



Privacy Policy

Last Revised Date: February 4, 2020

FACTS

WHAT DOES PAYNEARME MT, INC. DO WITH YOUR PERSONAL INFORMATION?

<p>Why?</p>	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
<p>What?</p>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include but is not limited to:</p> <ul style="list-style-type: none"> • Identification information, such as name, address, and year of birth. • Contact information, such as phone number and email address. • Credit, debit, bank account information, including card type, primary account number, cardholder name, billing address, account balance, expiration date, and the Card Verification Value on your credit card or debit card. • Biller information, including payment records, payment due dates, payment amounts, and late fees. • Transaction information and payment history information. • Computer and mobile device information, such as a catalog of website pages you visit; server log files and information including your IP address; environmental variables such as your MAC address, computer type, screen resolution, OS version, mobile device type and unique ID, internet browser and version, language, and application preferences; cookies; web beacons or tracking pixels; and other information you voluntarily provide, such as your interests and your geographic location. <p>You consent to our collection, transfer and storage of your personal information by computers or other transfer or storage devices in the United States and elsewhere.</p>
<p>How?</p>	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PayNearMe MT, Inc. (hereinafter referred to as "PayNearMe") chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does PayNearMe Share?	Can you limit this sharing?
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<p>For our everyday business purposes –</p> <p>such as to maintain and verify your account(s); to validate your identity; to accept, process, and fulfill your transactions; to send you important information and notices; to enhance your experience using our products and services; to provide customer service; to detect and prevent money laundering, fraud and other illegal activities; to cooperate with criminal or government investigations; to enforce our terms of service; for internal business purposes such as to perform data analysis, audit, and legal compliance; to permit us to pursue available remedies or limit the damages that we may sustain; or as otherwise permitted or required by law.</p>	Yes	No
<p>For our marketing purposes – to offer products, programs, and services to you or notify you about future events and promotions.</p>	Yes	Yes
<p>For joint marketing with other financial companies.</p>	No	We don't share
<p>For our affiliates' everyday business purposes – information about your transactions and experiences.</p>	Yes	No
<p>For our affiliates' everyday business purposes – information about your creditworthiness.</p>	No	We don't share
<p>For our affiliates to market to you.</p>	Yes	Yes
<p>For our nonaffiliates to market to you.</p>	No	We don't share

To limit our sharing

OPT-OUT RIGHT

If you do not wish to receive marketing-related emails, including optional payment reminders, newsletters and promotional communications or if you prefer that we limit sharing with affiliates as described above, you may opt-out by any of the following methods:

Email support@paynearme.com

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Note: You may not opt-out of some communications sent to you which may be important to your use of the services, including the administration of your account, services, features or functions in which you have enrolled or registered to use, other promotions or contests in which you have participated or have entered, and other transactions that you have undertaken using the services.

Questions?

Email privacy@paynearme.com

Who we are

Who is providing this notice?

This privacy policy is provided by PayNearMe MT, Inc. and its affiliate, Handle Financial, Inc.

What we do

How does PayNearMe protect my personal information?

To help protect your personal information from unauthorized access and use, we endeavor to use reasonable security measures that comply with state and federal standards. These measures can include physical, electronic, and procedural safeguards such as computer safeguards and secured files and buildings. We also endeavor to limit personal information access to only employees, agents and representatives who need to know. Despite our efforts, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose information to them by posing as PayNearMe or by misinforming you about our services. If you have reason to believe your information has been compromised, notify us immediately.

What we do	
How does PayNearMe collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Sign up for service, provide information, or otherwise give us your contact information. • Complete a payment transaction. • Use or request other products or services from us. • Submit information to us or third parties. • Enter a promotion, provide a testimonial, or leave a comment on a blog. <p>We may also collect information about you from a variety of sources, including without limitation, computer systems and mobile devices; third party sources such as our business clients, consumer reporting agencies, government agencies, advertising agencies and networks, social media operators and networks, and other suppliers of information – all in compliance with and subject to the limitations of applicable law. We may collect, track and combine information across devices, platforms and transaction channels.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include Handle Financial, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • For example, we may disclose information to third parties, including without limitation: as necessary to process transactions that you have requested or authorized, for customer support purposes, to social media operators and networks, to government agencies, to our retail payment locations and authorized agents, and as otherwise permitted by law.

Definitions

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

The App and Network are governed by and operated in, and in accordance with the laws of, the United States, and are intended for the enjoyment of residents of the United States. If you use our App, Website or Network, or otherwise provide us with data, from outside the United States, you acknowledge and agree that your personally identifiable information may be transmitted outside your resident jurisdiction. In particular, please note that your information may be stored and processed in the United States. The laws pertaining to the collection, use, disclosure and protection of information in the United States may be more or less stringent than the laws of other countries. By using this Website, the App and the Network, you (a) acknowledge that the Content is subject to the laws of the United States; (b) consent to your information being stored and processed in the United States and handled as described in this Policy; and (c) waive any claims that may arise under the laws of the country where you reside, are a citizen, and/or from where you access the Content.

STATE PRIVACY LAWS

California – If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit the [CCPA Privacy Notice](#).

Nevada – We are providing you this notice under Nevada state law. You may be placed on our internal Do Not Call List by contacting us as provided above. In addition to contacting us, Nevada residents can contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, in writing at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; by calling (702)486-3132; or by emailing: BCPINFO@ag.state.nv.us.

Vermont – Under Vermont law, we will not share any personal information we collect about Vermont residents with third parties, except as required or permitted by law.

CHILDREN'S PRIVACY

Our website is not directed at children under the age of 13. PayNearMe does not knowingly collect or maintain information from persons under the age of 13.

CONTROL AND ACCESS TO YOUR INFORMATION

If you would like to review, correct, update or eliminate personal information that you have previously provided to us, you may do so by logging into your account or by contacting us at privacy@paynearme.com. You may also remove certain information by clearing the cookies on your browser.

Please note that we may need to retain certain information for record keeping purposes, as required by law, as needed to resolve disputes, and as needed to enforce our agreements. You should be aware that it is not always possible to completely remove or delete all of your information from our databases without some residual data because of backups and other reasons, therefore some information will remain within our databases for practical reasons despite reasonable efforts to purge it. We also reserve the right, from time to time, to re-contact former users of the services under limited circumstances, such as where legally required or to pay off a residual balance due and not for marketing purposes.

COOKIES

We use various technologies to collect information, and this may include automatically sending collected information using “cookies” to your computer or mobile device. Cookies are small data files stored on your device. Among other things, cookies help us improve the services and your experience. We use cookies to see which areas and features are popular

Other important information

and to count visits to the services. Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject cookies. However, please be aware that removal or rejection of cookies could affect certain features of the services.

THIRD-PARTY ADVERTISERS

PayNearMe may use third-party advertising companies to serve ads after you visit the website or use the app. Please note that these companies may use other information about your visit to the website in order to provide advertisements about goods and services that may be of interest to you. In the course of serving advertisements to the website, these companies may place or recognize a unique cookie or device identifiers on your browser. PayNearMe has no access to or control over these cookies.

To learn more about the use of this information or to make choices about receiving personalized advertising provided by third-parties, please visit the Network Advertising Initiative (NAI) Opt-Out Page: http://www.networkadvertising.org/managing/opt_out.asp.

SHARING NON-PERSONAL INFORMATION

PayNearMe may share non-personal information with third parties that does not identify you, such as aggregate user statistics, demographic information, and usage information, for any lawful purpose.

EXTERNAL WEBSITES

Our website and app may be linked to or from third party websites. These linked websites are not under our control and PayNearMe is not responsible for the content or privacy practices of websites that are linked to or from our website.

CHANGES

PayNearMe reserves the right to modify this Privacy Policy. If we make changes, we will notify you as required by law or you may visit our website at www.paynearme.com.