

Privacy Policy

PayMe, Inc. and its affiliates (collectively "PayMe", "we" and "us") respect your privacy. We offer services that enable platforms and merchants to run businesses, and to safely conduct online payment transactions.

This Global Privacy Policy describes the types of Personal Data we collect through our payments products and services ("Services") and via our online presence, which include our main website at Paymeservice.com, as well as services and websites that we enable Internet users to access, such as PayMe Checkout and the PayMe Shop (collectively, our "Sites"). This policy also describes how we use Personal Data, with whom we share it, your rights and choices, and how you can contact us about our privacy practices. This policy does not apply to third-party websites, products, or services, even if they link to our Services or Sites, and you should consider the privacy practices of those third-parties carefully.

Overview

PayMe obtains Personal Data about you from various sources to provide our Services and to manage our Sites. "You" may be a visitor to one of our websites, a user of one or more of our Services ("User" or "PayMe User"), or a customer of a User ("Customer"). If you are a Customer, PayMe will generally not collect your Personal Data directly from you. Your agreement with the relevant PayMe User should explain how the PayMe User shares your Personal Data with PayMe, and if you have questions about this sharing, then you should direct those questions to the PayMe User.

a. Site visitors.

If you visit or use our Sites, we may collect Personal Data. For example, we collect Personal Data that you submit to us via online forms and surveys, and when you contact us by email.

b. Payment processing Services (PayMe as a data processor).

As a processor of payment transactions and provider of related services, we may collect, use and disclose Personal Data about Customers when we act as a PayMe User's service provider. PayMe Users are responsible for making sure that the Customer's privacy rights are respected, including ensuring appropriate disclosures about third party data collection and use. To the extent that we are acting as a PayMe User's data processor, we will process Personal Data in accordance with the terms of our agreement with the PayMe User and the PayMe User's lawful instructions. If you are a Customer and would like to obtain more information about how a PayMe User uses third party services like PayMe to process your Personal Data in the context of payment transactions, please contact the PayMe User directly or visit the PayMe User's privacy policy.

c. Fraud prevention activities and activities for offering a compliant and secure platform.

The collection and use of Personal Data is critical in helping us to ensure that our Services and Sites are safe, secure and compliant. In the context of fraud monitoring, prevention and detection services, we may monitor insights and patterns of payment transactions and other online signals to reduce the risk of fraud, money laundering and other harmful activity for ourselves, our Users and their Customers. The PayMe entities responsible for the collection and use of Personal Data for fraud monitoring, detection and prevention activities are indicated below.

Personal Data We Collect

a. Personal Data that we collect about you.

Personal Data is any information that relates to an identified or identifiable individual. The Personal Data that you provide directly to us through our Sites and Services will be apparent from the context in which you provide the data. In particular:

- When you register for a PayMe account we collect your full name, email address, and account log-in credentials.
- When you fill-in our online form to contact our sales team, we collect your full name, work email, country, and anything else you tell us about your project, needs and timeline.
- When you use the "Remember Me" feature of PayMe Checkout, we collect your email address, payment card number, CVC code and expiration date.

When you respond to PayMe emails or surveys we collect your email address, name and any other information you choose to include in the body of your email or responses. If you contact us by phone, we will collect the phone number you use to call PayMe. If you contact us by phone as a PayMe User, we may collect additional information in order to verify your identity.

- If you are a PayMe User, you will provide your contact details, such as name, postal address, telephone number, and email address. As part of your business relationship with us, we may also receive financial and personal information about you, such as your date of birth and government identifiers associated with you and your organization (such as your social security number, tax number, or Employer Identification Number).
- If you are a Customer of a PayMe User, when you make payments or conduct transactions through a PayMe User's website or application or device we provide, we will receive your transaction information. Depending on how the PayMe User implements our Services, we may receive this information directly from you, or from the PayMe User or third parties. The information that we collect will include payment method information (such as credit or debit card number, or bank account information), purchase amount, date of purchase, and payment method. Different payment methods may require the collection of different categories of information. The PayMe User will determine the payment methods that it enables you to use, and the payment method information that we collect will depend upon the payment method that you choose to use from the list of available payment methods that are offered to you by the PayMe User. When you make a transaction, we may also receive your name, email, billing or shipping address and in some cases your transaction history to authenticate you.

When we conduct fraud monitoring, prevention, detection, and financial compliance activities or provide such services to our Users, we will receive Personal Data from you (and your device) and about you through our Service and from our business partners, financial service providers, identity verification services, and publicly available sources (e.g., name, address, phone number, country), as necessary to confirm your identity and prevent fraud. Our fraud monitoring, detection and prevention services may collect Personal Data about you and use technology to help us assess the risk associated with an attempted transaction by you with a PayMe User.

You may also choose to submit information to us via other methods, including: (i) in response to marketing or other communications, (ii) through social media or online forums, (iii) through participation in an offer, program or promotion, (iv) in connection with an actual or potential business relationship with us, or (v) by giving us your business card or contact details at trade shows or other events.

b. Information that we collect automatically on our Sites.

Our Sites use cookies and other technologies to function effectively. These technologies record information about your use of our Sites, including:

- **Browser and device data**, such as IP address, device type, operating system and Internet browser type, screen resolution, operating system name and version, device manufacturer and model, language, plug-ins, add-ons and the language version of the Sites you are visiting;
- **Usage data**, such as time spent on the Sites, pages visited, links clicked, language preferences, and the pages that led or referred you to our Sites.

We also collect information about your online activities on websites and connected devices over time and across third-party websites, devices, apps and other online features and services. We use Google Analytics on our Sites to help us analyze Your use of our Sites and diagnose technical issues.

To learn more about the cookies that may be served through our Sites and how you can control our use of cookies and third-party analytics, please see our Cookie Policy.

How We Use Personal Data

a. Our products and services.

We rely upon a number of legal grounds to ensure that our use of your Personal Data is compliant with applicable law. We use Personal Data to facilitate the business relationships we have with our Users, to comply with our financial regulatory and other legal obligations, and to pursue our legitimate business interests. We also use Personal Data to complete payment transactions and to provide payment-related services to our Users.

Contractual and pre-contractual business relationships. We use Personal Data for the purpose of entering into business relationships with prospective PayMe Users, and to perform the contractual obligations under the contracts that we have with PayMe Users. Activities that we conduct in this context include:

- Creation and management of PayMe accounts and PayMe account credentials, including the evaluation of applications to commence or expand the use of our Services;
- Creation and management of PayMe Checkout accounts;
- Accounting, auditing, and billing activities; and
- Processing of payments with PayMe Checkout, communications regarding such payments, and related customer service.

Legal and regulatory compliance. We use Personal Data to verify the identity of our Users in order to comply with fraud monitoring, prevention and detection obligations, laws associated with the identification and reporting of illegal and illicit activity, such as AML (Anti-Money Laundering) and KYC (Know-Your-Customer) obligations, and financial reporting obligations. For example, we may be required to record and verify a User's identity for the purpose of compliance with legislation intended to prevent money laundering and financial crimes. These obligations are imposed on us by the operation of law, industry standards, and by our financial partners, and may require us to report our compliance to third parties, and to submit to third party verification audits.

Legitimate business interests. We rely on our legitimate business interests to process Personal Data about you. The following list sets out the business purposes that we have identified as legitimate. In determining the content of this list, we balanced our interests against the legitimate interests and rights of the individuals whose Personal Data we process. We:

- Monitor, prevent and detect fraud and unauthorized payment transactions;
- Mitigate financial loss, claims, liabilities or other harm to Users and PayMe;
- Respond to inquiries, send service notices and provide customer support;
- Promote, analyze, modify and improve our products, systems, and tools, and develop new products and services;

- Manage, operate and improve the performance of our Sites and Services by understanding their effectiveness and optimizing our digital assets;
- Analyze and advertise our products and services;
- Conduct aggregate analysis and develop business intelligence that enable us to operate, protect, make informed decisions, and report on the performance of, our business;
- Share Personal Data with third party service providers that provide services on our behalf and business partners which help us operate and improve our business;
- Ensure network and information security throughout PayMe and our Services; and
- Transmit Personal Data within our affiliates for internal administrative purposes.

Payment transactions and related services (PayMe as a data processor). As a processor of payment transactions, we use Personal Data of our User's Customers to process online payment transactions and authenticate Customers on behalf of our Users. All such use is pursuant to the terms of our business relationships with our Users. In addition, we may offer payment-related services to Users who have requested such services, and our delivery of such related services to our Users may involve the use of Personal Data. For example, a PayMe User may specify parameters for transactions submitted by its Customers that determine whether the transactions are blocked or allowed by our platform. The entity responsible for the collection and use of Customer's Personal Data in the context of payment transactions and payment-related services is the User.

If we need to use your Personal Data in other ways, we will provide specific notice at the time of collection and obtain your consent where required by applicable law.

b. Marketing and events-related communications.

We may send you email marketing communications about PayMe products and services, invite you to participate in our events or surveys, or otherwise communicate with you for marketing purposes, provided that we do so in accordance with the consent requirements that are imposed by applicable law. For example, when we collect your business contact details through our participation at trade shows or other events, we may use the information to follow-up with you regarding an event, send you information that you have requested on our products and services and, with your permission, include you on our marketing information campaigns.

c. Advertising.

When you visit our Sites, we (and our service providers) may use Personal Data collected from you and your device to target advertisements for PayMe Services to you on our Sites and other sites you visit ("interest-based advertising"), where allowed by applicable law. For example, when you visit our Site, we will use cookies to identify your device and direct ads for our Services to you. You have choices and control over our cookies (or similar technologies) we use to advertise to you. Please see our Cookie Policy for more information. At present, there is no industry standard for recognizing Do Not Track browser signals, so we do not respond to them.

We do not use, share, rent or sell the Personal Data of our Users' Customers for interest-based advertising. We do not sell or rent the Personal Data of our Users, their Customers or our Site visitors.

How We Disclose Personal Data.

PayMe does not sell or rent Personal Data to marketers or unaffiliated third parties. We share your Personal Data with trusted entities, as outlined below.

a. PayMe. We share Personal Data with other PayMe entities in order to provide our Services and for internal administration purposes.

b. Service providers. We share Personal Data with a limited number of our service providers. We have service providers that provide services on our behalf, such as identity verification services, website hosting, data analysis, information technology and related infrastructure, customer service, email delivery, and auditing services. These service providers may need to access Personal Data to perform their services. We authorize such service providers to use or disclose the Personal Data only as necessary to perform services on our behalf or comply with legal requirements. We require such service providers to contractually commit to protect the security and confidentiality of Personal Data they process on our behalf. Our service providers are predominantly located in the European Union and the United States of America.

c. Business partners. We share Personal Data with third party business partners when this is necessary to provide our Services to our Users. Examples of third parties to whom we may disclose Personal Data for this purpose are banks and payment method providers (such as credit card networks) when we provide payment processing services, and the professional services firms that we partner with to deliver global services.

d. Our Users and third parties authorized by our Users. We share Personal Data with Users as necessary to maintain a User account and provide the Services. We share data with parties directly authorized by a User to receive Personal Data, such as when a User authorizes a third party application provider to access the User's PayMe account using PayMe Connect. The use of Personal Data by an authorized third party is subject to the third party's privacy policy.

e. Corporate transactions. In the event that we enter into, or intend to enter into, a transaction that alters the structure of our business, such as a reorganization, merger, sale, joint venture, assignment, transfer, change of control, or other disposition of all or any portion of our business, assets or stock, we may share Personal Data with third parties in connection with such transaction. Any other entity which buys us or part of our business will have the right to continue to use your Personal Data, but only in the manner set out in this Privacy Policy unless you agree otherwise.

f. Compliance and harm prevention. We share Personal Data as we believe necessary: (i) to comply with applicable law, or payment method rules; (ii) to enforce our contractual rights; (iii) to protect the rights, privacy, safety and property of PayMe, you or others; and (iv) to respond to requests from courts, law enforcement agencies, regulatory agencies, and other public and government authorities, which may include authorities outside your country of residence.

Your Rights and Choices

You have choices regarding our use and disclosure of your Personal Data:

a. Opting out of receiving electronic communications from us. If you no longer want to receive marketing-related emails from us, you may opt-out via the unsubscribe link included in such emails. We will try to comply with your request(s) as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you important administrative messages that are required to provide you with our Services.

b. How you can see or change your account Personal Data. If You would like to review, correct, or update Personal Data that You have previously disclosed to us, You may do so by signing in to your PayMe account or by contacting us.

c. Your data protection rights. Depending on your location and subject to applicable law, you may have the following rights with regard to the Personal Data we control about you:

- The right to request confirmation of whether PayMe processes Personal Data relating to you, and if so, to request a copy of that Personal Data;
- The right to request that PayMe rectifies or updates your Personal Data that is inaccurate, incomplete or outdated;
- The right to request that PayMe erase your Personal Data in certain circumstances provided by law;
- The right to request that PayMe restrict the use of your Personal Data in certain circumstances, such as while PayMe considers another request that you have submitted (including a request that PayMe make an update to your Personal Data); and
- The right to request that we export to another company, where technically feasible, your Personal Data that we hold in order to provide Services to you.

Where the processing of your Personal Data is based on your previously given consent, you have the right to withdraw your consent at any time. You may also have the right to object to the processing of your Personal Data on grounds relating to your particular situation.

d. Process for exercising data protection rights. In order to exercise your data protection rights, you may contact PayMe as described in the Contact Us section below. We take each request seriously. We will comply with your request to the extent required by applicable law. We will not be able to respond to a request if we no longer hold your Personal Data. If you feel that you have not received a satisfactory response from us, you may consult with the data protection authority in your country.

For your protection, we may need to verify your identity before responding to your request, such as verifying that the email address from which you send the request matches your email address that we have on file. If we no longer need to process Personal Data about you in order to provide our Services or our Sites, we will not maintain, acquire or process additional information in order to identify you for the purpose of responding to your request.

If you are a Customer of a PayMe User, please direct your requests directly to the User. For example, if you are making, or have made, a purchase from a merchant using PayMe as a payment processor, and you have a request that is related to the payment information that you provided as part of the purchase transaction, then you should address your request directly to the merchant.

Security and Retention.

We make reasonable efforts to ensure a level of security appropriate to the risk associated with the processing of Personal Data. We maintain organizational, technical and administrative measures designed to protect Personal Data within our organization against unauthorized access, destruction, loss, alteration or misuse. Your Personal Data is only accessible to a limited number of personnel who need access to the

information to perform their duties. Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of your account has been compromised), please contact us immediately.

We retain your Personal Data as long as we are providing the Services to you. We retain Personal Data after we cease providing Services directly or indirectly to you, even if you close your PayMe account or complete a transaction with a PayMe User, to the extent necessary to comply with our legal and regulatory obligations, and for the purpose of fraud monitoring, detection and prevention. We also retain Personal Data to comply with our tax, accounting, and financial reporting obligations, where we are required to retain the data by our contractual commitments to our financial partners, and where data retention is mandated by the payment methods that we support. Where we retain data, we do so in accordance with any limitation periods and records retention obligations that are imposed by applicable law.

International Data Transfers

We are a global business. Personal Data may be stored and processed in any country where we have operations or where we engage service providers. We may transfer Personal Data that we maintain about you to recipients in countries other than the country in which the Personal Data was originally collected, including to the United States. Those countries may have data protection rules that are different from those of your country. However, we will take measures to ensure that any such transfers comply with applicable data protection laws and that your Personal Data remains protected to the standards described in this Privacy Policy. In certain circumstances, courts, law enforcement agencies, regulatory agencies or security authorities in those other countries may be entitled to access your Personal Data.

If you are located in the European Economic Area ("EEA"), the UK or Switzerland, we comply with applicable laws to provide an adequate level of data protection for the transfer of your Personal Data to the US. PayMe Inc. is certified under the EU-U.S. and the Swiss-U.S. Privacy Shield Framework and adheres to the Privacy Shield Principles in connection with personal data transfers from the EEA, the UK and Switzerland. For more, see PayMe's Privacy Shield Policy. In addition, we have implemented intra-group data transfer agreements which you may view upon request.

Where applicable law requires us to ensure that an international data transfer is governed by a data transfer mechanism, we use one or more of the following mechanisms: EU Standard Contractual Clauses with a data recipient outside the EEA or the UK, verification that the recipient has implemented Binding Corporate Rules, or verification that the recipient adheres to the EU-US and Swiss-US Privacy Shield Framework.

Use by Minors

The Services are not directed to individuals under the age of thirteen (13), and we request that they not provide Personal Data through the Services.

Updates To this Privacy Policy and Notifications

We may change this Privacy Policy from time to time to reflect new services, changes in our Personal Data practices or relevant laws. The "Last updated" legend at the top of this Privacy Policy indicates when this Privacy Policy was last revised. Any changes are effective when we post the revised Privacy Policy on the Services. We may provide you with disclosures and alerts regarding the Privacy Policy or Personal Data collected by posting them on our website and, if you are a User, by contacting you through your PayMe Dashboard, email address and/or the physical address listed in your PayMe account.

Links To Other Websites.

The Services may provide the ability to connect to other websites. These websites may operate independently from us and may have their own privacy notices or policies, which we strongly suggest you review. If any linked website is not owned or controlled by us, we are not responsible for its content, any use of the website or the privacy practices of the operator of the website.

Jurisdiction-specific Provisions.

Australian residents. The PayMe entity that provides Services in Australia is PayMe Payments Australia Pty. Ltd. If you are an Australian resident, and you are dissatisfied with our handling of any complaint you raise under this Privacy Policy, you may wish to contact the Office of the Australian Information Commissioner.

Residents of the European Economic Area (EEA), the UK and Switzerland. The entity responsible for the collection and processing of Personal Data for residents of the EEA, the UK and Switzerland is PayMe Payments Europe, Ltd., a company incorporated in Ireland and with offices at 1 Grand Canal Street Lower, Grand Canal Dock, Dublin. To exercise your rights, the Data Protection Officer may be contacted via support@Paymeservice.com.

If you are a resident of the EEA and believe we process your information in scope of the General Data Protection Regulation (GDPR), you may direct your questions or complaints to the Office of the Data Protection Commissioner. If you are a resident of the UK and the UK is no longer a Member State of the EU, you may direct your questions or concerns to the UK Information Commissioner's Office.

Mexican residents. Mexican residents may exercise data protection rights to access, correction, deletion, opposition or revocation under applicable law. You may be provided with further information about the steps to exercise your privacy rights, including identity verification, timing, the way to get in touch with the organization responding to your request for further communications about your request, and how your request may be honored. If you are a Mexican resident and a Customer of a PayMe User, please direct your requests directly to the PayMe User with whom you shared your personal information.

United States - California residents. This section provides additional details about the personal information we collect about California consumers as well as the rights of California consumers under the California Consumer Privacy Act (CCPA).

a. How We Collect, Use, and Disclose your Personal Information. The Personal Data We Collect section describes the personal information we may have collected over the last 12 months, including the categories of sources of that information. We collect this information for the purposes described in the How We Use Personal Data section. We share this information as described in the How We Disclose Personal Data section. PayMe uses cookies, including advertising cookies, as described in our Cookie Policy.

b. Your CCPA Rights and Choices. As a California consumer and subject to certain limitations under the CCPA, you have choices regarding our use and disclosure of your personal information:

- Exercising the right to know. You may request, up to twice in a 12-month period, the following information about the personal information we have collected about you during the past 12 months:
 - the categories and specific pieces of personal information we have collected about you;
 - the categories of sources from which we collected the personal information;
 - the business or commercial purpose for which we collected the personal information;
 - the categories of third parties with whom we shared the personal information; and
 - the categories of personal information about you that we disclosed for a business purpose, and the categories of third parties to whom we disclosed that information for a business purpose.

- **Exercising the right to delete.** You may request that we delete the personal information we have collected from you, subject to certain limitations under applicable law.
- **Exercising the right to opt-out from a sale.** You may request to opt out of any “sale” of your personal information that may take place. As described in Advertising, we do not use, share, rent or sell the Personal Data of our Users’ Customers for interest-based advertising. We do not sell or rent the Personal Data of our Users, their Customers or our Site visitors.
- **Non-discrimination.** The CCPA provides that you may not be discriminated against for exercising these rights.

To submit a request to exercise any of the rights described above, you may contact PayMe at support@Paymeservice.com. We may need to verify your identity before responding to your request, such as verifying that the email address from which you send the request matches your email address that we have on file. Authentication based on a government-issued and valid identification document may be required. If you are a Customer of a PayMe User, please direct your requests directly to the PayMe User with whom you shared your personal information.