

Privacy Notice

Introduction

This section of the document provides the Privacy Policy. The Privacy Policy describes the types of "Personal Information" (information that is identifiable to a particular person) that is collected by BillMatrix Corporation as a service provider to your Biller (directly or through its service providers) in connection with the Site and the Service as defined in the "Terms and Conditions for Service" above, and how that Personal Information is used, shared and protected. Some of this information is required by U.S. federal or other law.

Eligibility

The eligibility requirements for the Site and the Service are set forth above in the Eligibility section of the main body of the Agreement. We do not knowingly collect any Personal Information from or about individuals under 18 years of age. Please do not submit such information to us, and as a parent or legal guardian, please do not allow your children to submit personal information without your permission. By using the Site and/or the Service, you represent that you agree to the terms of this Privacy Policy.

Cookies, Browser Information and Related Issues

When you visit the Site, we may receive certain standard information that your browser sends to every website you visit, such as the originating IP address, browser type and language, access times and referring website addresses, and other such information. This data may be used, among other uses, to improve the operation of the Site and to improve the security of the Site and Service by assisting in "authenticating" who you are when you access the Site or Service.

We may also receive additional information about your visit to the Site, including the pages you view, the links you click and other actions you take in connection with the Site and the Services. This data may be used, among other uses, to improve the operation of the Site and the Service.

Like most websites, the Site also uses "cookies," which are small data files placed on your computer or other device by the web server when you visit the Site. Such cookies are "session" cookies that are only used for a specific period during which you are on the Site (such as when you are going through the authentication process). The Site does not use "persistent" cookies (that stay on your computer after you have logged off the Site). Cookies cannot and will not be used to deliver or run programs on your computer. Most web browsers automatically accept cookies, but you can modify your browser settings to decline cookies if you prefer. However, if you choose to decline cookies, you may not be able to sign in or use other interactive features of the Site that depend on cookies.

With respect to personally identifiable information about an individual consumer's online activities over time and across different Web sites or online services when a consumer uses this Site, except as required by law: (1) parties other than the operator of this Site are not permitted to collect such information, and (2) the operator of this Site does not collect such information (except any such information that is reasonably necessary to process and document user transactions, such as payment history). Therefore, this Site has no need to respond and does not respond to Web browser "do not track" signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of such information.

What Types Of Personal Information We May Collect

In addition to the types of information described in the "Cookies" section of this Policy, we may also collect Personal Information about you. This information may include:

- Date of birth, name, postal address, e-mail address, telephone number, and other information that we can use to contact you, verify your identity, and manage risks, such as information maintained about you by identity verification services and consumer reporting agencies, including credit bureaus;
- Bank account information for accounts that you designate for sending payments, fees, debits and credits for the Service, including any required routing information, account numbers, account balances and transaction history;
- Billing account information, including billing account numbers which may be used to verify that only authorized users access the Services;
- Payment and other transaction information, and history for payments through the Service; and
- Any Personal Information that you may enter on the Site.

How We May Collect Personal Information About You

We may collect Personal Information about you from the following sources:

Your use of the Site and the Service (such as when you send a payment), and your interactions with customer care, including information you enter or speak, and information transmitted by your computer, cell phones and other devices you use to connect to or use the Site or Service; and

We also collect Personal Information about you from others, such as Biller, credit bureaus, Affiliates, or other companies (such as identity verification services, consumer reporting agencies, and companies that provide content, such as electronic bills, to the Site, or that use the Service).

How We May Share Personal Information About You

We share Personal Information about you only as permitted by law. For Personal Information that is nonpublic and that we collect in connection with a financial service, U.S. federal law permits us to share such information only for the purposes shown in the following table:

Reasons we can share your Personal Information	Do we share?	Can you limit this sharing?
For our everyday business purposes - such as to enable us and Biller to process your transactions, maintain your accounts, respond to court orders and legal investigations, and report to credit bureaus;	Yes	No
For our marketing purposes - to offer our products and services to you;	Yes	No
For Joint Marketing with other financial companies;	No	No
For our Affiliates' everyday business purposes (information about your transactions and experiences);	Yes	No

How We May Use Personal Information About You

We use Personal Information about you only as permitted by law, including but not limited to:

Other everyday business purposes, such as to maintain your ability to access the Service, to authenticate you when you access the Site or Service to enable Biller to authenticate you when you pay your Billing Statement, to send you information about the Service, to effect, administer and enforce transactions, to perform (and to enable Biller to perform) Anti-Money Laundering and fraud monitoring and screening, to prevent and investigate actual or potential fraud and unauthorized transactions, to verify your identity, to determine your credit history, to verify the information contained in your account, to perform collections, to report to credit bureaus (including furnishing delinquent account information), to comply with laws, regulations, court orders and lawful instructions from government agencies, to protect the personal safety of subscribers or the public, to prevent and defend claims, to resolve disputes, to troubleshoot problems, to enforce our Terms and Conditions for Service, to protect our rights and property, and to customize, measure, and improve the Services and the content and layout of the Site including pattern recognition, modeling, enhancement and improvement, system analysis, and Service performance analysis.

Other Important Information

Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our Affiliates, unless the law allows. We will not share information about your creditworthiness with our Affiliates except with your consent, but we may share information about our transactions or experiences with you with our Affiliates without your consent.

California: Under California law, we will not share information we collect about you with Non-Affiliates, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our Affiliates to the extent required by California law.

The above privacy policy complies with United States law. Members residing outside the U.S. enjoy the same privacy protections described in this policy with additional terms for members in the European Union as follows: **We do not advertise, monitor or process personal information to or for our members in the European Union as defined by the General Data Protection Regulation. In the event of unauthorized access, we will promptly notify you with relevant information.**

Definitions

- **Affiliates:** Companies related by common ownership or control.
- **Non-Affiliates:** Companies not related by common ownership or control. They can be financial or nonfinancial companies.
- **Joint Marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

How We Protect Personal Information About You

To protect Personal Information about you from unauthorized access and use, we maintain physical, electronic, and procedural safeguards, including but not limited to security measures that comply with applicable federal and state laws. We also require our service providers and business partners to whom we disclose the information to do the same.

Protection for Former Customers

When you are no longer our customer or using the Site or Service, we continue to protect, use and share Personal Information about you as described in this notice and as required by law, including but not limited to for risk management, regulatory compliance, and audit purposes.

Amendments

We may amend this policy at any time by posting a revised version on the Site. The revised version will be effective immediately at the time it is posted unless a delayed effective date is expressly stated therein. You may (in our discretion) also be provided with an email notification of such amendments. You may (in our discretion) be required to affirmatively acknowledge or accept the revised Privacy Policy in order to continue using the Site or Service. Any use of the Service after a notice of change (whether by Site posting, email, or express acknowledgment or acceptance) will constitute your express agreement to such changes.

Contacting Us

If you have any questions about this Privacy Policy, you may contact us at the postal address or email address below:

In writing:

BillMatrix Corporation
ATTN: Privacy Management
2900 Westside Parkway
Alpharetta, GA 30004

E-mail: privacy@customercenter.net