

Elavon Financial Institution Solutions Online Privacy Policy

Last Changes to Privacy Policy: March 6, 2017

At Elavon Financial Institution Solutions, trust is the foundation of our relationship with customers. We understand your desire for privacy, and we recognize that you trust us with your personal and financial information. Our Online Privacy Policy is designed to describe our privacy practices and principles in a format that is easy to navigate, read and understand. We are dedicated to treating your personal information with care and respect.

ONLINE PRIVACY POLICY

Elavon Financial Institution Solutions, (hereafter “Elavon FIS”, “we”, “us, or “our”) has established this privacy policy (“Privacy Policy”) to let you know the kinds of information we may gather on Elavon FIS websites and any applications where this Privacy Policy is posted (“Site” or “Sites”), how and why we gather the information, what we use the information for, and when we might disclose the information.

Please be advised that the practices described in this Privacy Policy apply only to information gathered by the Sites and any personal information we may also receive about you from other online and offline sources, such as public databases, in connection with an application you submit for Services. This site is operated from the United States. Your use of this site constitutes your agreement to have your information processed in the United States in accordance with this policy U.S. law.

By using the Site, you are accepting the practices described in this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the Site.

We reserve the right to modify or amend the terms of our Privacy Policy from time to time. We will post any Privacy Policy changes on this page, and if the changes are material, we will provide a more prominent notice. Your continued use of the Sites following the posting of changes to these terms will mean you accept those changes. If we intend to apply the modifications or amendments to this Privacy Policy retroactively or to personal information already in our possession, we will provide you with notice of the modifications or amendments and if required by law, obtain your consent.

WHAT INFORMATION ABOUT ME IS COLLECTED

The information we collect about you falls into general categories – information you provide to us and information that is automatically collected about you when you use one of our Sites and information we gather from other third parties. This information may be Personal Information or Anonymous information as described in this Privacy Policy.

Personal Information refers to information that identifies (whether directly or indirectly) a particular individual or business entity. Examples may include your name, postal address, email address, telephone number, Social Security number, Federal Tax Identification number, birthdate, banking information or other information.

Anonymous Information means information that does not directly or indirectly identify, and cannot reasonably be used to identify, a particular individual or business. You could provide Anonymous Information or it could be collected automatically. Examples may include information about your internet browser, device information about your device you use to access the Site (this information may include geolocation information and unique device information), demographic data such as city and state, usage information about your use of the Site, additional

traffic data such as time and date of access, software crash reports, session identification numbers and access time, and other information regarding your use of the Site.

HOW WE COLLECT INFORMATION

We collect information from you or about you when you provide this information to us directly. For example, we may obtain information when you request products or services from us, register on the website or submit an application for services or products, respond to surveys, contact customer support or otherwise interact with us via a Site.

In addition, when you interact with our Sites, we collect information through technology, such as cookies, Flash cookies and Web beacons. See Online Tracking section below.

Information collected through this technology helps us serve you better each time you visit the Site. Cookies are pieces of information that are stored directly on the device you are using. They allow us to collect information such as the type of browser you are using, the amount of time you spend using the services, the Sites you visit and the preferences you have set up for your accounts.

We may also receive information about you from other online and offline sources, such as public databases, social media platforms and other third parties. We may also collect and store information about you that we receive from our offline interactions with you to, among other things, enable us to update and correct the information contained in our database and to better customize your experience on the Sites.

ONLINE TRACKING

We and certain trusted service providers operating on our behalf collect information about your activity on the Sites using tracking technologies, including:

- Cookies:

Cookies are pieces of information that are stored directly on the device that you are using. They allow us to collect information such as the type of browser you are using, the amount of time you spend using the Services, the websites or applications you visit and the preferences you have set up for your accounts. We use this information for such purposes as to personalize your experience, enhance security, facilitate navigation, display material more efficiently, recognize the device that you are using to access the Sites and understand how the Sites are used. The Sites do not use cookies that capture unencrypted personal information about you.

You can choose to have your device refuse to accept any cookies, and the majority of devices and browsers offer additional privacy settings for cookies. You do this through your browser settings. Each device and each browser is a little different, so look at your device Settings or your browser Help menu to learn the correct way to modify your cookies. If you turn cookies off, you will not have access to many features that make your user experience more efficient and some of the Sites will not function properly. Please note that you will need to manage your cookie settings for each device and browser that you use.

- Flash cookies.

We may use local shared objects, sometimes known as Flash cookies, to store your preferences and to assist with online authentication by allowing us to recognize you and your device when you return to the Website or an Application. This permits us to display content based upon what you view on our websites and applications to

personalize your use of the Services. Our advertisers and third-party service providers also may use Flash cookies to collect and store information. Flash cookies are different from browser cookies because of the amount and type of data, as well as how data is stored.

Cookie management tools provided by your device or browser will not remove Flash cookies. If you disable Flash cookies, you will not have access to many features that make your user experience more efficient and some of the Sites are unlikely to function properly.

- Pixel tags, web beacons, clear GIFs and other similar technologies. These are typically small pieces of data that are embedded in images on the Website, our Applications or certain e-mail communications. They may involve the transmission of information directly to us, to another party on our behalf or to another party in accordance with its privacy policy. We may use these technologies to bring together information we collect about you.
- Location tracking on mobile devices. Certain applications on mobile devices may transmit information to us about your location when you request information from them. We may use that information to improve the products and services we provide to you as well as improving our services generally in your area.

Information collected through this technology helps us serve you better each time you visit the Sites. Cookies are pieces of information that are stored directly on the device you are using. They allow us to collect information such as the type of browser you are using, the amount of time you spend using the Sites, the Sites you visit and the preferences you have set up for your accounts.

We use service providers such as, but not limited to, Google Analytics and Mixpanel, which use cookies and other similar technologies, to collect information about use of the Sites anonymously and report website trends, without identifying individual visitors.

HOW DO WE USE YOUR INFORMATION

We use the information we collect to help us personalize and continually improve your experience on the Site. We may also use that information in the following ways:

- Evaluate your application for Services
- Support our legal compliance obligations
- Provide you with access to the Site
- Communicate with you about your account with us and send you information about features and enhancements on or to our Site
- Communicate with you about changes to our policies
- Send you newsletters, offers and promotions for our services, third party products and services, or special events by e-mail, text, or another medium, at all times in compliance with your local privacy and anti-spam laws
- Administer promotions and surveys
- Optimize or improve our products, services and operations
- Detect, investigate, and prevent activities that may violate our policies or be illegal
- Perform statistical, demographic, and marketing analyses of users of the Site

WHO DO WE SHARE YOUR INFORMATION WITH

Except as disclosed in this Privacy Policy, we do not disclose personal information collected through the Site to any companies not part of Elavon FIS or its parent, subsidiaries or related entities. Although, as disclosed below, we

may provide some personal information to certain business partners, co-marketers and other third parties, in no event will we sell or rent your Personal Information as part of a customer list or similar transaction.

SERVICE PROVIDERS. We may share personal and anonymous information with agents, subsidiaries, affiliates, partners and other third parties that perform functions on our behalf, such as hosting, content management tools, analytics, etc. These entities have access to the Personal Information needed to perform their functions and are obligated to maintain the confidentiality and security of that Personal Information. The Service Providers are restricted from using, selling, distributing or altering this data in any way other than to provide the requested services.

EMERGENCY SITUATIONS. We may also use or disclose Personal Information if required to do so by law or in the good-faith belief that such action is necessary to (a) conform to applicable law or comply with legal process served on us or the Site; (b) protect and defend our rights or property, the Site or our users, or (c) act under emergency circumstances to protect the personal safety of us, our affiliates, agents, or the users of the Site or the public.

SHARING ANONYMOUS INFORMATION. To the extent permitted under applicable local laws, we may disclose or share Anonymous Information (or other information, other than Personal Information) in any other manner that we deem appropriate or necessary. Among other things, we may disclose Anonymous Information to third parties to help us determine how people use parts of the Site and who our users are so we can improve the Site.

WHAT STEPS DO WE TAKE TO KEEP PERSONAL INFORMATION SECURE

The security of your Personal Information is important to us. Personal Information collected by the Site is stored in operating environments that are not available to the public. Our security procedures mean that we may occasionally request proof of identity before we disclose your Personal Information to you. In certain telephone and in person transactions we may ask for your full Social Security number, account number or other information to verify your identity before conducting the transactions you have requested. Note that we will never initiate a request via email for your sensitive information (e.g., Social Security number, personal ID, password, PIN or account number). If you receive an email asking for your sensitive information, you should be suspicious of the request and promptly contact us to report the suspicious activity. Please understand, however, that while we try our best to safeguard your Personal Information once we receive it, no transmission of data over the Internet or any other public network can be guaranteed to be 100% secure. We review our security procedures to consider appropriate technology and methods to secure information.

WHAT ARE YOUR OBLIGATIONS IN USING THE SITE

When using the Site, you promise to: (a) provide true, accurate, current and complete information about yourself and your business, and (b) maintain and promptly update the registration information to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or we have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, we have the right to suspend or terminate your account and refuse any and all current or future use of the Site (or any portion thereof). You are entirely responsible for the security and confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account.

WHAT HAPPENS WHEN YOU LINK TO OR FROM ANOTHER WEBSITE

The Site may contain links to other websites operated by Elavon, affiliates of Elavon or third parties. Please be advised that the practices described in this Privacy Policy for Elavon FIS do not apply to information gathered through third party websites, websites operated by affiliates of Elavon or websites operated by Elavon where this Privacy Policy is not posted. Elavon FIS does not guarantee and is not responsible for the actions and privacy policies of third parties or its affiliates or their websites and we therefore encourage you to familiarize yourself with the privacy policies provided by those parties.

GOVERNING LAW

The Site is intended for use in the United States of America. We attempt to protect the Personal Information of all users of the Site and we attempt to comply with local data protection and consumer rights laws to the extent they may apply to the our services, but the Site is targeted to United States of America citizens and our policies are directed at compliance with those laws. If you are uncertain whether this Privacy Policy conflicts with the applicable local privacy laws where you are located, you should not submit your Personal Information to us.

NOTICE TO NON US USERS

If you are located outside the United States of America, you should be aware that your personal information will be transferred to the United States of America, the laws of which may differ from the laws of your country. If you are located in a country outside the United States of America and voluntarily submit Personal Information to us, you thereby consent to the general use of such information as provided in this Privacy Policy and to the transfer of that information to, and/or storage or processing of that information in, the United States of America and you understand that your information may be available to government authorities under lawful orders and laws applicable there.

RETENTION PERIOD

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

ASSIGNMENT

We may change our ownership or corporate organization while providing the Site and services or sell certain assets associated with the Site. In such events, we will comply with applicable laws that govern the transfer of personal information in business transactions and provide with appropriate notification and choice, as required by law. As a result, please be aware that in such event and to the extent permitted by law we may transfer some or all of your information to a company acquiring all or part of our assets or to another company with which we have merged. Under such circumstances we would, to the extent possible, require the acquiring party to follow the practices described in this Privacy Policy, as it may be amended from time to time. Nevertheless, to the extent permitted by law, we may not be able to promise that an acquiring company or the merged company will have the same privacy practices or treat your information the same as described in this Privacy Policy.

CONTACT US

If you have any questions or comments about this Policy or our privacy practices generally, we encourage you to contact us by regular mail or email:

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