# **Privacy Policy**

# Introduction

DIGISWIPE recognizes the importance of protecting privacy. Our Privacy Policy ("Policy") describes what personal information we may collect and how we may use and protect personal information made available to us. Save where the context indicates otherwise our Policy applies to both individuals, end-users and/or merchant's ("Person(s)") making use of our software, services and/or websites ("Services"). Where used in this policy, the term "personal information" means any information identifying or describing an identifiable individual.

We collect personal information directly from you, and where lawful, we also collect personal information about you from third parties and publicly available sources, such as credit reporting and government agencies for the purposes set out below.

We use your personal information to:

- To provide our product / service to you, to carry out the transaction you requested
- To confirm and verify your identity and to prevent fraud
- For marketing purposes
- To carry out statistical analyses to identify trends and to tell you about your serviced / products. We use this information to provide authorized users with usage reports and to deliver the best possible service to clients,

# **Commitments to Privacy**

We are committed to maintaining the confidentiality, integrity and security of personal information and we will take all appropriate technical and organisational security measures to ensure that where any personal information is provided to us, it will be protected against loss, destruction and damage, and against unauthorised or accidental access, processing, erasure, transfer, use, modification, disclosure or other misuse. We shall not disclose to any person any personal data of a data subject that is processed or hosted by us unless such disclosure complies in all respects with the provisions of any applicable data protection legislation or regulations relating to the data subject.

# We will never disclose confidential, personal or sensitive data without the direct or indirect consent of the party to whom we owe the duty of confidentiality and/or the data subject concerned.

We may process and transfer anonymized data in our reasonable discretion including within the group of companies. You may be required to submit limited personal information when accessing our Services including a username, email address and password for the purposes of protecting user accounts against unauthorized access. In addition, document and files contained in the Services may contain the personal information of third parties.

Like most online companies, our services, including our website, other online services, applications, email messages and advertisements, if any, may use "cookies" and other technologies such as pixel tags and web beacons to collect information. A cookie is a small data file stored on the web browser on your computer's hard drive and is used to collect general use and volume statistical data, which excludes your personal information. Cookies and other technologies allow us to count how many users visited certain web pages within our web site, their personal preferences and to measure the effectiveness of our website and electronic advertisements for different computing devices and regions. We use this information to understand and analyse trends, to administer our web site, and to learn about user behaviour on our web site. If a Person blocks cookies from being stored on a computer, the functionality of Services may be negatively affected. We may carry out and perform functional, statistical, textual, semantic and other forms of analysis of non-personally identifiable data that is hosted or processed by us in relation to our Services. We do this to improve the performance of our Services, to understand the way in which our Services are being utilised, to identify usage patterns, market trends, to gain insights and to formulate new products and service offerings. We may also process, aggregate and anonymize personal data such that it does not reveal any confidential, personal or sensitive data or any features from which confidential, personal or sensitive data may be ascertained.

# **API's and Third Party Processing**

We make use of third parties to, amongst other things; verify authenticity of information and/or data supplied by users to verify validity of aforementioned data. These relationships between us and all third parties are protected by strict contracts and SLA's, and we engage only with service providers who have security and privacy policies and procedures providing at least the same level of protection as we do ourselves. Where we make use of third party service providers, we require such third parties to maintain the confidentiality of any personal information we provide to them for that purpose.

## Communications with You

We communicate by email and other messaging applications. You may opt out from promotional communications from us that are not strictly related to the provision of the Services to you.

#### **Personal Information of Minors**

We do not intentionally collect personal identifiable information from anyone who is a minor. If it is discovered that we have unintentionally collected personally identifiable information from a minor other than for a legitimate purpose associated with the Services, we will delete that information immediately.

### Your rights: Access to Information and the Correction of your information

You have the right to request a copy of the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. To review or change your information contact us on the details provided below and specify which information you would like to review or update.

### **Revisions and Termination**

This policy may be updated from time to time at our discretion and changes will become effective upon posting to the site. If DigiSwipe merges with, or is acquired by, any other business, you acknowledge that your personal information may fall under the control of another person. If you terminate your relationship with DigiSwipe, portions of your personal information may be retained in back-ups and archives for as long as is reasonably necessary to assist us in meeting our legal compliance obligations.

### **Questions and Comments**

If you have questions, comments, concerns or feedback regarding this Policy; or wish to give or withdraw consent; exercise preference or access, or correct your personal information, please send an e-mail to info@digiswipeapp.com.