

PRIVACY STATEMENT

This privacy and cookie statement applies to merchants who register with Payconiq (the "Merchants"), including for the use of our services, such as the Payconiq merchant portal (the "Merchant Portal").), namely the online Payconiq account that may be available to you and the Payconiq development portal, i.e. the website where you can e.g. find information on integrating with Payconiq (collectively referred to as the "Portals").

Use of the www.payconiq.lu website is subject to this privacy statement.

As part of the services we offer, we process personal data. We are aware that preserving the confidentiality of such data is of paramount importance. We therefore treat and protect this personal data with the utmost care. In this way, we comply with applicable privacy laws and regulations, such as the EU General Data Protection Regulation (the "GDPR") in force as of May 25, 2018. GDPR applies to the processing of personal data of citizens of the European Union. For the purposes of this regulation, personal data includes all information relating to an identified or identifiable person.

In this privacy and cookie statement, we set out which categories of personal data we collect, store, process and transfer, and for what purposes. We advise you to read this statement carefully.

1. USE OF PERSONAL DATA

When you use our services, we automatically store some of your data. This may be personal data. In addition, we store and use the personal data that you provide to us when you use our services, as explained later in this privacy and cookie statement.

We use the following (personal) data for the purposes mentioned in this privacy and cookie statement:

- full legal name;
- trade name ;
- RCS number and VAT number;
- first and last name of your contact person;
- e-mail address of your contact person (which you use to log in to the Portal merchant);
- address ;
- bank account number;
- SEPA direct debit mandate;
- telephone number;
- merchantID and password (which you (and/or your authorised representative) use to log in to the Merchant Portal);
- information about your authorized representative(s) and beneficial owner(s), e.g. their names, date and place of birth, nationality and address;
- transaction details, e.g. amount, date and time of transaction, references of transaction ;
- research and browsing behavior on our Portals;
- feedback and responses to merchant satisfaction surveys, questionnaires and/or product-related reviews,
- technical data about your device (e.g. advertising identifier, type and operating system of your device);
- browser settings;
- URL (Uniform Resource Locator); and
- IP address

2. PURPOSES OF DATA PROCESSING

We use the aforementioned data for the following purposes:

- To identify and accept you as a Merchant.
- To offer our services.
- To improve Merchant satisfaction and offer improved services.
- To enable you to access the Merchant Portal and use its features.

- To prevent any fraudulent use and limit the risks for Payconiq, to prevent, research and combat illegal and undesirable activities (and attempted activities) directed against you, us, our end customers and our employees, and to participate in systems of internal alert and external.
- To comply with law and regulations, as well as industry-specific guidelines and regulations, such as legislation on the prevention of money laundering and the financing of terrorism. To prevent and detect crimes, including fraud and/or money laundering, we may carry out checks, for example of identity.
- To allow certain commercial activities presenting the services we offer, such as the distribution of newsletters or targeted commercial offers by telephone.
- To perform statistical analysis and optimize our website. We record which pages are viewed and for how long. This data is used, for example, to improve our services, in particular the ease of use of our Portals.

3. RETENTION PERIODS

We do not keep your data longer than necessary for the purposes described in this privacy and cookie statement, unless there is a legal obligation to do so.

Data collected using cookies is stored in accordance with the privacy policies of the relevant third parties. For further information, please view the privacy statements of the third parties referred to in Section 8 for more information.

4. SECURITY

We take appropriate security measures to prevent misuse and unauthorized access to your personal data. Thus, we ensure that only authorized persons can have access to your data and that access to your personal data is protected in accordance with applicable laws.

5. NEWSLETTER

We may send you an occasional newsletter. You will be able to accept or refuse the sending of these newsletters via opt in or opt out. Each newsletter will contain a link allowing you the option to unsubscribe.

6. SERVICE EMAILS

We may also send you technical emails containing important information regarding your account or other important updates, which you should consider in order to use our services. In the event that our general terms and conditions are modified or supplemented, we will also notify you of this via the e-mail address you have provided to us. Of course, we will also contact you if we suspect any fraudulent or questionable activity in relation to your account.

7. 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 the performance of the agreement, where there is a legitimate interest to do so in relation to Payconiq, for fraud prevention purposes and/or where we are obliged to do so by law. In the delivery of our services, we thus make use of third parties, such as our subsidiaries, affiliates, our customer account foundation, local payment service agents, our partners with whom you have a contract 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. We may also send certain data to the banks of consumers who make payments to you with Payconiq for fraud prevention and/or personal financial management purposes for consumers.

In the case of IT integration between our information systems (ERP software etc.), we may exchange certain data with third parties.

We offer our services in several countries and collaborate with established third parties located world. We only share your information with third parties located in countries that provide an adequate level of protection or appropriate security safeguards such as EU-US and Swiss-US Privacy Shield certification and/or entering into adequate data processing agreements with EU standard contractual clauses.

8. COOKIES AND OTHER IDENTIFIERS

Cookies are small computer files that are automatically saved or read from the user's device (eg PC, tablet or smartphone) as soon as you visit a website. The information obtained by a cookie on your use of our Portals, your IP address/the identifier of the device you are using, may be transmitted to the secure servers of Payconiq or of a third party. This information is generally collected and analyzed for the following purposes:

- generation of general statistics and obtaining information on the use of our Portals by our Merchants, and improvement of their ease of use (analytical cookies); and
- use of the functionalities of the Portals (functional cookies).

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

- Analytical cookies:
 - Google Analytics. Google Analytics collects information on how you browse our Portals. We have concluded a data processing contract with Google and taken other measures to ensure that your privacy is respected. For example, we have disabled standard Google Analytics settings for sharing your personal data with Google. Please also read Google's [privacy statement](#) (subject to change) to find out how your personal data collected by these cookies is processed.
- Functional cookies:
 - Google Tag Manager. Google Tag Manager is used to allow our Portals to "remember" what a user has done on previous pages or in recent interactions with our Portals.

9. ENABLING AND DISABLING OF COOKIES

You can disable the installation of cookies by changing your browser settings (see your browser's help page for specific instructions). If you wish to accept only cookies from Google Analytics and allow the operation of our Portals without advertising cookies, select the "Block third-party cookies" setting in your browser.

Note: Most websites do not function optimally if cookies are disabled.

10. THIRD PARTY WEBSITES

This privacy and cookie statement does not apply to third-party websites to which our Portals are linked. We cannot guarantee that these third parties use your personal data reliably and securely. We therefore advise you to read the privacy statement of these websites before using their services

11. RIGHTS OF DATA SUBJECTS

If you have provided personal data to us, you have the right to contact us requesting to view, change, transfer 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. You can find your local number on our website, www.Payconiq.com, by selecting the country site of your preference. To prevent abuse, we may ask you to provide proper proof of your identity, for instance by providing a copy of your ID.

12. CHANGES TO THIS PRIVACY AND COOKIE STATEMENT

We reserve the right to modify this privacy and cookie statement. You are free to check our website to access the new version. We may also notify you of changes by email. You are therefore advised to consult this statement regularly to stay informed of any changes.

13. SUPERVISORY AUTHORITY

Naturally, we are at your disposal if you have any complaints regarding the processing of your personal data. Under privacy legislation, you have the right to lodge a complaint with the competent supervisory authority regarding the processing of your personal data.

14. CONTACT

If you have any questions and/or comments after reading our privacy and cookie statement, you can contact us through the following channels:

Website: www.payconiq.lu

Address: Payconiq International S.A.

9 – 11 rue Joseph Junck

L-1839 Luxembourg

Telephone: (+352) 26 37 36

Adresse e-mail: info@payconiq.com

DPO: privacy@payconiq.com

This privacy and cookie statement was last updated on June, 2022.

Payconiq International S.A. has its registered office at Payconiq International S.A., 9-11 rue Joseph Junck, L-1839 Luxembourg and is entered in the Luxembourg Trade and Companies Register under no. B169621. Payconiq International S.A. is a payment institution, supervised by the Commission de Surveillance du Secteur Financier ("CSSF"), the supervisory authority for the financial sector of the Grand Duchy of Luxembourg.