

InterPayments

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Privacy Policy

Last modified: May 3, 2023

InterPayments Inc (InterPayments", "Company", we", "us" or "our") respects the privacy of our visitors and users of our services, and we have prepared this Privacy Policy to demonstrate our commitment to protecting your privacy. The terms and conditions described in this Privacy Policy apply to www.interpayments.com, including any content, functionality, and services offered on or through www.interpayments.com (the "Website"), whether as a visitor or a registered user. The policy also applies to other websites (public and password-restricted) controlled by the Company that link to the Website or post this Privacy Policy.

The Privacy Policy describes what personal and other information the Company collects, how it is collected, how that information may be used, with whom it may be shared, and your choices about such uses and disclosures. However, the policy does not apply to information collected by any third-party websites, plug-ins or applications to which we provide links, to information provided to, or collected by, third-parties through cookies, web beacons, or other third-party technologies served during your visit to the Website.

By visiting the Website, you agree that your personal information will be treated as described in this Privacy Policy. **This Privacy Policy is incorporated into and subject to our Website Terms of Use. Your use of our Website and offered services, and any dispute over privacy, is subject to our Website Terms of Use <https://interpayments.com/terms-of-use/>, including applicable limitations on damages and the resolution of disputes.**

The InterPayments Service

InterPayments is a service that assists merchants in reducing the costs of payment processing; the core product is a technology solution that accurately and compliantly add surcharging to their payment processing platform. We do not request, collect, retain, process or retain any personal information of customers of our merchant clients to provide the InterPayments service. Accordingly, this Privacy Policy does not apply to personal information our merchant clients may collect from their customers to process payments for their products and services. Any questions about the privacy practices of our merchant clients should be directed to those companies.

Information We Collect and How We Collect It

As described below, we collect limited personal information when visitors view our Website and when Authorized Users access our password-restricted InterPayments Portal.

Information We Collect Automatically -- We automatically collect information from your browser when you interact with the Website. This information includes, but is not limited to, the type of your device, IP address, browser type and language, access times, the content of any undeleted cookies that your browser previously accepted from us, any referring website address, and certain geolocation information.

We also may collect information about any services you access or use, your interactions with content offered on the Website, and other online activity. For example, we may collect information about how many visitors visit a specific webpage, how long they stay on that page, and which hyperlinks, if any, they click on. We collect this information, in part, through the use of technologies such as cookies and web beacons, which are discussed in greater detail below.

Information You Provide to Us -- In order to access certain services offered on the Website, you may be asked to provide certain personal information. For example, authorized representatives of our merchant clients will need to provide certain personal information (including name, phone number, email address, title and affiliation) to register with us and establish an account to access the services and information made available on our password-restricted InterPayments Portal. These Authorized Users will also be asked to establish a unique login ID and password to access the InterPayments Portal.

If you apply for a position with us via the Careers page on the Website, you will be asked to provide certain personal information to enable us to process your application: name, telephone, email address, resume and physical/ mailing address. Note that if you submit your job application information via email or regular mail, your included personal information will also be treated in accordance with this Privacy Policy.

Information from Other Sources -- We may obtain information about you from publicly and commercially available sources, as permitted by law, which we may combine with other information we receive from or about you.

Social Media -- We may receive personal information about you from a social media platform if you connect to the Website through that service or platform. Social Media features or widgets may collect your IP address, which page you are visiting on our Website, and may set a cookie to enable the feature to

function properly. They are either hosted by a third party or hosted directly on our Website. This Privacy Policy does not apply to these features or social media companies. Your interactions with these features are governed by the privacy policy and other policies of the companies providing them.

User Contributions -- The Website may contain interactive features (collectively, "Interactive Services") that allow users to post, submit, publish, display, or transmit to other users or other persons (hereinafter, "post") content or materials (collectively, "User Contributions") on or through the Website. All User Contributions must comply with the Content Standards set out in these Terms of Use. Any User Contribution you post to the site will be considered non-confidential and non-proprietary. You are advised that any personal information that you post in User Contributions may be available to other users may become publicly available and could be collected or used by anyone. We therefore urge you to exercise discretion and caution with respect to your personal information before posting in User Contributions.

Sensitive Personal Information – We do not knowingly collect "sensitive" or "special categories" of personal information.

How We Use Your Information

We may use your personal information in the following circumstances:

- Where we need to perform a contract we have entered into with you or with a merchant client;
- Where we need to comply with a legal obligation;
- Where it is necessary for our legitimate interests (or those of a third party) and your interest and fundamental rights do not override those interests;
- Where we need to protect your vital interests (or someone else's vital interests);
- Where it is needed in the public interest or for official purposes;
- With your consent, for example to send you direct marketing communications about new or other products or services that may be of interest to you. You have the right to withdraw consent to marketing at any time by contacting us at admin@interpayments.com.

We may use information that we collect about you to:

- Deliver the products and services that you or a merchant client has contracted for;
- Manage your account and provide you with customer support;
- To diagnose and prevent service or technology problems associated with the Website and the offered services;

- Perform research and analysis about your use of, or interest in, our products, services, or content, or products, services or other content offered on the Website or InterPayments Portal;
- Respond to your inquiries or otherwise communicate with you by email, postal mail, telephone, and mobile devices about products or services that may be of interest to you;
- Develop and display content and advertising, if any, tailored to your interests on our Website and third-party websites;
- Enforce our terms and conditions, including in this Privacy Policy and our Website Terms of Use; and
- Manage our business and perform functions as otherwise described to you at the time of collection of your information.

Anonymous and Aggregate Information – We reserve the right and discretion to create, use and disclose anonymous and aggregate information, i.e., information about specific individuals or groups of individuals from which personal identifiers have been removed and specific individuals cannot be identified.

How We Share Your Information

We may share your personal information with the following parties:

- InterPayments' Companies – These may be subsidiaries or affiliates in the same group of companies as us. These companies will only use your personal information consistent with this Privacy Policy.
- Authorized Service Providers – These are third parties who provide a service to us. These third parties will only be allowed to use your personal information in accordance with our instructions and not for any other purposes. They are also required to keep your information confidential and secure.
- Law enforcement, Regulators and Other Parties for Legal Reasons – These are third parties to whom we may be under a legal obligation to disclose your personal information to or who we need to disclose your personal information to protect our rights, property or safety or the rights, property or safety of others, detect and investigate illegal activities and breaches of any agreement we have with you.
- Buyers of our business – We may share personal information in connection with a substantial corporate transaction, such as the possible sale of our business, a divestiture, merger, consolidation, or asset sale, or in the unlikely event of bankruptcy. We may also need to share your personal information to permit us to pursue available remedies or limit damages we may sustain.

- Aggregated and Non-personal Information -- We may share aggregated and non-personal information we collect with third parties and other InterPayments' companies to develop and deliver interest-based advertising on our websites and on websites of third parties. We also may share aggregated information with third parties, including service providers, advisors, advertisers and investors, for the purpose of conducting analytics regarding our Website and for general business analysis. We also may combine non-personal information we collect with additional non-personal information collected from other sources.
- Marketing Communications -- From time to time we may share your contact information with selected providers of goods and services that may be of interest to you. If you prefer not to receive information from these providers, you can notify us at any time by contacting us at admin@interpayments.com.
- With Your Consent – We may disclose your personal information to a third party if and when you give us express permission to do so.

Cookies and Other Tracking Technologies

Cookies are small data files that are commonly stored on your device when you browse and use websites and online services. We use cookies to improve the Website, for example by remembering you when you return; to provide, analyze, understand and enhance the use of our services; to enforce our terms; to prevent fraud; to improve the Website's performance, monitor visitor traffic and actions on the Website; and to deliver and tailor our marketing or advertising, and to understand interactions with our emails, marketing, and online ads on third party websites.

The following is a description of the types of implemented cookies:

- Strictly Necessary Cookies: These cookies are strictly necessary to provide the Website. For example, they are used to authenticate and identify returning users.
- Performance and Functionality Cookies: These cookies provide statistical information on site usage, such as web analytics. They also help us to personalize and enhance your online experience.
- Advertising Cookies: These cookies are used to create profiles or personalize content to serve you interest-based advertisements that we think are most relevant to you. These cookies and resettable device identifiers use information about your use of this and other websites and apps, your response to ads and emails, and to deliver ads that are more relevant to you.

Some of these cookies may be activities only for the time you are viewing a website ("session cookies"). Other cookies may remain on your computer after you have closed your browser or turned off your computer ("persistent cookies"). Through cookies we place on your browser or device, we may collect information about your online activity after you leave our Website. Just like any other usage information we collect, this information allows us to improve the Website, customize your online experience, serve interest-based advertising on other websites, and as otherwise described in this Privacy Policy. Your browser may offer you a "Do Not Track" option, which allows you to signal to operators of websites and web applications and services (including for interest-based advertising) that you do not wish such operators to track certain of your online activities over time and across different websites. You can set your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. However, if you set your browser to disable all cookies or opt out, some features of the Website may not function properly. To disable or opt out of cookies, please see below ("Your Choices").

This Privacy Policy does not cover the use of cookies used by third parties, and we are not responsible for their privacy policies and practices. Please be aware that cookies placed by third parties may continue to track your activities online even after you have left our Website.

Interest-Based Advertising -- Advertisers may download cookies onto your computer, or use other technology like web beacons, to enable them to recognize your computer each time they send you an advertisement, even when you are visiting another website. As a result, the advertiser would have the ability to deliver interest-based advertisements that they believe would be of most interest to you. We do not have access to or control of the cookies that may be placed on your computer by third-party advertisers. To find out how to opt out of interest-based advertising, please see below ("Your Choices").

Other Tracking Technologies -- Like many websites, we may use standard Internet technology, such as web beacons, site tags, clear GIFs and other similar technologies, to collect and maintain information about your activity when visiting the Website and or other websites, as well as third-party websites. We also may include web beacons or pixels in advertisements and promotional e-mail messages determine whether advertising or messages have been acted upon. The information we obtain in this manner enables us to customize the services we offer our visitors to deliver interest-based advertisements and to measure the overall effectiveness of our online advertising, content, programming or other activities.

Security and Retention

We take reasonable and appropriate measures to keep information secure and to prevent unauthorized disclosures or a data breach. Be advised, however, that the Internet is not 100% secure and no security system is perfect, and we cannot guarantee, and you should not expect, that your information will be secure in all circumstances.

For Authorized Users of the InterPayments Portal, you are requested not to provide your password to another person. We cannot be responsible for a data breach or other incident if a password is used by unauthorized persons. If you are no longer an Authorized User, please inform us so that we may close your account and delete your personal information.

We will retain your personal information in active files or systems as long as needed to meet the purposes for which it was collected, to provide the services or products you or the associated merchant client requested, or as otherwise may be required by law.

Located in the United States

The Company is located in the United States and the InterPayments service is currently only available to our merchant clients in the United States and Canada. If you are visiting our Website and accessing the content or services from outside the United States, including but not limited to Canada, please be aware and understand that your information will be transferred to, stored, and processed in the United States where our servers are located and operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. We take reasonable measures to ensure that your personal information remains secure. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Privacy Policy. Note also that your personal information may be available to the US Government or its agencies under legal process in the United States.

Canada

For visitors or users of the Website in Canada, we take appropriate steps to comply with applicable Canadian data privacy requirements, including the Anti-Spam Legislation (CASL) and the Personal Information Protection and Electronic Documents Act (PIPEDA). Note, however, personal information stored or processed outside of Canada, including in the US or another foreign country, may not be subject to the PIPEDA. In addition, personal information stored or processed outside of Canada is subject to the laws of that other country and

may be available to the foreign government of the country in which the personal information or the entity controlling it is located pursuant to a lawful order in that jurisdiction. This Privacy Policy is intended to provide the required notices regarding our collection and use of personal information, including transfer to the United States.

You may request access to or correction of your personal information, or withdraw consent to our collection, use or disclosure of your personal information, by contacting us at admin@interpayments.com. These rights are subject to applicable contractual and legal restrictions and reasonable notice. We may take reasonable steps to verify your identity before honoring any such requests.

California Privacy Rights

Pursuant to California's "Shine The Light law (California Statute § 1798.983), California residents are entitled, once a year and free of charge, to request the disclosure of certain categories of personal information to third parties for their own direct marketing purposes in the preceding calendar year, if any. You may request this information by contacting us at admin@interpayments.com and indicate in the email subject line, "California Shine The Light Request." Please include your mailing address, state of residence and email address with your request.

Do Not Track

Some web browsers and devices allow you to broadcast a preference that your activities online not be "tracked." At this time, the Website does not honor "do not track" signals.

Your Choices

We strive to provide you with appropriate choices regarding the personal information you provide to us. We have created the following mechanisms to provide you choices and control over your information.

Other Uses -- We will not collect, use, or disclose your personal information in any ways or for any purposes that are materially different from those set forth herein. However, if we wish to do so in the future, we will obtain your consent first, and offer you the choice to opt-out of such proposed collection, use, or disclosure.

Promotional or Marketing Messages – You can opt-out of receiving our marketing or promotional email communications by using the "Unsubscribe" feature at the bottom of each email from us or by requesting to opt out by emailing us at admin@interpayments.com. Please note that you cannot opt out

of receiving transactional communications from us regarding Services you request or use or other transactional or administrative issues.

Cookies -- You have the ability to disable or opt-out of certain cookies by going to the Cookie Preferences of your browser. Also, you can find out more information about how to change your browser cookie settings at www.allaboutcookies.org. If you choose to disable cookies or opt out, please note that you may not be able to sign in or use some of the features offered the Website.

Interest-Based Advertising -- In some instances, you can opt-out of receiving interest-based online ads from us, third party advertisers and ad networks. We do not control third parties' collection or use of your information to serve interest-based advertising. Advertisers and ad networks that are members of the Network Advertising Initiative (NAI) or who follow the Digital Advertising Alliance's Self-Regulatory Principles for Online Behavioral Advertising provide opt-out choices at the following websites:

- [NAI Website](#)
- [DAA Website](#)

Be advised that these opt-out tools are provided by third parties and may not be available with respect to all interest-based advertising that is presented to you. We do not control or operate these tools or the choices that advertisers and others provide through these tools. Even if you opt out of receiving interest-based advertising, you may still receive generic ads.

Google Analytics - We use Google Analytics to help us manage and improve the Website. Google provides a Browser Add-On that allows you to opt-out by downloading and installing the add-on for your web browser, available at <https://tools.google.com/dlpage/gaoptout>.

We will make reasonable efforts to ensure your personal information is accurate and complete and we will update or correct your information as needed when notified by you. If you would like to request access to your personal information, request to verify your personal information, confirm the accuracy of our personal information, or change your personal information in any way, please contact us at admin@interpayments.com.

Children

The Website and InterPayments service are intended exclusively for persons 18 years and older. We do not knowingly collect personal or other information from persons under 18 years of age. If you are under 18, you should not provide

your personal information to us. If you believe that we might have any personal information from a child under 13, please contact us at the details at admin@interpayments.com so that we may delete it.

Third-Party Links

The Website and its content or services may include links to other websites controlled by third parties. The Company does not control or manage these third-party websites and we are not responsible for the privacy practices of other companies and their websites. You are encouraged to review the privacy practices of all companies and websites before you disclose your personal information.

No Rights of Third Parties

This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of the Website.

Changes to this Privacy Policy

We may occasionally update this Privacy Policy to reflect changes in our practices and services. When we post changes to this Privacy Policy, we will revise the "Last Modified" date at the top of the policy. By continuing to use our Website after we modify this Privacy Policy, you accept the new version of the Privacy Policy. Therefore, it is important that you read this page periodically to ensure you are familiar with the most updated version. If you do not agree to the changes, you should not continue to use the Website and should instead contact us by emailing us at admin@interpayments.com.

How We Communicate with You

If we need, or are required, to contact you concerning your personal information, you agree that we may do so by email, telephone, or mail that we have on file.

Contact Us

If you have questions regarding this Privacy Policy and how your personal information is handled, you can contact us as provided in the letterhead block of this document.