



iPay Technologies

Privacy Policy

The basis of each customer relationship at iPay Technologies, LLC is built on trust. You have chosen to do business with iPay Technologies, and we guard that relationship with great care, beginning with your information as well as your customer's information.

iPay Technologies, LLC, routinely collects, maintains and uses your customer's information for internal purposes only, while maintaining comprehensive security measures that provide a safe and secure electronic bill pay experience.

Our primary goal is to earn and keep your trust.

PRACTICES AND BUSINESS RULES

- iPay does not sell clients' customer information.
- iPay does not disclose any non-public, personal information regarding your current or former customers to any affiliate or non-affiliated third-party, except as permitted by law.
- iPay may collect information volunteered by its clients' customers during the application process or other experiences. iPay may also gather information from authorized sources, such as credit bureaus. All information collected and stored by iPay is used for specific business purposes, such as:
 - ◆ Administering clients' customer accounts
 - ◆ Complying with state and federal banking regulations
 - ◆ Protecting against fraud
 - ◆ Developing a better understanding of our clients' customer financial needs to provide improved products and services
 - ◆ Enhancing the customer's web site experience*
 - ◆ Helping iPay develop new products and services to better serve our clients
- iPay maintains strict procedures and business rules to safeguard our clients' customer privacy and allows employee access to customer information for business purposes only.

PRACTICES AND BUSINESS RULES

- iPay does not provide clients' customer information to persons/organizations outside our iPay family of companies who are doing business – including on our behalf – for their own marketing purposes.
- iPay contractually requires that any person or organization providing products or services to clients' customer – on iPay's behalf, to protect the confidentiality of clients' customer information.
- iPay affords clients' *prospective and former* customers the same protections as *existing* customers with respect to the use of personal information.
- Each financial institution has its own unique login secured area that contains their files only.
- Each financial institution's individual users have unique user IDs (used in conjunction with their selected PIN) to gain access to the bill pay administration web site.
- Each financial institution's daily transaction files are downloaded in a secure manner. Retrieving their files requires user authentication.

* iPay uses firewalls and encryption technology to maintain the integrity and security of the customer's web site experience. iPay also places cookies and similar files on the customer's hard drive for enhancing and personalizing the customer's navigation experience. These cookies do not identify the customer individually or by account number.

iPay also collects technical information including the computer browser type, IP address and page visit information. This information can be useful to alert iPay and customers about potential software incompatibility issues, improve iPay's understanding of customer needs and to analyze and improve web site design and functionality.

iPay may also use third-party service providers to help analyze web site activity and usage trends. For this purpose, iPay may permit these service providers to use technology including cookies and pixel tags. iPay does not share any personally identifiable customer information with these third-party service providers, and these service providers do not collect such information on iPay's behalf.