

# Privacy Policy



This policy describes how Payroc World Access, LLC and its subsidiaries and affiliates ("Payroc", "We", "Our", and "Us") collect, use, and share your information. When you use our sites, products, or services or otherwise form a relationship with us, we may obtain data from you and the devices you use to interact with us.

This policy is designed to provide transparency into our privacy practices and principles in a format you can navigate, read, and understand.

We commit to treat your personal information with care and respect and give you methods to contact us should you have any questions or concerns about the use of your information.

Finally, you may have received additional privacy documentation from us when you used a specific site, product, or service from us. In that case, the documentation you received should be read in conjunction with this Notice.

This policy explains:

## The Scope of this Policy

This Policy describes the processing of information provided or collected on our sites and applications where this privacy policy is posted. In some instances, we may provide additional data privacy notices specific to certain products, practices, or regions. Those terms should be read in conjunction with this policy.

If you provide information to us on a third-party site or platform, the information you provide may be separately collected by the third-party site or platform. That third-party site or platform's privacy practices will govern the use of your information. Choices you make on that third-party platform will not apply to our use of the information we have collected through our sites, products, or services.

## Your Privacy Rights

If you are a resident of certain states or countries, you may have the right to know, access, correct, transfer, restrict the processing of, and delete your personal information. If you choose to exercise any of these options, we will not discriminate against you for making that decision.

You can exercise your privacy rights by contacting us at [privacy@payroc.com](mailto:privacy@payroc.com).

There may be situations where we cannot grant your request. In such a situation, we will explain our reasoning to you if we deny your request.

## Information Collected from You

We generally collect and share the information listed below with our business customers to provide services to those customers. We also use this information to secure, improve, and provide our services to our business customers as described below.

- **Payments.** We use transaction data (such as your name, email address, billing address, shipping address, payment method, merchant ID, location, purchase amount, date of purchase, purchase identifiers, and phone number) to provide our payment processing services to our business customers.
- **Identity Verification.** We use personal information about your identity, including information provided by you and our service providers to perform verification services that limit fraud and enhance security.
- **Fraud Detection.** We may use your personal information when requested by our customers or a banking institution to help them assess fraud risk with a transaction.

When a web user visits our website , we may collect the following personal information from you :

- Personal Identifiers
- Protected Class Information
- Commercial Information
- Internet Data
- Geolocation Data
- Audio/Visual Data
- Professional Employment Information
- Education Information
- Inferences
- Information you provide to Payroc via a webform

If you create an account or use our Services , we may collect additional following personal information from you depending on the Services provided

- Personal Identifiers
- Protected Class Information
- Commercial Information
- Internet Data
- Geolocation Data
- Audio/Visual Data
- Professional Employment Information
- Education Information
- Inferences

## How We Use Your Information

The following is a non-exhaustive list of how we use your information .

- Provide our business customers with services , establish commercial merchant accounts , process payments , or respond to inquiries ;
- Operate our business , which includes , without limitation, using information to process transactions , establish , maintain , renew , or enforce contracts with you or with third parties , manage our corporate governance , compliance , and auditing practices , and for recruitment purposes , if you apply for employment with Payroc ;
- Internal marketing purposes ;
- Customize user experiences on our websites ;
- Internal recordkeeping and reporting , research , and analytics ;
- Obtain commercial and credit information for business customers ;
- Monitor compliance with applicable law and our Terms of Use ;
- Comply with rules and regulations of any credit , debit , or other payment network ;
- Prevent , identify, and address fraudulent or other illegal activity and security issues ;
- Respond to a court order , subpoena , or request for cooperation from a regulatory , law enforcement or other government agency ;
- Establish or exercise our legal rights ; to defend legal claims ; or as otherwise required or permitted by applicable laws and/or regulations ;
- Effectuate change of control or new owners in the event of a merger , acquisition , or bankruptcy filing ; and
- For any other purpose for which you expressly authorize us to use your information .

## How We Share Your Information

Payroc does not rent or sell your information to third parties. However, we may disclose your information to our subsidiaries and affiliates, along with our service providers and third-party processors to provide services to our business customers. We may also share your information with third parties when necessary to comply with laws and regulations; respond to subpoenas and court orders; exercise our legal rights or defend against legal claims; investigate, prevent, or take action regarding illegal activities, suspected fraud, potential threats to our property or the physical safety of any person, or violations of our usage instructions and applicable terms and conditions; facilitate the financing or insuring of our business or a disposition of all or part of our business or assets, or as otherwise permitted or required by law. We may share anonymized or aggregated data at our discretion, in accordance with applicable laws.

If you post your information or content to our online forums or media sites, this information is public on the Internet. We are unable to prevent or control further use of this information and refer you to the third-party sites' privacy policies and terms of use to learn more about their privacy practices.

## Your Marketing Choices

You can control how and when you want to receive marketing emails from Payroc on the website by visiting the subscription center located on [www.payroc.com](http://www.payroc.com), or by clicking on the "unsubscribe" link located at the bottom of the email communication. This will not affect your receipt of administrative emails (for example, emails about your account, transactions, or policy changes) for your registered account.

## Do Not Track Policy

Some browsers have a "do not track" feature that lets you tell websites that you do not want to have your online activities tracked. We currently do not respond to browser "do not track" signals.

## Securing Your Information

We maintain technical, physical, and administrative security measures to protect the security of your personal information against loss, misuse, unauthorized access, disclosure, or alteration. Examples of methods in place to protect your personal information include firewalls, data encryption, physical access controls to our data centers, and information access authorization controls. You are responsible for ensuring the security of your password(s) and account registration information.

Although we do our best to protect your personal data, no data transmission over the Internet is 100% secure. As a result, while we strive to protect your personal data, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) the security, integrity and privacy of any and all information and data exchanged between you and us through our websites and applications cannot be guaranteed. By using providing personal information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of our websites, products, and services. If we learn of a security breach involving your personal information, we may attempt to notify you electronically by sending an email to you. To withdraw your consent to receive electronic notice of a data breach, please email us at [privacy@payroc.com](mailto:privacy@payroc.com).

## Our Commitment to Protecting Information Belonging to Children

Our services are not intended for children under the age of 18. We do not knowingly collect information via our sites, products, and services from users under the age of 18. If you use our Services, you represent that you are at least the age of majority under the laws of the jurisdiction of your place of residence. If you believe your child has provided us with personal information, please alert us at [privacy@payroc.com](mailto:privacy@payroc.com). If we learn that we have collected personal information from a minor, we will promptly take steps to delete such information and terminate the minor's account.

## Cookies and Other Technologies

Cookies are identifiers we transfer to your browser or device that allow us to recognize your browser or device and tell us how and when pages and features in our services are visited and by how many people. You may be able to change the preferences on your browser or device to prevent or limit your device's acceptance of cookies, but this may prevent you from taking advantage of some of our features. We recommend you keep cookies activated. We have broken up our cookies into categories to help you understand what they do.

- **Essential**: These cookies are required to use our services. For example, they are necessary to access our website and login to your account.
- **Performance**: These cookies track how you interact with our website. For example, these cookies let us know which pages on our website load slowly or are not optimized for mobile use. We use this information to make improvements to our user experience.
- **Functionality**: These cookies track information about you to make using our website easier. For example, we may retain information such as your login status and viewing preferences.
- **Marketing and Analytics**: These cookies help us create targeted advertising experiences on our websites.

You can manage your cookie preferences on our cookie banner that pops up when you first visit our website.

## Our Global Data Transfer Practices

We store and process your personal information on our servers located within the United States but may transfer your personal information to other countries outside of the United States for the purposes describe in this Privacy Policy. By using our websites, products, or services, you agree to the global transfer, process, and storage of your personal information.

## Contacting Supervisory Authorities

If you would like to lodge a complaint against us, you may contact your local supervisory authority. If you have trouble locating a supervisory authority, please contact our privacy office above and they will help you contact a supervisory authority.

## Changes to Our Privacy Statement

We keep this privacy statement under regular review and will place any updates on our website. Paper copies of the privacy statement may also be obtained by contacting the privacy office at the information above and requesting a paper copy.

This privacy statement was last updated June 2022

## How to Contact Us

If you have any questions about how we process your information, you can contact us at:

Payroc World Access, LLC

7840 Graphics Drive, Suite 200, Tinley Park

IL 60477 USA

1(888) 477-4500

[privacy@payroc.com](mailto:privacy@payroc.com)

## Data Gathered from Cardholders via Payment Processing Entities

	Data gathered from cardholders via payment processing entities .	
<b>Description</b>	Personal Identifiers such as :	
<b>Categories of Information</b>	<ul style="list-style-type: none"><li>• First and last name</li><li>• Phone number</li><li>• Address</li></ul>	
	This information is provided by payment processors on behalf of cardholders .	
<b>Category of Data Subjects</b>	Payroc uses this information to process financial transactions .	
<b>Purpose of Processing</b>	Payroc processes this information pursuant to the agreements between cardholders , merchants , and banks .	
<b>Legal Basis for Processing</b>		
<b>Automated Processing or Profiling</b>	<p><b>Does this product/service/process use automated processing :</b></p> <p>No&amp;</p> <p>Automated processing may exist to process transactions in a PCI compliant manner . Payroc does not use automated processing to profile individuals or to sell personal information to third parties .</p> <p>Automated routines secure information for processing pursuant to PCI DSS.</p> <p><b>If yes, the general methods and logic used are:</b></p> <p>No.</p>	
	<b>Does the automated processing affect the rights of data subjects ?</b>	
<b>Data Sharing</b>	<b>Categories of Recipients</b>	<b>Description of Business Purpose</b>
	Limited third parties to provide specific services that have been selected by the cardholder .	For example , this information will be provided to banks and merchants to facilitate transactions initiated by the cardholder .

<b>Whether Personal Information is Transferred Internationally</b>	Data may transfer through Payroc's systems through multiple geographical regions depending on the setup requested by the merchant and its bank .
<b>Retention Period</b>	Payroc retains this information throughout the life of the agreement between Payroc and its customers , or as required by law.

## Data Gathered from Merchants During Payment Processing

<b>Description</b>	Data gathered from merchants during payment processing .	
<b>Categories of Information</b>	Personal Identifiers such as : <ul style="list-style-type: none"> <li>• Name</li> <li>• Phone Number</li> <li>• Address</li> <li>• Email address</li> <li>Tax ID number</li> </ul> Commercial Information such as : <ul style="list-style-type: none"> <li>• Banking account information</li> <li>Credit score</li> </ul>	
<b>Category of Data Subjects</b>	This information is provided by payment processors on behalf of merchants .	
<b>Purpose of Processing</b>	Payroc uses this information to process financial transactions .	
<b>Legal Basis for Processing</b>	Payroc processes this information pursuant to the agreements between cardholders , merchants , and banks .	
<b>Automated Processing or Profiling</b>	<p><b>Does this product/service/process use automated processing :</b></p> <p>Yes&amp;</p> <p>No&amp;</p> <p>Automated processing may exist to process transactions in a PCI compliant manner . Automated processing does not occur to profile individuals or to sell personal information to third parties .</p> <p><b>If yes, the general methods and logic used are:</b> Automated routines secure information for processing pursuant to PCI-DSS.</p> <p><b>Does the automated processing affect the rights of data subjects ?</b>No.</p>	

<b>Data Sharing</b>	<b>Categories of Recipients</b>	<b>Description of Business Purpose</b>
	Limited third parties to provide specific services that have been	For example , this information will be provided to banks to facilitate transactions initiated by

	selected by the merchant . the merchant's cardholders .
<b>Whether Personal Information is Transferred Internationally</b>	Data may transfer through Payroc's systems through multiple geographical regions depending on the setup requested by the merchant and its bank .
<b>Retention Period</b>	Payroc retains this information pursuant to agreements with Card Brands , merchants , and expectations set by PCI-DSS.

## Data Gathered from Sales Channels via Payment Processing Entities

<b>Description</b>	Data gathered from sales channels via payment processing entities .	
<b>Categories of Information</b>	<ul style="list-style-type: none"> <li>• First and last name</li> <li>• Phone number</li> <li>• Address</li> <li>• Email address</li> </ul>	
<b>Category of Data Subjects</b>	This information is gathered from various sales channels .	
<b>Purpose of Processing</b>	Payroc uses this information to contact sales channels .	
<b>Legal Basis for Processing</b>	Payroc processes this information for marketing and sales opportunities .	
<b>Automated Processing or Profiling</b>	<p><b>Does this product/service /process use automated processing :</b></p> <p>Yes&amp;</p> <p>No&amp;</p> <p><b>If yes , the general methods and logic used are:</b></p> <p><b>Does the automated processing affect the rights of data subjects ?</b></p>	
<b>Data Sharing</b>	<b>Categories of Recipients</b>	<b>Description of Business Purpose</b>
	Limited third parties necessary for Payroc's marketing and sales operations .	To support marketing and sales operations .
<b>Whether Personal Information is Transferred Internationally</b>	N/A	
<b>Retention Period</b>	Payroc retains this information throughout the life of the agreement between Payroc and the sales channel .	

## Relationship -Specific Details

# Data Gathered from Users Who Visit Payroc's Website

<b>Description</b>	Data gathered from users who visit Payroc's website .
<b>Categories of Information</b>	<p>Personal Identifiers provided to Payroc such as :</p> <ul style="list-style-type: none"><li>• First and last name</li><li>• Email address</li><li>• Contact details</li><li>• Physical address</li><li>• Age</li></ul> <p>Internet Data such as :</p> <ul style="list-style-type: none"><li>• IP address</li><li>• Website interactions</li><li>• Browsing history</li></ul> <p>Inferences such as :</p> <ul style="list-style-type: none"><li>• Browsing behavior while using Payroc's website</li></ul> <p>Commercial entities who visit our website may provide information such as : company name , merchant ID, bank name , and statement attachments .</p> <p>Web sites for Blackline Partners , LLC. and Fidano , LLCgather Internet Data such as :</p> <ul style="list-style-type: none"><li>• Cookie data</li><li>• IP address</li><li>• Device number</li><li>• Website interactions</li><li>• Operating system</li><li>• Browsing history</li></ul>
<b>Category of Data Subjects</b>	This information is provided directly by website visitors .
<b>Purpose of Processing</b>	<p>Payroc uses this information for marketing their commercial products and services and to initiate a commercial relationship with relevant visitors .</p> <p>Payroc may also use this information when an individual expresses an interest in employment at Payroc .</p>
<b>Legal Basis for Processing</b>	Payroc gathers this information so it can prepare either a recruitment or commercial relationship with a web visitor.
<b>Automated Processing or Profiling</b>	<p><b>Does this product/service /process use automated processing :</b></p> <p>Yes&amp;</p> <p>No&amp;</p> <p><b>If yes , the general methods and logic used are:</b></p> <p><b>Does the automated processing affect the rights of data subjects ?</b></p>



<b>Data Sharing</b>	<b>Categories of Recipients</b>	<b>Description of Business Purpose</b>
	Limited third parties to provide specific services that have been selected by the visitor.	To enhance user experience and functionality while navigating the website and provide services to users of the website .
<b>Whether Personal Information is Transferred Internationally</b>	The bulk of processing occurs within the United States . Data may be transferred to the United States from all over the globe depending on the web visitor's location at the time they accessed Payroc's website .	
<b>Retention Period</b>	<p>Information about the expiration periods for cookie data can be found in Payroc's cookie popup .</p> <p>Payroc retains other user information from the website for a period allowed under statutes of limitation or for a period required or allowed under applicable law.</p>	

## Data Gathered from Prospective and Current Employees

<b>Description</b>	Data gathered from prospective and current employees .
<b>Categories of Information</b>	<p>Personal Identifiers such as :</p> <ul style="list-style-type: none"> <li>• First and last name</li> <li>• Employee ID number</li> <li>• Government -issued ID number</li> <li>• Personal and business email address</li> <li>• Contact details</li> <li>• Physical address</li> </ul> <p>Protected Class Information such as :</p> <ul style="list-style-type: none"> <li>• Age</li> <li>• Marital status</li> <li>• Criminal history</li> </ul> <p>Commercial Information such as :</p> <ul style="list-style-type: none"> <li>• Banking account information</li> </ul> <p>Professional Employment Information such as :</p> <ul style="list-style-type: none"> <li>• Work history</li> <li>• Performance reviews</li> <li>• Disciplinary action</li> <li>• Resumes and applications</li> <li>• Salary</li> <li>• Benefits information</li> <li>• Start/end date</li> <li>• Timecards</li> <li>• Current work status</li> </ul>

<b>Category of Data Subjects</b>	This information is provided by Payroc's prospective and current employees .	
<b>Purpose of Processing</b>	Payroc uses this information to facilitate and maintain employment relationships with its workforce .	
<b>Legal Basis for Processing</b>	Payroc gathers this information so it can enter or maintain employment contracts with its workforce .	
<b>Automated Processing or Profiling</b>	<p><b>Does this product/service /process use automated processing :</b></p> <p>Yes&amp;</p> <p>No&amp;</p> <p>Information may be automated for business operations . Payroc does not use automated processing to profile individuals .</p> <p><b>If yes , the general methods and logic used are:</b>Information may be provided and automatically maintained in electronic databases .</p> <p><b>Does the automated processing affect the rights of data subjects ?</b>No.</p>	
<b>Data Sharing</b>	<b>Categories of Recipients</b>	<b>Description of Business Purpose</b>
	Limited third parties who provide operational support , network infrastructure , accounting , benefits administration , and payroll services on Payroc's behalf .	To support the employment recruitment process .
<b>Whether Personal Information is Transferred Internationally</b>	This data is mostly processed in the United States and will transfer from the employee's country to the United States .	
<b>Retention Period</b>	Payroc retains this information throughout the term of an employee's relationship with Payroc and applicable laws and regulations no longer require Payroc to retain employment data . Alternatively, Payroc deletes this information if an employment relationship does not form between a candidate and Payroc .	

## Data Gathered from Payroc's Independent Contractors

<b>Description</b>	Data gathered from Payroc's independent contractors .
<b>Categories of Information</b>	Personal Identifiers such as : <ul style="list-style-type: none"> <li>• First and last name</li> <li>• Government -issued identification</li> <li>• Contact information</li> <li>• Address</li> <li>• Email address</li> </ul>

Business email address

<b>Category of Data Subjects</b>	This information is provided directly from independent contractors .	
<b>Purpose of Processing</b>	Payroc uses this information to facilitate commercial relationships with its independent contractors .	
<b>Legal Basis for Processing</b>	Payroc gathers this information so it can pursue a commercial relationship with its independent contractors .	
<b>Automated Processing or Profiling</b>	<b>Does this product/service /process use automated processing :</b> Yes&  No&  <b>If yes , the general methods and logic used are:</b>  <b>Does the automated processing affect the rights of data subjects ?</b>	
<b>Data Sharing</b>	<b>Categories of Recipients</b>	<b>Description of Business Purpose</b>
	Limited third parties who provide operational support , network infrastructure , and accounting services on behalf of Payroc .	To support the independent contractor recruitment process .
<b>Whether Personal Information is Transferred Internationally</b>	Independent contractor data is mostly processed within the United States but may be processed in countries such as Canada , Mexico, and the United Kingdom depending on which Payroc subsidiary engaged the independent contractor .  This information will be transferred to the United States .	
<b>Retention Period</b>	Throughout the commercial relationship with the independent contractor .	