

# PRIVACY STATEMENT

## PRIVACY, SECURITY AND TRANSPARENCY

Thank you for visiting the website and other online resources published by Payments.Ai LLC, a Delaware limited liability company. Our privacy statement, contained in the pages that follow, serves to give notice about the types of personal information we collect, how we use it, who we share it with and why, and what we do to try to protect it. We delve into those matters in a fair amount of detail in the pages that follow. We encourage you to read them carefully. In the meantime, we provide a quick overview below.

### Payments.Ai Services and You

Payments.Ai acts as a technology provider supplying secure online and mobile digital payment processing services to businesses and individuals known as merchants so that they can sell their goods and services to their customers both in the United States and internationally.

### What do we collect?

There are two types of information that we obtain from you online and then store and use:

- non-personal information that's collected automatically from each visitor, such as your device operating system; and
- personal information that you voluntarily provide to us or that is collected automatically.

The type of information collected by Payments.Ai depends on how you are using our services.

### Why do we use it?

We use non-personal information to administer our online resources, make them better, and to make business decisions about what programs our customers might like.

We use voluntarily provided personal information to respond to your inquiries and provide you with the services you have requested, amongst other uses as further described below. We do not sell or rent your personal information to third party data vendors or marketing companies. As you might expect, we disclose your information when required by law.

### When do we share it?

We share personal information when needed to fulfill our legal obligations and when our vendors and business partners need it to perform under the contracts we have with them. We do not sell or rent any personal information to third party data brokers or marketing companies.

### Your Privacy Choices and Rights

You do not have to provide personal information to enjoy most of the features of our online and mobile resources. Moreover, you can opt out of certain activities like newsletters and announcements. You may have certain additional rights depending upon the jurisdiction in which you reside, or in which your personal data was collected from, pursuant to the applicable data protection laws.

## Contacting Us

Questions about this highlights page or our online privacy statement may be sent to Payments.Ai LLC, ATTN: Payments.ai LLC Legal & Compliance Department, 9169 W. State St. #800, Garden City, Idaho 83714 or [compliance@payments.ai](mailto:compliance@payments.ai).

The English language version of this privacy statement is the controlling version regardless of any translation you may attempt.

## NAVIGATING THROUGH THIS STATEMENT

You can use the links below to navigate to areas of this statement that apply specifically to you, or which may otherwise be of interest:

[Who Do We Collect Personal Information From?](#)

[What We Collect](#)

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[Your Rights And Options](#)

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[The California Consumer Privacy Act](#)

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[Rights of Data Subjects in Other Jurisdiction](#)

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[Contacting Us](#)

Payments.Ai LLC (“**Payments.Ai**,” “**us**,” “**we**,” or “**our**”) thanks you for visiting the **online and mobile resources** we publish. We use the words “**you**” and “**your**” to mean you, the reader, and other visitors to our online and mobile resources who are, in all cases, over the age of 13. Our privacy statement (“**this statement**,” “**this privacy statement**,” and “**our statement**”) informs you about from whom and the types of personal information we collect, how we use it, who we share it with and why, and what we do to try to protect it.

**Online and mobile resources** means the websites and other internet features we own that allow you to interact with our websites, as well apps we’ve created and distributed to let our customers

and followers view our online and mobile resources or otherwise interact with the content we provide.

## **WHO WE COLLECT PERSONAL INFORMATION FROM**

We may collect personal information from the following groups of data subjects: visitors to, and users of, our online and mobile resources; merchants; shoppers; and third party vendors and business partners. The personal information we collect depends on how you are using our services.

**Personal information** generally means information that can be used to identify you or that can be easily linked to you (for example, your name, address, telephone number, email address, social security number and date of birth). The privacy laws in some jurisdictions include unique elements in what they consider to be the personal information of the consumers or data subjects they protect. If those laws apply to us, as in the case of the California Consumer Privacy Act (“**CCPA**”) or European General Data Protection Regulation (“**GDPR**”), our use of the phrase “personal information” includes the unique elements required by such laws.

The categories of information we collect from each of these groups, and the ways in which we use it, differs. As you may have noticed, it’s possible that the same person could fall into more than one group. Most of this statement addresses our processing and sharing of personal information collected from visitors to and users of our online and mobile resources; merchants; and shoppers.

## **WHAT WE COLLECT**

There are two types of information that we obtain from you online and then store and use: (i) non-personal information that’s collected automatically from each visitor, such as your device operating system; and (ii) personal information that you voluntarily provide to us or that is collected automatically.

***By using our online and mobile resources or purchasing our products or services, you are signifying to us that you agree with this section of our privacy statement and that we may use and disclose your information as described.***

### *Voluntarily Submitted Information.*

If you participate in certain activities via our online and mobile resources, you may be asked to provide us with information about yourself or your business. The types of personal information we collect in those situations includes **identifiers** (such as your name, email address, physical address, and phone number), **professional information** (such as the business you are in, job function, job title, department, and the name as size of your organization), and **financial account information** (such as your credit card information). We do not sell, rent, or trade voluntarily submitted personal information with third parties.

If you don’t want us to collect this type of personal information, please don’t provide it. This means you shouldn’t participate in the activities on our online and mobile resources that request or require it and you may want to communicate with us by phone or regular mail instead. Participation is strictly your choice. Not participating may limit your ability to take full

advantage of the online and mobile resources, but it will not affect your ability to access certain information available to the general public on the online and mobile resources.

Some of the ways you voluntarily give us your personal information and how we use it:

As a **Site Visitor**: You may be asked to enter your personal details on an online form to receive additional information. Cookies may be used to track site usage to assist in product development or monitor behavior for marketing purposes. International visitors may be asked to expressly consent to cookie usage.

As a **Merchant**: You may be a business customer that has consented to Payments.Ai's terms of service under a merchant or other formal agreement and use Payments.Ai to conduct secure online sales. To set up a merchant account you will need to provide personal details, business data and identifying documentation to comply with KYC and AML requirements relating to the payments industry.

As a **Shopper**: You may be a business or consumer using Payments.Ai's secure online payment technologies to complete the purchase of goods and services from a merchant that has selected Payments.Ai as its payments solution. Your own choice of payment method will usually determine what personal data is passed to Payments.Ai to enable your payment transaction to take place. It could be name, address, credit/debit card details, electronic bank transfer information, or pay-wallet credentials if using a service such as PayPal, or tokenized data if using a service such as Apple Pay.

#### *Automatically Collected Information.*

When you visit our online and mobile resources, basic information is passively collected through your web browser via use of tracking technologies, such as a "cookie" which is a small text file that is downloaded onto your computer or mobile device when you access the online and mobile resources. It allows us to recognize your computer or mobile device and store some information about your preferences or past actions. Additional information can be found in our Cookie Policy. You can learn more about cookies and tracking technologies in general [here](#).

We allow third party vendors to use cookies or similar technologies to collect information about your browsing activities over time following your use of the site. For example, we use Google Analytics, a web analytics service provided by Google, Inc. ("**Google**"). Google Analytics uses cookies to help us analyze how you use the online and mobile resources and enhance your experience when you visit the online and mobile resources. For more information on how Google uses this data, go to [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/). You can learn more about how to opt out of Google Analytics by going to <https://tools.google.com/dlpage/gaoptout>.

The internet activity information collected through cookies and other similar means includes such things as: the domain name and IP address from which you accessed our online and mobile resources; the type of browser and operating system you use; the date and time and length of your visit; the specific page visited, graphics viewed and any documents downloaded; the specific links to other sites you accessed from our online and mobile resources; and the specific links from other sites you used to access our online and mobile resources.

Additionally, if you access our online and mobile resources from a phone or other mobile device, the mobile services provider may transmit to us uniquely identifiable mobile device information

which allows us to then collect mobile phone numbers and associate them with the mobile device identification information. Some mobile phone vendors also operate systems that pinpoint the physical location of devices and we may receive this information as well if location services are enabled on your device. If you do not want us to collect and use **geolocation data**, disable location services through your device settings.

Regardless, we use both automatically collected information and mobile device information to compile generic reports about popular pages on our online and mobile resources, and to see how our customers and followers are accessing our online and mobile resources. We then use that data to administer the online and mobile resources and make them better, make your activities more convenient and efficient and to enhance the functionality of our online and mobile resources, such as by remembering certain of your information in order to save you time.

#### Data Retention

We use and retain your personal information in accordance with applicable law and as long as necessary to carry out the purposes described above in accordance with our internal data retention procedures. The criteria used to determine our retention periods include: (i) the length of time we have an ongoing relationship with you; (ii) whether there is an applicable legal obligation; or (iii) whether retention is advisable to enforce our agreements, satisfy applicable statutes of limitations, resolve disputes, or manage litigation or regulatory investigations.

#### User Beware: External Sites, Apps, Links and Social Media.

We may maintain a presence on one or more external social media platforms such as Twitter, Facebook, YouTube and LinkedIn. We may further allow features of our online and mobile resources to connect with, or be viewable from, that external social media presence. Similarly, our online and mobile resources may contain links to other websites or apps controlled by third parties.

We are not responsible for either the content on, or the privacy practices of, social media platforms, or any third party sites or apps to which we link. Those apps, sites and platforms are not controlled by us and therefore have their own privacy policies and terms of use. If you have questions about how those apps, sites and platforms collect and use personal information, you should carefully read their privacy policies and contact them using the information they provide.

#### **WHEN/WITH WHOM DO WE SHARE PERSONAL INFORMATION**

We use non-personal information to administer our online and mobile resources, make them better, and to make business decisions about what programs our customers might like.

We use voluntarily provided personal information for our legitimate interests, including to respond to your inquiries and provide you with the services you have requested, amongst other uses as further described below. We do not sell or rent your personal information to third party data vendors or marketing companies. As you might expect, we disclose your information when required by law. We may use your personal information when we have your consent to do so, where required or permitted under applicable law.

#### Affiliates.

In addition to those third parties set forth above, we may share your information, including personal information, within our family of companies. Those companies will use such information in generally the same manner as we do under this privacy statement which includes sending you information about their products, services, or initiatives that may be of interest to you.

*Legally Compelled Disclosures.*

We may disclose your information, including personal information, to government authorities, and to other third parties when compelled to do so by such government authorities, or at our discretion or otherwise as required or permitted by law, including but not limited to responding to court orders and subpoenas. We may do so without providing any notice to you.

*To Prevent Harm.*

We may disclose your information, including personal information, when we have reason to believe that someone is causing injury to or interference with our rights or property, other users of the online and mobile resources, or anyone else that could be harmed by such activities.

*Business Transfer.*

If we or any of our affiliates, or substantially all of its or their assets, are acquired by one or more third parties as a result of an acquisition, merger, sale, reorganization, consolidation, or liquidation, personal information may be one of the transferred assets.

*Vendors and Business Partners.*

We may share your information, including personal information, with our vendors and other third parties with whom we have a contractual relationship. We do our best to disclose only the information each of those parties need.

We have adopted standards for those vendors and business partners who receive personal information from us. We attempt to bind such vendors and business partners to those standards via written contracts. We further attempt to contractually restrict what our vendors and business partners can do with the personal information we provide to them such that it is used only to the extent necessary to carry out the business purpose for which it was provided; is not disclosed to anyone else without our consent or under our instruction; remains, as between us and the applicable vendor or business partner, our property; and is not transferred out of the United States without our consent.

***Please note, however, that we cannot guarantee that all of our vendors and business partners will agree to these contractual requirements; nor can we ensure that, even when they do agree, they will always fully comply.***

## **YOUR RIGHTS AND OPTIONS**

You do not have to provide personal information to enjoy most of the features of our online and mobile resources. Moreover, you can opt out of certain activities like newsletters and announcements. Data subjects in certain locations, or whose personal data was obtained while

they were in certain locations, may have additional rights pursuant to the applicable data protection laws.

**GDPR Jurisdictions** means the countries composed of the European Economic Area, the United Kingdom (which soon will leave the European Union), Switzerland and Japan which, having received an “adequacy decision” from the European Commission, adheres to the material terms of the GDPR.

With respect to data protection legislation in the EEA, UK, and Switzerland, Payments.Ai acts as a “Data Processor” concerning shopper information of EU/EEA/UK/Swiss-based persons that is transmitted to Payments.Ai either through a merchant or directly in order to process a purchase transaction. There may be instances where Payments.Ai acts as a “Data Controller”, such as when preserving transaction records in accordance with regulatory or industry requirements.

Individual users from the EU/EEA or other regions with laws governing data collection and use, should note that you are agreeing to the transfer of your personal information to the United States and other jurisdictions in which Payments.Ai may operate. By providing your personal information with respect to a transaction or express consent mechanism, you consent to any transfer and processing in accordance with this policy.

If we are using personal information you provided to us in order to enable us to send you materials, such as newsletters or product alerts via text or email, and you decide you don’t want to receive such materials, you may opt out by following the opt-out instructions in the email or other communication (e.g., by responding to the text with “STOP”), or by contacting us using the contact information below. When we receive your request, we will take reasonable steps to remove your name from our distribution lists. You need to understand it may take a period of time to remove your name from our lists after your request and due to such latency you may still receive materials for a period of time after you opt out. In addition to opting out, you have the ability to access, amend, and delete your personal information by contacting us using the contact information below.

Some browsers have a “do not track” feature that lets you tell websites that you do not want to have your online activities tracked. At this time, we do not specifically respond to browser “do not track” signals.

## **CHILDREN’S PRIVACY**

Our services are not intended for use by any person under the age of 18. Federal laws impose special restrictions and obligations on commercial website operators who direct their operations toward, and collect and use information from, children under the age of 13. We take those age-related requirements very seriously, and consistent with it do not intend for our online and mobile resources to be used by children under the age of 13 without first obtaining the verifiable consent of such child’s parent or legal guardian. Moreover, we do not knowingly collect personal information from minors under the age of 13, only a parent or legal guardian may provide such information after adhering to our verification process for submitting such information via the online and mobile resources. If we become aware that anyone under the age of 18 has submitted personal information to our online and mobile resources without such parental or legal guardian approval and that is not an integral part to accessing or using our Services, we will delete that information and will not use it for any purpose whatsoever. If you believe that someone under

the age of 18 has submitted personal information to our online and mobile resources, please contact us at [compliance@payments.ai](mailto:compliance@payments.ai). We encourage parents and legal guardians to talk with their children about the potential risks of providing personal information over the Internet.

## **HOW WE PROTECT COLLECTED PERSONAL INFORMATION**

We will take all reasonable security precautions to protect your personal information provided to our online and mobile resources. We have adopted a security program that includes technical, organizational, administrative, and other security measures designed to protect, in a manner consistent with accepted industry standards and applicable law, against anticipated or actual threats to the security of personal information (the “**Security Program**”). We cannot, however, guarantee that your information, whether during transmission or while stored on our systems or otherwise in our care, will be free from unauthorized access or that loss, misuse, destruction, or alteration will not occur. Except for our duty to maintain the Security Program under applicable law, we disclaim any other liability for any such theft or loss of, unauthorized access or damage to, or interception of any data or communications including personal information. We have every reason to believe our Security Program is reasonable and appropriate for our business and the nature of foreseeable risks to the personal information we collect. We further periodically review and update our Security Program, including as required by applicable law.

Nonetheless, as part of our Security Program, we have specific incident response and management procedures that are activated whenever we become aware that your personal information was likely to have been compromised. We further require, as part of our vendor and business partner oversight procedures, that such parties notify us immediately if they have any reason to believe that an incident adversely affecting personal information we provided to them has occurred.

## **THE CALIFORNIA CONSUMER PRIVACY ACT**

This section applies to visitors, users, and others who reside in the state of California, USA. When we collect personal information from California residents we become subject to, and those residents have rights under, the California Consumer Privacy Act, as amended (“CCPA”). This section of our statement is used to allow us to fulfill our CCPA obligations and explain your CCPA rights. -For purposes of this section, “Personal Information” has the meaning given in the CCPA.

### **What did we collect from California Residents?**

The chart below summarizes how we collect, use and share your Personal Information by reference to the categories specified in the CCPA, indicating the sources from which we collect Personal Information, the business purposes for which Personal Information is collected and/or shared, and the categories of third parties with whom Personal Information is shared, describing our practices during the 12 months preceding the effective date of this Privacy Statement. We will not collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice and obtaining your consent where required by law.

In the past 12 months, we shared or disclosed all of the categories of Personal Information listed below for the business purposes specified.



<b>Category of Personal Information Collected</b>	<b>Sources of Personal Information</b>	<b>Business Purpose For Collecting/Sharing Personal Information</b>	<b>Shared/disclosed with third party categories (listed below)**</b>
Identifiers (real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers)	<ul style="list-style-type: none"> <li>· You or your agent</li> <li>· Affiliates</li> </ul>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing customer service</li> <li>· Processing and fulfilling your transactions</li> <li>· Processing payments on your transactions</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Advertising and marketing our products and services</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	1, 2, 3, 4
Personal Information categories (Cal. Civ. Code § 1798.80(e)) (name, signature, address, telephone number, insurance policy number, medical information, or health insurance information)	<ul style="list-style-type: none"> <li>· You or your agent</li> <li>· Affiliates</li> </ul>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing customer service</li> <li>· Processing and fulfilling your transactions</li> <li>· Processing payments on your transactions</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Advertising and marketing our products and services</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	1, 2, 3, 4

<p>Protected classification characteristics under state or federal law (age (40 years or older), race, national origin, citizenship, religion, marital status, medical condition, disability, sex/gender, sexual orientation, veteran or military status, familial genetic information)</p>	<ul style="list-style-type: none"> <li>· You or your agent</li> <li>· Affiliates</li> </ul>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing customer service</li> <li>· Processing and fulfilling your transactions</li> <li>· Processing payments on your transactions</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Advertising and marketing our products and services</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	<p>1, 2, 3, 4</p>
<p>Commercial Information (records of personal property, products or services purchased, considered, or other purchasing or consuming histories or tendencies)</p>	<ul style="list-style-type: none"> <li>· You or your agent</li> <li>· Affiliates</li> </ul>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing customer service</li> <li>· Processing and fulfilling your transactions</li> <li>· Processing payments on your transactions</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Advertising and marketing our products and services</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	<p>1, 2, 3, 4</p>
<p>Biometric information (genetic, physiological, behavioral, and biological characteristics)</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>

<p>Internet or other similar network activity (browsing history, search history, information on a consumer's interaction with a website, application, or advertisement)</p>	<p>Indirectly from your browser or device</p>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Advertising and marketing our products and services</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	<p>1, 2, 3</p>
<p>Geolocation data (physical location or movements)</p>	<p>Indirectly from your browser or device</p>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Advertising and marketing our products and services</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	<p>2, 3</p>
<p>Sensory data (audio, electronic, visual, thermal, olfactory, or similar information)</p>	<p>You or your agent</p>	<ul style="list-style-type: none"> <li>· Verify your identity, and create and maintain your account/profile</li> <li>· Providing customer service</li> <li>· Providing and improving our website, and personalizing your website experience</li> <li>· Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity</li> </ul>	<p>1, 2</p>
<p>Professional or employment-related information (current or past job history)</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>

or performance evaluations)			
Education information not covered by the Family Educational Rights and Privacy Act (current or past educational history)	N/A	N/A	N/A
Inferences drawn from other Personal Information (profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes)	N/A	N/A	N/A

**\*\*Categories of third parties with which Personal Information is shared/disclosed:**

We may share your Personal Information with the following categories of third parties for a business purpose:

1. Affiliate companies
2. Service providers and subcontractors including internet service providers, cloud service providers, and operating systems/platforms
3. Professional advisors (such as accountants, auditors)

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Personal information may be shared with government authorities on a case-by-case basis upon receipt of a lawful request, or where required by law. In the event of a sale or transfer of some or all of Etison’s business or assets, we will use reasonable efforts to notify you if your Personal Information will be shared with parties to the transaction(s).

We do not sell or share (as those terms are defined by the CCPA) California resident Personal Information (relating to adults and to minors under 18) to a third party, and have not sold or shared California resident Personal Information in the past 12 months.

See the section entitled “Data Retention” above for a description of the criteria used to determine how long we retain Personal Information. We do not use or disclose sensitive Personal Information for purposes other than those specified in CCPA Regulations Section 7207 (m).

### **Rights of California Residents**

You may have the following rights under the CCPA, where applicable:

1. You have the right to a **copy** of your Personal Information in our possession, or to request information about the categories of Personal Information we have collected about you, the categories of sources from which we collected the Personal Information, the purposes for collecting, sharing or selling the Personal Information (where applicable), the categories of third parties with whom we have shared or sold your Personal Information, the purpose for which we shared or sold your Personal Information, and information about the specific pieces of Personal Information we have collected about you.
2. You have the right to request that we **correct** in our records any Personal Information about you that is inaccurate.
3. You have the right to request the **deletion** of Personal Information that we collected about you and retained, subject to certain exceptions.
4. You have the right to **opt out of the sale or sharing** of your Personal Information with third parties for targeted advertising purposes, where such a “sale” or “sharing” is occurring (as such terms are defined by applicable law).
5. You have the right to **limit the use or disclosure** of your **sensitive** Personal Information, where collected and as permitted under the CCPA.

You can exercise these rights up to two different times every twelve (12) months. To do so, just contact us at [compliance@payments.ai](mailto:compliance@payments.ai). We may ask you to fill out a request form. The CCPA only allows us to act on your request if we can verify your identity or your authority to make the request so you will also need to follow our instructions for identity verification. We will verify your identity by asking you to provide identifying information that we will match to information in our records. Only you or a person that you authorize in writing to act on your behalf may make a verifiable consumer request related to your Personal Information. You (or your authorized agent) must provide documentation signed by you demonstrating that the agent is authorized to submit a verifiable consumer request on your behalf.

If you make a verifiable request per the above, we will confirm our receipt and respond in the time frames prescribed by the CCPA.

It's important to us that you know that if you exercise these rights, we will not "discriminate" against you by treating you differently from other California residents who use our sites and mobile resources or purchase our services but do not exercise their rights. We do not charge a different price or rate or provide a different level or quality of goods or services based on you exercising your privacy rights.

## **THE EU GENERAL DATA PROTECTION REGULATION**

We do collect or otherwise obtain personal information from data subjects located in the GDPR Jurisdictions. We fulfill our GDPR obligations with respect to our workforce/job applicants, our customers (and their own end-clients), and our vendors and business partners through a series of separate notices, contracts or other terms provided to them at the time, and in the manner and form, GDPR and local law within each GDPR Jurisdiction requires.

We describe, in the immediately following section of this statement, how we comply with the GDPR for personal information collected from visitors to and users of our online and mobile resources while they were in a GDPR Jurisdiction. Thus for purposes of that section, the words "you" and "your" mean only such GDPR Jurisdiction-based visitors and users.

### **What do we collect from you in the GDPR Jurisdictions and how do we use it?**

We collect from you the categories of personal information already described. The lawful basis on which we rely for such collection, later use and disclosure, is what the GDPR refers to as legitimate interest. As stated elsewhere in this statement, we do not sell any of your personal information to third parties nor do we use it for automated decision making.

### **Cross-border Data Transfers and Third Party Processors**

If we transfer personal information from the GDPR Jurisdictions to a location that has not been deemed by the European Commission to have adequate privacy protections, we do so in the manner the GDPR permits.

### **Rights of Data Subjects in the GDPR Jurisdictions**

While we attempt to allow all visitors and users of our online and mobile resources to exercise a degree of control over their personal information, under the GDPR we have a legal obligation to do so for you. More specifically, with respect to personal information collected from you while you were in a GDPR Jurisdiction, you have these rights: transparency, access, correction and deletion, portability, who, what, why and where, and restriction/objection (for more information click [here](#)).

If you would like to exercise any of these rights, please contact [compliance@payments.ai](mailto:compliance@payments.ai). Your ability to exercise these rights is subject to certain conditions and exemptions that you can read about in Articles 12 through 23 of the GDPR. Among those conditions is our right to decline part or all of a request if we cannot satisfy our reasonable doubts and concerns about your identity in a manner that helps us minimize the risk that unauthorized persons might use a GDPR right to access your personal information. We will respond to all requests without undue delay, and in accordance with the time frames, if any, prescribed by the GDPR. If you are not satisfied with how we use your personal information or respond to your requests, you have the right to

complain to your data protection regulator. Contact information for the EU data protection regulators can be found [here](#).

Pursuant to Article 27 of the GDPR, you may contact our EU representative using the following contact information:

Payments.Ai LLC  
Attn: Legal & Compliance Department  
9169 W. State St. #800  
Garden City, Idaho 83714  
[compliance@payments.ai](mailto:compliance@payments.ai)

## **RIGHTS OF DATA SUBJECTS IN OTHER JURISDICTIONS**

In other jurisdictions, with similar data privacy regulations, we may collect from you the categories of personal information already described. We collect and manage (including disclose) such data in compliance with applicable local law(s). As noted, we do not sell any of your personal information to third parties nor do we use it for automated decision making.

## **CHANGES TO THIS PRIVACY STATEMENT**

The English language version of this privacy statement is the controlling version regardless of any translation you may attempt.

We reserve the right to change or update this statement from time to time. Please check our online and mobile resources periodically for such changes since all information collected is subject to the statement in place at that time.

## **CONTACTING US**

If you have questions about our privacy statement or privacy practices, please contact us at:

Payments.Ai LLC  
Attn: Legal & Compliance Department  
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Garden City, Idaho 83714  
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