

# PAYCONIQ PRIVACY & COOKIE STATEMENT

This privacy and cookie statement deals with your use of the Payconiq website, where you can e.g. find information on our app and the services we provide to consumers and merchants.

In offering our services, we process your personal data. We understand the absolute importance of safeguarding the confidentiality of personal data. Personal data is therefore processed and protected by us with due care. We do so in accordance with applicable privacy laws and regulations, such as the EU General Data Protection Regulation (the "GDPR"), effective from May 25, 2018. The GDPR applies to the processing of personal data of European Union individuals. Under the GDPR, personal data covers any information which relates to an identified or identifiable individual.

In this privacy and cookie statement, we describe the categories of personal data we collect, retain, process and transfer, when it comes to your use of our website, and for what purposes.

## 1. USE OF PERSONAL DATA

When you use our services, including our website, specific data pertaining to you is automatically stored by us. Some of this may contain personal data. In addition, we store and use the personal data that is provided by you in connection with your use of our services and as further explained in this privacy and cookie statement.

We use the following (personal) data of visitors to our website, for the purposes explained in this privacy and cookie statement:

- usage data, for instance the pages you visit and how long you stay on a single page;
- browser settings;
- IP-address; and
- location details (subject to your express consent, which can be revoked in your browser settings), when you use the store locator on our website.

You can choose to receive specific Payconiq related updates and notifications by filling out a form on our website. You can also send us a question by filling out a form on our website. In providing you with such updates or an answer to your question, we may use the data provided by you for this matter, such as:

- name;
- e-mail address;
- company name;
- phone number; and/or
- details on your bank.

We only use the abovementioned data for the purpose of which you provided it to us.

## **2. PURPOSES OF WEBSITE DATA PROCESSING**

We retain and analyse your data for purposes of improving our services, including the website. We track which pages are visited and how much time is spent on a page. These data are processed in aggregated form, for example to make content easier to find and to improve the user-friendliness of the website. If you provide us with your contact information by filling out a form on our website, we use that data to send you answers to your questions and/or notifications concerning our services, depending on what form you have filled out.

## **3. RETENTION PERIODS**

We retain your (personal) data for no longer than is necessary for the objectives described in this privacy and cookie statement, except where we are obliged to do so by law.

The data we collect via cookies, is stored according to the privacy policies of the relevant third parties. Please view the privacy statements of the third parties referred to in Section 7 for more information.

## **4. SECURITY**

We take appropriate security measures to prevent misuse and unauthorised access to your personal data. In doing so, we make sure that only the necessary persons will have access to your data, and that access to your personal data is protected in accordance with applicable data protection laws.

## **5. INFORMATION REQUESTS**

You can choose to receive specific Payconiq related updates and notifications by filling out a form on our website. With each update/notification we provide you with the option of unsubscribing.

## **6. PROVISION TO THIRD PARTIES**

The personal data you make available to us will not be disclosed to third parties without your consent, except where this is necessary for fraud prevention purposes or where we are obliged to do so by law. In the delivery of our services, we make use of third parties, such as our subsidiaries, affiliates, local payment services agents or subcontractors which we engage in the provision of our services to you. These service providers are only authorized to use your personal data as necessary to provide their services to us.

Our services are provided in multiple countries and we work together with third parties that are located worldwide. We only share your information with third parties in countries that provide an adequate level of protection or when appropriate safeguards are in place, such as the EU-U.S. and Swiss-U.S. Privacy Shield certification.

## **7. COOKIES AND OTHER IDENTIFIERS**

Cookies are small text files that are automatically stored or read out from the visitor's device (including a PC, tablet or smartphone) whenever you visit a website or when installing and using an app. The information obtained by a cookie regarding your use of the website, your IP address as well as the ID of the device you use, can be transferred to a secure server in use by us or a third party. In general, this information is collected and analysed for the following purposes:

- to generate general statistics and to obtain information on the public's usage of our website and to improve the user-friendliness of the website (**analytics cookies**);
- to enable functionalities of our website (**functionally required cookies**);
- to enable you to interact directly with social media platforms (**social media cookies**); and
- to improve our marketing activities (**targeting and marketing cookies**).

For the abovementioned purposes, we make use of the following cookies:

- **Analytics cookies:**

- **Google Analytics.** Google Analytics collects information on how you navigate on the website. We have concluded a data processing agreement with Google and we have implemented other measures to safeguard your privacy. For instance, we have de-activated the standard setting in Google Analytics for sharing your personal data with Google. Additionally, Google is committed to adhering to multiple self-regulation frameworks, including the EU-US Privacy Shield Framework. Visit the [Privacy Shield Website](#) for more information on the EU-US Privacy Shield Framework and to review Google's certification. Also, read the privacy statement from [Google](#) (which is subject to change) to see what they do with your personal data, which they collect via these cookies.

- **Functionally required cookies:**

- **Google Tag Manager.** Google Tag Manager is used to ensure that the website can 'remember a user's activity on the previous pages or interaction with our website.

- **Social media cookies:**

- **Vimeo** (see privacy statement [Vimeo](#)).
- **YouTube** (see privacy statement [YouTube](#)).
- **Instagram** (see privacy statement [Instagram](#)).

- **Targeting and marketing cookies:**

- **Adjust.** We use Adjust to have a better understanding of our advertising performance across multiple channels by tracking and attributing downloads and usage of our app to the sources they originate from. For instance, if you click on a download link on our website, Adjust can track if you download, open and use the app. We have a separate privacy statement for our app, which can be found on our website. Read the privacy statement from [Adjust](#) (which is subject to change) to see what they do with your personal data, which they collect via these cookies. You can opt-out of tracking by Adjust [here](#).
- **Adform.** We use Adform for performance measurement and optimization of our online advertisements. Adform will tell our advertising partners if a certain device has seen a Payconiq advertisement more than once and whether a device has seen previous Payconiq advertisements. It will adapt advertisements based on whether a device has seen a Payconiq advertisement before. You can opt-out from the Adform cookie [here](#). Read the privacy statement from [Adform](#) (which is subject to change) to see what they do with your (personal) data, which they collect via these cookies.

## 8. ENABLING AND DISABLING COOKIES

You can disable the placement of cookies by changing your browser settings (for specific instructions, see your browser help page). If you only wish to accept cookies for Google Analytics and to enable usage of the website rather than advertising cookies, select the following setting in your browser *"block cookies from third parties"*. **Note:** most websites do not offer optimum performance when the cookies are disabled.

## 9. WEBSITES OF THIRD PARTIES

This privacy and cookie statement does not apply to third party websites that are associated with our website via links. We cannot guarantee that your (personal) data will be used by these third parties in a reliable and safe manner. Therefore, we advise you to read the privacy statement of these websites before using their services.

## 10. RIGHTS OF DATA SUBJECTS

If you have provided personal data to us, you have the right to contact us requesting to view, change, export, remove, object to or restrict the processing of this data. You can send this request by e-mail to info (at) payconiq.com, or call us on: + 31 (0)20 – 760 66 99 (Mondays to Fridays, 9.00-17.00). You can find your local number on our website, [www.payconiq.com](http://www.payconiq.com), by selecting your country site.

To prevent abuse, we may ask you to provide proper proof of your identity, for instance by providing a copy of your ID.

## 11. CHANGES IN THIS PRIVACY AND COOKIE STATEMENT

We reserve the right to amend this privacy and cookie statement. You can always check this website for the latest version of our privacy and cookie statement.

## 12. SUPERVISORY AUTHORITY

We are of course at your service should you wish to make a complaint regarding the processing of your personal data. You have the right in accordance with privacy legislation to submit a complaint to the competent supervisory authority in connection with our processing of your personal data.

## 13. CONTACT

Should you have any further queries and/or comments to make after reading our privacy and cookie statement, please get in touch with us as follows:

**Website:** [www.payconiq.com](http://www.payconiq.com)

**Address:** Payconiq International S.A.  
9-11 rue Joseph Junck  
L-1839 Luxembourg  
Luxembourg

**Telephone number:** +31 (0)20 760 66 99

You can find your local number on our website, [www.payconiq.com](http://www.payconiq.com), by selecting your country site.

**E-mail address:** info (at) payconiq.com

**Data Protection Officer:** privacy (at) payconiq.com

*This privacy and cookie statement was last modified on 24 May 2018.*

Payconiq International S.A. has its registered office at 9-11 rue Joseph Junck, L-1839 Luxembourg, Luxembourg, and is listed in the Commercial Register in Luxembourg under number B 169621. Payconiq International S.A. is a payment institution supervised by the Commission de Surveillance du Secteur Financier («CSSF»), the financial regulator in the Grand Duchy of Luxembourg.