

PRIVACY POLICY

ACH PROCESSOR is a non-bank financial institution and provider of electronic payment and billing solutions. We enable businesses and organizations of all types to accept payments via any major credit or debit card or by electronic funds transfers initiated through the Automated Clearing House of the US Federal Reserve.

We also enable qualified entities to perform Electronic Bill Presentment and Payment, have bill payments settled to their bank accounts and provide data to automate the reconciliation and the posting of payments to receivables ledgers.

Protecting the privacy of entities applying for and utilizing our services and that of individuals making payments is of the utmost importance to us. Our Privacy Statement is intended to inform you about our collection and use of personal and business information as collected from you. ACH PROCESSOR may modify this Privacy Statement from time to time.

This Privacy Statement is available on the home page of our website, as well as at every point wherein you provide us with personal information.

THE INFORMATION WE COLLECT FROM YOU IS THE INFORMATION WHICH YOU HAVE VOLUNTARILY PROVIDED TO US.

The only information we collect about you on an application for payment services is the information that you voluntarily provide to us. If you supply us with personal or business information, we will use that information only for the following purposes:

- Determine that you meet the qualifications necessary to issue a payment services (ACH and/or Merchant Account);
- Establish your accounts and configure our systems to meet your needs;
- Facilitate and complete initiated or authorized transactions for you and your payers;
- Comply with federal, state and local laws, including credit reporting laws and card association rules; Combat fraud and identity theft;
- Occasionally send you other information about which we believe is important to you or which may be necessary for uninterrupted use of your accounts or will assist you in utilizing our services more effectively;
- Occasionally send you information on ACH PROCESSOR and its services that we believe you would find interesting.

YOUR INFORMATION IS NOT SOLD OR SHARED.

Under no circumstances is your personal or business information sold, shared or disseminated to outside parties other than those trusted sponsor banks, the card brands or external contractors who must have certain information in order to provide those services or comply themselves with applicable laws and regulations. These trusted parties have provided ACH PROCESSOR with their own privacy policies and security practices which, in the opinion of ACH PROCESSOR afford the protection of any and all information to which they have been access.

No information is sold or otherwise provided to any external party for the purpose of knowing you or contacting you for the purpose of selling you a product or a service or for the collection of marketing or demographic data of which your information would be a part thereof.

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From time to time, however, we may disclose certain information to fulfill legal or regulatory obligations or if we determine such disclosure is legally advisable or necessary to protect our rights and the rights of others, or to prevent harm.

Employees having access to your information have completed a thorough screening process as a part of our employment security practices. Internal policies, procedures and security measures are employed and designed to prevent any theft or other dissemination of accessible information by an employee of ACH PROCESSOR. Any employee violating this Privacy Statement or any information security policy may be subject to disciplinary action, up to and including dismissal as well as civil and criminal penalties.

WE USE APPROPRIATE SECURITY SAFEGUARDS.

ACH PROCESSOR employs appropriate data security measures, including advanced technology, to protect personal information collected against unauthorized access, disclosure, alteration or destruction. These measures may include, among others, encryption, physical access security, and other appropriate technologies.

THIS WEBSITE IS NOT DIRECTED AT PERSONS UNDER THE AGE OF 18.

Our website is not directed at persons under the age of 18, and ACH PROCESSOR does not collect or maintain information at our website from persons we actually know are under the age of 18.

THE WEBSITE MAY BE LINKED TO OTHER WEBSITES.

As you navigate our site, you may click to Websites of our affiliated companies or business partners. Those websites sites may have their own online privacy statements or policies. This Online Privacy Statement will not apply when you move to one of these other sites, because affiliate privacy practices and policies are tailored to the products and services offered by the individual affiliate. If you visit the pages and sites of our affiliated business units, please be sure to review the privacy policies applicable to those sites.

We may create links to third-party websites. ACH PROCESSOR is not responsible for the privacy practices employed by Websites that are linked from our Website. ACH PROCESSOR's privacy policies and practices do not apply to these sites. ACH PROCESSOR does not guarantee, approve, or endorse any information, material, services, or products contained on these links. ACH PROCESSOR is not responsible for any content on sites linked from or to the ACH PROCESSOR Website. ACH PROCESSOR is providing the linked sites as a convenience, and your connection to any linked site is at your own risk.

This privacy policy applies only to the information we collect on the ACH PROCESSOR website. This privacy policy does not apply to information we collect through other methods or sources, including sites owned or operated by our affiliates, vendors or partners.