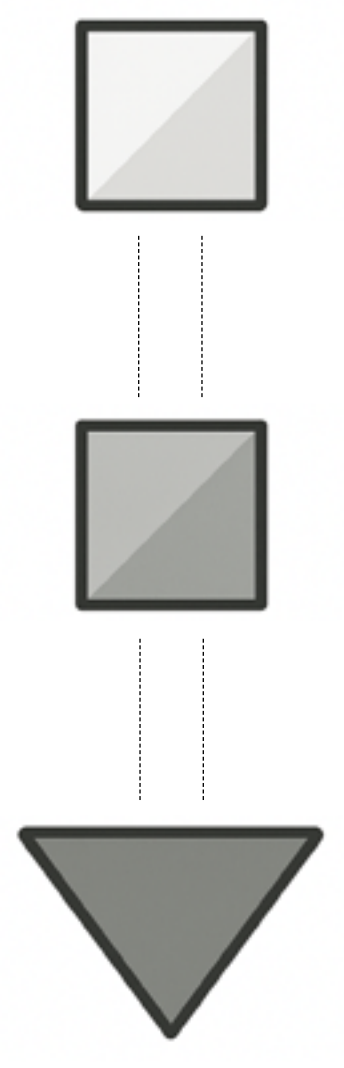
X. Emerging Technologies and AI Governance



Navigating Uncertainty with Sound Governance

The club industry has historically adopted technology at a measured pace, allowing clubs to learn from other sectors' experiences while maintaining the traditional atmosphere members expect. This pattern continues with today's emerging technologies, particularly artificial intelligence (AI).

The Technology Adoption Timeline in Private Clubs



Mainstream Adoption Stage

- Cloud infrastructure and applications
- Mobile member applications and digital booking
- Integrated payment processing
- Basic data analytics and reporting

Early Adoption Stage

- Digital access controls and IoT applications
- Enhanced personalization through data integration
- Predictive analytics for operations optimization
- Mobile staff enablement tools

Emerging Consideration Stage:

- Artificial intelligence for member service enhancement
- Advanced data analytics for strategic decision-making
- Process automation for operational efficiency
- Extended reality for member engagement

A 90-Day Starting Point

No club needs to solve AI this year. What every club can do is establish a foundation, test one useful idea, and decide what comes next. The sequence below gives boards a way to ask "where are we in this?" without prescribing a particular technology or vendor.

Days 1 to 30: Establish the Floor

- Name one accountable owner for AI governance
- Draft a simple AI use policy
- Inventory the tools staff are already using
- Review which vendors currently hold member data

Days 31 to 60: Pilot One Thing

- Choose one low-risk, internal use case
- Define what success looks like before you begin
- Keep the pilot small and contained
- Measure the result

Days 61 to 90: Decide What Comes Next

- Share results with leadership and the board
- Adopt or revise the policy based on what you learned
- Continue what worked, stop what did not
- Choose the next sensible step

Industry Insight: A 2025 hospitality industry survey found that 91% of hospitality leaders report piloting or using AI, while only 3% have deployed it at enterprise scale. The gap between those two numbers is where most clubs sit today.



Where AI Delivers Value First

The most common AI risk is rarely a dramatic technology failure. It is a well-meaning employee pasting club or member information into an unapproved tool to save fifteen minutes. That is why the operational, staff-facing opportunities tend to deliver value first: they are easier to test, easier to measure, and lower risk than anything member-facing.

Practical Starting Points

- The Morning Brief: Instead of reconstructing yesterday, department leaders receive one concise view of unresolved member issues, service recovery items, VIP notes, events, and today's priorities.
- Instant Institutional Knowledge: Instead of searching a binder or interrupting a manager, staff can ask plain-language questions about policies, service standards, procedures, and club documents. The goal is to help a new employee find the right answer faster.
- Pattern Reporting: Instead of waiting for a monthly report, leadership can surface changes in dining frequency, event participation, complaint themes, and member engagement as they happen.

Members do not need to know what technology made an experience better. They notice when service feels relevant, and they notice when it feels slow, generic, or disconnected. The point is not to make service feel more technical. It is to make it feel more personal.

The AI Governance Imperative

As AI begins to appear in club-related technologies, boards should establish appropriate governance frameworks. Not only to manage risk and ensure ethical use, but also to align AI applications with the club's strategic goals and member experience standards.

Key Governance Considerations

- **Data Protection:** Ensure proper controls over what member data is accessible to AI systems
- **Transparency:** Require clarity about how AI-driven decisions are made, particularly those affecting members
- **Ethical Boundaries:** Define acceptable and unacceptable uses of AI within your club environment
- **Human Oversight:** Maintain appropriate human review of AI-generated recommendations
- **Approved Tools:** Give staff a clear list of permitted tools and a simple process for requesting something new
- **Accountability:** Assign one person responsibility for AI governance, vendor review, and policy updates

Responsible AI Adoption Checklist for Boards

- **Define Purpose –** What problem does this AI solve, and why now?
- **Ensure Consent & Privacy –** Are members aware and protected?
- **Vet Vendors Carefully –** Do they meet governance and ethical standards?
- **Audit Performance –** Are results explainable, fair, and accurate?
- **Empower, Don't Replace –** Use AI to elevate staff, not just eliminate roles

Board Questions to Ask

- What specific problems will this emerging technology solve for our club?
- Is our member data ever used to train a model, and which outside providers or subprocessors can access it?
- What member consent is required for enhanced personalization?
- How can we verify the accuracy and fairness of technology-driven decisions?
- Do we have a documented AI policy, and who is accountable for it?

Industry Insight: IBM's 2025 Cost of a Data Breach Report found that 63% of breached organizations had no governance policy for AI use, and 97% of AI-related security incidents involved systems without proper access controls. The global average breach now costs $4.44 million.



Key Takeaways for Board Members

- Recognize that emerging technologies will enter club operations gradually.
- Establish governance frameworks before implementing new technologies.
- Focus on technologies that enhance rather than replace the human touch.
- Require transparency and explainability for any AI-driven member experiences.
- Adopt a written AI use policy before the first pilot, not after.



Angus Glen Golf Club



XI. Taking Action: Implementation Checklist

Practical Steps to Strengthen Technology Governance

This guide has covered numerous governance considerations across the complex technology landscape.
To help boards take action, we've distilled the key implementation steps into this practical checklist:

01.

Form a Technology Governance Committee

- Identify board members with relevant expertise
- Include the GM, and appropriate management representatives to ensure a fair perspective on operations
- Consider adding a member with technology background
- Establish a regular meeting cadence (quarterly recommended)

02.

Create Your Governance Charter

- Define the committee's purpose, authority, and limitations
- Establish reporting relationships to the full board
- Document key areas of oversight responsibility
- Set decision thresholds for board approvals

03.

Conduct a Technology Governance Assessment

- Review existing technology policies and practices
- Assess current data ownership and privacy provisions
- Evaluate security measures and incident response plans
- Identify gaps in governance frameworks

04.

Develop Board-Level Technology Policies

- Data ownership and privacy policy
- Security governance framework
- Technology investment evaluation criteria
- Partnership governance guidelines
- AI use policy (approved tools, protected data, human review, accountability)

05.

Establish Reporting Frameworks

- Define key metrics for technology performance
- Create a board-level technology risk register
- Establish regular reporting cadence and format
- Document escalation protocols for technology incidents

Ongoing Governance Practices

06.

Conduct Annual Technology Strategy Review

- Align technology initiatives with club strategic objectives
- Review technology roadmap and planned investments
- Assess changing member needs and expectations
- Evaluate technology partnership performance

07.

Monitor Technology Risk

- Review security assessment results
- Update the technology risk register
- Evaluate risk mitigation strategies
- Review incident response plans

08.

Measure Technology Value

- Evaluate return on technology investments
- Assess member satisfaction with digital experiences
- Review operational efficiencies gained
- Identify opportunities for enhanced value realization

09.

Foster Partnership Evolution

- Hold strategic discussions with key technology partners
- Review partnership roadmaps and innovation opportunities
- Identify areas for partnership enhancement
- Evaluate partnership alignment with club objectives

10.

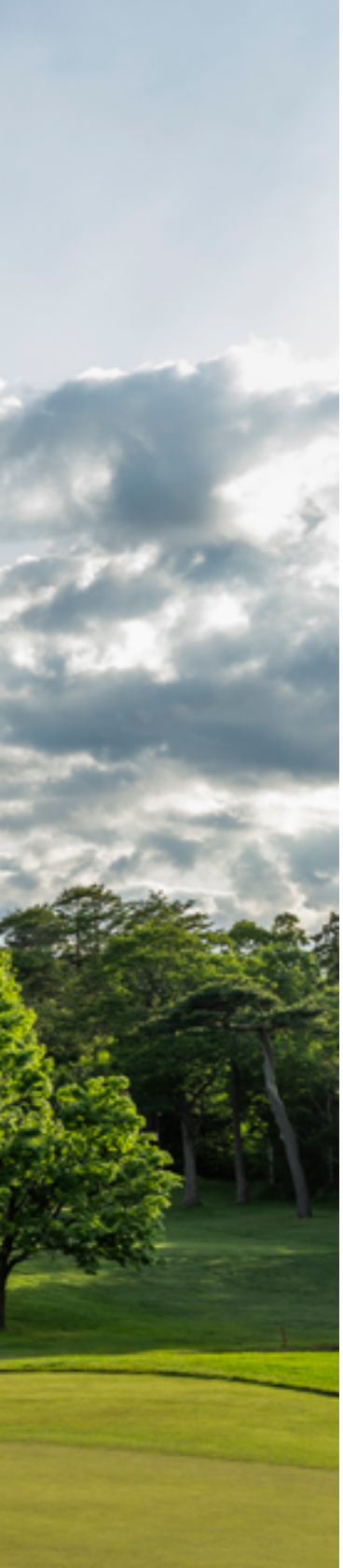
Stay Informed on Technology Trends

- Schedule educational sessions for the board
- Review industry benchmarking reports
- Learn from peer clubs' experiences
- Consider implications of emerging technologies

This checklist provides a practical framework for implementing effective technology governance. By focusing on these key actions, boards can fulfil their technology oversight responsibilities without becoming involved in operational details.



Ashburn Golf Club



XII. Quick Reference: Technology Governance Framework

Governance Areas and Best Practices

Governance Area	Best Practice
Technology Strategy	Align technology with strategic goals
Risk Management	Establish security policies and incident response plans
Financial Oversight	Measure total cost of ownership (TCO)
Data Governance	Ensure club ownership and proper access controls
Partnership Management	Focus on long-term value and strategic alignment

Board vs. Management Roles

Board Responsibilities	Management Responsibilities
Approve policies and major tech decisions	Execute board-approved plans and vendors
Set risk tolerance levels	Manage operational and technical risks
Oversee compliance and strategic alignment	Handle implementation and reporting
Approve investments	Select tools and vendors within parameters
Define long-term goals	Optimize performance on a daily basis

The right tools make governance a little easier.

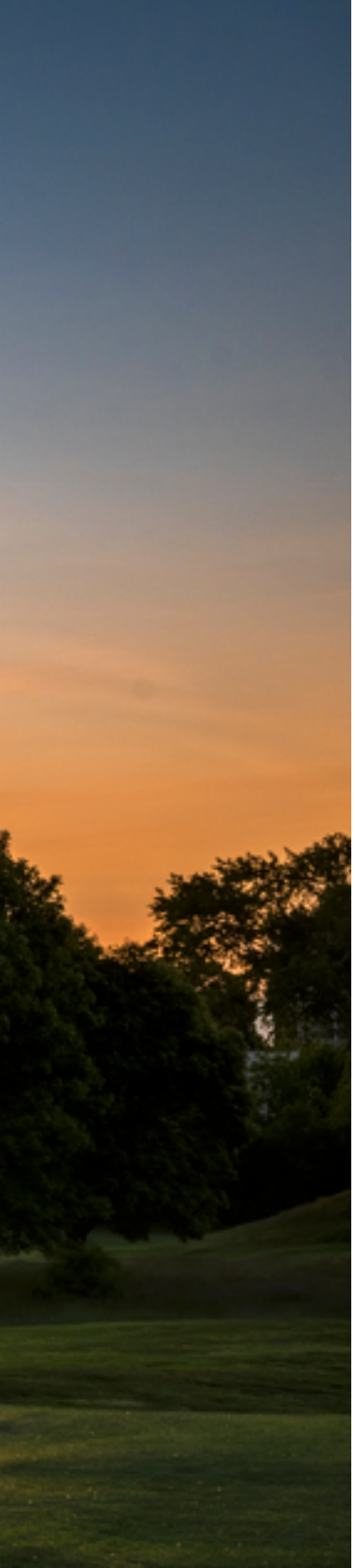


Pitfalls to Avoid

- Focusing only on initial costs rather than total value
- Neglecting data ownership and security requirements
- Underestimating staff training and change management needs
- Evaluating technology in isolation from strategic objectives
- Allowing technology to drive club experience rather than enhance it



Ashburn Golf Club



XIII. Technology Terminology for Board Members

Technology Terminology

Understanding key technology terms can help board members provide more effective governance. While not exhaustive, this glossary covers essential concepts that frequently arise in club technology discussions.

Cloud Computing Terms

- **SaaS (Software as a Service):** Software applications delivered over the internet, typically subscription-based. Examples include member management systems, accounting software, and email platforms.
- **Cloud Storage:** Data storage on remote servers accessed via the internet, rather than on local computers or servers.
- **Public Cloud:** Computing services offered by third-party providers over the internet, available to anyone who wants to purchase them.
- **Private Cloud:** Computing services used exclusively by a single organization, either managed internally or by a third party.
- **Hybrid Cloud:** A computing environment that combines on-premises infrastructure (private cloud) with public cloud services, allowing data and applications to be shared between them. This setup offers greater flexibility and optimization of existing infrastructure, security, and compliance.

Security Terms

- **Multi-Factor Authentication (MFA):** Security system requiring users to provide two or more verification factors to gain access (something you know, something you have, something you are).
- **End-to-End Encryption:** Data encrypted on the sender's system and only decrypted when it reaches the intended recipient.
- **SOC 2:** Auditing procedure ensuring service providers securely manage your data to protect members' interests and privacy.
- **PCI-DSS:** Payment Card Industry Data Security Standard, a set of security standards for organizations that handle credit card transactions.
- **Phishing:** A cyberattack method where malicious actors send fraudulent communications, often via email, that appear to come from reputable sources to steal sensitive data like login credentials or financial information.
- **Firewall:** A network security device or software that monitors and controls incoming and outgoing network traffic based on predetermined security rules, acting as a barrier between a trusted network and untrusted external networks.

Data & Analytics Terms

- **Business Intelligence (BI):** Technologies, applications, and practices for collecting, integrating, analyzing, and presenting business information.
- **Dashboard:** Visual display of key performance indicators (KPIs) related to a particular objective or business process.
- **KPI (Key Performance Indicator):** Measurable value that demonstrates how effectively an organization is achieving key business objectives.
- **Data Warehouse:** A centralized repository that stores integrated data from multiple sources, designed for query and analysis to support decision-making processes.
- **Data Mining:** The process of discovering patterns, correlations, and insights from large datasets using statistical and computational methods to inform business decisions.

Infrastructure Terms

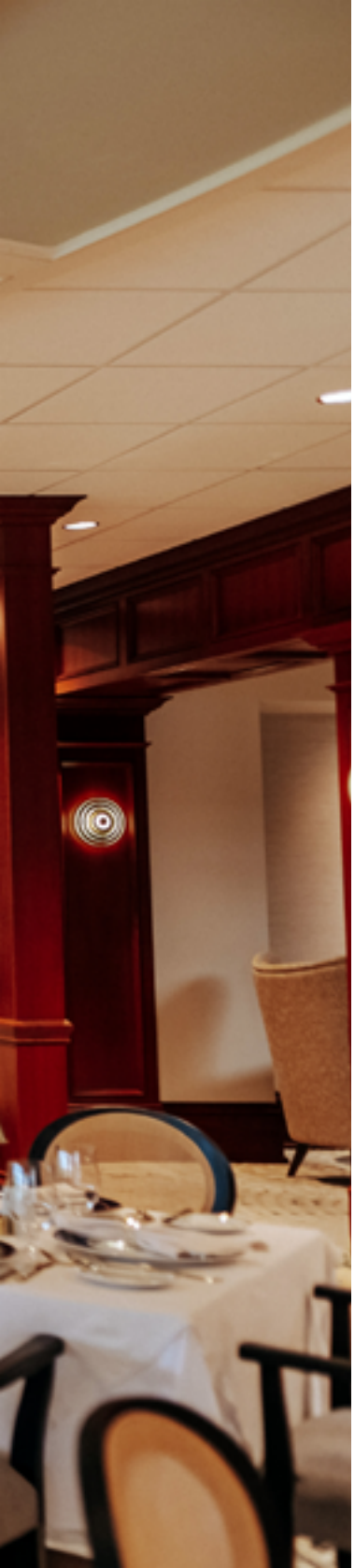
- **Virtualization:** The creation of virtual versions of physical components, such as servers, storage devices, and networks, allowing multiple virtual systems to run on a single physical system, optimizing resource utilization and scalability.
- **Load Balancer:** A device or software that distributes network or application traffic across multiple servers to ensure no single server becomes overwhelmed, enhancing availability and reliability.

Integration Terms

- **API (Application Programming Interface):** Allows different software applications to communicate with each other.
- **Single Sign-On (SSO):** Authentication service allowing users to use one set of login credentials to access multiple applications.
- **Webhooks:** Automated messages sent from one application to another when a specific event occurs, enabling real-time data sharing and integration between systems without continuous polling.



London Hunt and Country Club



XIV. Resources and References

Industry Standards

Cloud Computing Terms

- The Payment Card Industry Data Security Standard (PCI-DSS) is established by the PCI Security Standards Council to ensure secure handling of cardholder information.
- **URL:** https://www.pcisecuritystandards.org/document_library?document=pci_dss

NIST Cybersecurity Framework

- Developed by the National Institute of Standards and Technology (NIST), this framework provides guidelines for improving critical infrastructure cybersecurity.
- **URL:** https://www.nist.gov/cyberframework

Key Governance Templates

Canadian Centre for Cyber Security

- Canada's authoritative source for cyber security guidance, threat alerts, and best practices for organizations and individuals.
- **URL:** https://www.cyber.gc.ca/en

Technology Investment Evaluation Framework

- Frameworks to assess and guide technology investments within club management.
- **URL:** https://www.cmaanet.org/bookstore/book/technology-management-guidelines



Further Reading

Cybersecurity Tips for Private Clubs (BoardRoom Magazine)

- Covers risk assessments, data governance, regulatory compliance, incident response plans, cyber insurance, and ongoing education for private clubs.
- **URL:** https://www.spencerfane.com/insight/robyn-nordin-stowell-and-shawn-tuma-provide-cybersecurity-advice-in-boardroom-magazine/

CISA Cyber Essentials

- A guide for leaders of small organizations on where to start implementing organizational cybersecurity practices, consistent with the NIST Cybersecurity Framework.
- **URL:** https://www.cisa.gov/cyber-essentials

A Letter from Fonas Club Software

Dear Club Leaders,

At Jonas Club Software, we've had the privilege of partnering with thousands of private clubs for over 30 years. During this time, we've witnessed firsthand how technology has transformed from a back-office function to a strategic imperative that touches every aspect of the club experience.

We've also experienced the evolving relationship between boards, management, and technology decisions. In some clubs, boards take an active role in driving technology innovation, bringing valuable perspectives from their professional experience and their understanding of member expectations. In others, boards focus on governance while empowering management to implement solutions. Both approaches can be successful when guided by clear frameworks and a commitment to enhancing the member experience. We consider it our role to make this possible and delightful for all.

This evolution inspired us to collaborate with the Club Management Association of Canada on this governance guide. It is a part of our ongoing commitment to furthering the club management industry through the associations that drive it forward. Our experiences—both the successes and the occasional missteps—have provided valuable insights we're eager to share with the broader club community.

Our goal with this guide is not to prescribe specific technologies or approaches, but rather to provide a framework that empowers you and your club to make sound technology decisions—regardless of which partners you choose. We believe strongly that good governance leads to better technology outcomes, which ultimately enhances the member experience that sits at the heart of every successful club.
As you implement the practices outlined in this guide, remember that technology should always serve your club's unique culture and strategic vision—never the other way around. The most successful clubs use technology to amplify their distinctive character and traditions while meeting the evolving expectations of current and future members.

We hope this guide serves as a valuable resource for your board and management team. Should you have questions or wish to discuss these concepts further, the Jonas team is always available to support your club's technology governance journey.



Begin your AI governance plan

We're here to help. Scan the QR code to begin your club's AI governance plan at jonasclub.com/compliance, or reach out directly for clarification, a deeper dive, or to continue the conversation.

JONAS
CLUB SOFTWARE

THE MOST TRUSTED, THE MOST INTEGRATED

boardgovernance@jonasclub.com | 1-888-789-9073