



PRIVACY POLICY

This Privacy Policy covers the following areas:

1. What personal data we collect.
2. How we may use your personal data and the lawful basis for doing so.
3. Who we may disclose your personal data to.
4. How we protect your personal data.
5. Your privacy rights.
6. How long we keep your personal data.
7. How changes to this Privacy Policy will be made.
8. Contacting us or the data protection authority.

PayDirect Billing Solutions Inc (“PayDirect”) is fully committed to protecting your individual rights and keeping your personal data safe. This Policy explains how we collect personal information about you when you use our services, how we use that information and the conditions in which we may disclose it to others, and how we keep it secure.

This Policy describes our obligations and your rights under applicable Canadian privacy legislation as well as the General Data Protection Regulation (the “GDPR”). For purposes of the GDPR, PayDirect is the data controller that is processing your personal information. By using our services and consenting to PayDirect processing your data, you are agreeing to this Policy. If you have any questions, please email the following address: info@paydirectbilling.com.

1. What personal data we collect

Personal data is in most cases collected directly from you or generated as part of the use of our services. Sometimes additional information is required to keep information up to date or to verify information we collect.

The personal data we collect can be grouped into the following categories:

- Identification information including your full name, date of birth and government issued identification such as passport, driver’s license, national insurance or social security numbers.
- Contact information including your home address, e-mail address and phone numbers.
- Financial information including your bank’s name, account number and account type.

- Payment transaction information including the name of the online merchant you are using our services to pay and transaction history.
- Information about you from third parties including credit bureaus and identity verification services.
- Information about your use of our systems.
- Information related to legal requirements: customer due diligence and anti-money laundering requirements.

Personal data we may collect from you:

We collect information you provide directly to us when you visit our website or use any PayDirect service. For example, when you select one of our payment services from a merchant's payment page, we may collect personal data, such as your name, address, government identification numbers, date of birth, e-mail address, phone number and bank details to be able to provide you with the payment service. We also collect information which you provide us with, such as messages you have sent us, e.g. feedback or a request in our digital channels. Calls and chat conversations with you may also be recorded and logged for verification of transaction information, documentation, and for quality and improvement purposes.

Personal data that we may collect from third parties:

- Publicly available and other external sources; register held by governmental agencies (such as company registration offices, enforcement authorities, etc.), sanction lists (held by international organizations such as the EU and UN as well as national organizations such as Office of Foreign Assets Control (OFAC)), registers held by credit-rating agencies and other commercial information providers providing information on e.g. beneficial owners and politically exposed persons.
- In connection with payments, we collect information from remitters, banks, payment service providers and others.
- From other entities which we collaborate with.

2. How we may use your personal data and the lawful basis for doing so

We use your personal data to comply with legal and contractual obligations as well as to provide you with services.

Performance of a contract

As a processor of payment transactions, we have entered into agreements with online merchants to process online payment transactions on behalf of their customers. The main purpose for using your personal data is to process payments between you and these online merchants.

Examples of the performance of a contract:

- Verify your identity and provide our services and process your transactions.
- Provide customer service, including troubleshooting service issues you are having.
- Reconcile payments, settle transaction disputes or address errors.

Legal obligation

In addition to the performance of contract, we process your personal data to fulfil our obligations under law, other regulations or as required by regulatory authorities.

Examples of processing due to legal obligations:

- Preventing, detecting, and investigating money laundering, terrorist financing, fraud or other potentially prohibited or illegal activities.
- Reporting to police authorities, enforcements authorities or supervisory authorities.
- Payment service requirements and obligations.

Legitimate interest

Personal data is processed in the context of marketing, product and customer analyses. This processing forms the basis for marketing, process, business and system development, including testing.

We have a legitimate interest to prevent or remediate violations of policies or applicable agreements, to manage and protect our information technology infrastructure and to use profiling for example when conducting customer analysis for monitoring transactions in order to detect fraud.

Consent

There are situations when we will ask for your consent to process your personal data. Examples of such situations are processing of payment transaction data for marketing purposes, or for some processing of special categories of data. The consent will contain information on that specific processing activity. If you have given consent to a processing of your personal data you can always withdraw the consent.

3. Who we may disclose your personal data to

We may share your personal data with others such as authorities, affiliated companies, suppliers, payment service providers and business partners. Before sharing we will always ensure that we respect relevant financial industry secrecy obligations.

Third parties and affiliated companies

We may pass your information to our third party service providers, agents, subcontractors and affiliated companies for the purpose of completing tasks and providing services to you on our behalf. However, when we use third party service providers, we disclose only the personal information that is necessary to deliver the service that you need, and we have contracts in place that requires each third party provider to keep your information secure and not to use it for their own direct marketing purposes or any other purpose. We will not release your information to third parties beyond those that we have such a contractual relationship with - unless you have specifically requested us to do so, or we are required to do so by law, for example, by a court order or for the purposes of prevention of fraud or other crime. In such circumstances, we will take steps with the aim of ensuring that your privacy rights continue to be protected.

For EU residents: Transferring your information outside of European Economic Area

As part of our services to you, the information which you provide to us may be transferred to countries outside the European Economic Area (“EEA”). By way of example, this may happen if any of our servers are from time to time located in a country outside of the EU. These countries may not have equivalent data protection laws. By submitting your personal data, you are agreeing to this transfer, storing and/or processing. If we transfer your information outside of the EEA in this way, we will take steps to ensure that appropriate security measures are taken and we remain compliant with the GDPR, with the aim of ensuring that your privacy rights continue to be protected as outlined in this Policy.

If you use our services while you are outside the EU, your information may be transferred outside the EEA in order to provide you with those services.

4. How we protect your personal data

Keeping your personal data safe and secure is at the centre of how we do business. We use appropriate technical, organizational and administrative security measures to protect any information we hold from loss, misuse, and unauthorized access, disclosure, alteration and destruction.

5. Your privacy rights

You as a data subject have rights in respect of personal data we hold on you. You have the following rights:

- **The right of access to your personal data.** You have a right to access the personal data we are keeping about you. Your right to access may, however, be restricted by legislation, protection of other persons’ privacy and consideration for PayDirect’s business concept and business practices. If there are exceptional circumstances that mean we can refuse to provide the information, we will explain them. If requests are frivolous or vexatious, we reserve the right to refuse them. If answering requests is likely

to require additional time or occasions unreasonable expense (which you may have to meet), we will inform you.

- **The right of rectification to request correction of incorrect or incomplete data.** When you believe we hold inaccurate or incomplete personal information about you, you may exercise your right to correct or complete this data. This may be used with the right to restrict processing to make sure that incorrect/incomplete information is not processed until it is corrected.
- **The right to erasure (the ‘right to be forgotten’).** Where no overriding legal basis or legitimate reason continues to exist for processing personal data, you may request that we delete the personal data. This includes personal data that may have been unlawfully processed. We will take all reasonable steps to ensure erasure.
- **The right to withdraw your consent.** You have the right to withdraw any consent you have previously given us to handle your information. Examples include where-
 - you object to the processing and there is no justified reason for continuing the processing,
 - you object to processing for direct marketing, or
 - processing is unlawful or

If you withdraw your consent, this will not affect the lawfulness of our use of your information prior to the withdrawal of your consent.

- **Right to restrict processing of your personal data.** You may ask us to stop processing your personal data. We will still hold the data, but will not process it any further. This right is an alternative to the right to erasure. If one of the following conditions applies you may exercise the right to restrict processing:
 - The accuracy of the personal data is contested.
 - Processing of the personal data is unlawful.
 - We no longer need the personal data for processing but the personal data is required for part of a legal process.
 - The right to object has been exercised and processing is restricted pending a decision on the status of the processing.
- **Right to object to processing of your personal data** where we are relying on a legitimate interest to process your data. You can always object to the processing of personal data about you for direct marketing and profiling in connection to such marketing.
- **The right to data portability.** You have a right to ask for information you have made available to us to be transferred to you or a third party in machine-readable formats. This right is only available if the original processing was on the basis of consent, the processing is by automated means and if the processing is based on the fulfilment of a contractual obligation.

These rights are not absolute: they do not always apply and exemptions may be engaged. We may, in response to a request, ask you to verify your identity and to provide information that helps us to understand your request better. If we do not comply with your request, we will explain why.

8. How long we process your personal data

We will hold your personal information on our systems for the longest of the following periods:

- a minimum of six years;
- as long as is necessary for the relevant activity or as long as is set out in any relevant agreement;
- the length of time it is reasonable to keep records to demonstrate compliance with professional or legal obligations;
- any retention period that is required by law; or
- the end of the period in which litigation or investigations might arise in respect of the services that we provide to you.

9. How changes to this Privacy Policy will be made

We are constantly working on improving and developing our services, products and websites, so we may change this Privacy Policy from time to time. We will not diminish your rights under this Privacy Policy or under applicable data protection laws in the jurisdictions we operate. Please review this Privacy Policy from time to time to stay updated on any changes.

10. Contacting us or the data protection authority

If you have any questions or concerns regarding our Privacy Policy, you can always contact PayDirect's customer service at info@paydirectbilling.com.

You can also lodge a complaint or contact the data protection authority in any of the countries, states or provinces where we provide services or products to you.

Last Updated: **January 2020**