Privacy Notice (v1.1)

We are committed to protecting and respecting your privacy. We will:

- always keep your personal data safe and private
- never sell your personal data

1. About us

The **pay**ware company providing the product or service to you will be responsible for processing your personal data for that product or service. This **pay**ware company is known as the ‘controller’ of your personal data.

2. What is a payware account?

A **pay**ware account is a profile definition in **pay**ware systems. It holds configurational information for your transactions and visualization preferences alongside any other related data required for the proper **pay**ware services operations.

payware offers the following account types:

Business accounts, which could be one of the following types:

- Merchant account;
- Independent Software Vendor account;
- Financial Institution account; and
- FI Integration Partner (FIIP) account.

Personal accounts, which are used by individuals for personal payment information exchange activities.

Each account type has additional and specific Terms and Conditions (as applicable). This Privacy Notice applies to all account types.

3. Why do I need to read this notice?

We will collect your personal data when you use:

- our website at https://payware.eu
- the **pay**ware Business web portal and **pay**ware Personal web portal
- the **pay**ware Application Programming Interfaces (APIs)
- any of the services available to you through the **pay**ware APIs, Business web portal, Personal web portal or website

We may also collect your personal data from other people or companies. We explain how this can happen in more detail at *What personal data do you collect about me?* section below.

When we say, ‘personal data’, we mean information which:

- we know about you (for example, if you are a director of a company applying for a **pay**ware Business account, we may ask you to provide identification documents)
- can be used to personally identify you (for example, a combination of your name and postal address)

Data protection laws do not apply to information about legal entities (for example, limited liability companies). However, they do apply to people. When we provide **pay**ware Business products, we process personal data of the individuals authorized to set the account up and give us instructions about the account. We may also process personal data about other employees and customers of the company that receives **pay**ware Business products.

If more than one person is authorized to give instructions on a **pay**ware Business account, references in this notice to 'you' and 'your' will mean any, or all, of those people. When we refer to a 'company', we mean the company that holds the **pay**ware Business account.

This notice explains what personal data we collect, how we use it, and your rights if you want to change how we use your personal data. This notice only applies to personal data. It does not apply to company information.

If you are a customer of a company that holds a **pay**ware Business account, or one of its employees who uses the company's **pay**ware Business account, but are not authorized to give us instructions, the company that holds the **pay**ware Business account is the primary 'controller' of your personal data. However, **pay**ware acts as an independent 'controller' strictly for the limited purposes of fraud prevention, platform security, and meeting our own regulatory obligations. You should contact the company that holds the **pay**ware Business account for information about how it processes your personal data.

We may provide this notice in languages other than English. If there are any discrepancies between other language versions and the English language version, the English language version is authoritative, except where mandatory local consumer protection laws require the local language version to prevail.

We have appointed a Data Protection Officer (DPO). If you have concerns about how we use your personal data, you can contact our DPO at dpo@payware.eu.

4. What personal data do you collect about me?

The types of personal data we collect depend on how you use **pay**ware. When you use our services, you can be:

- a private individual who has applied for a **pay**ware Personal account, which we call a '**Personal Account holder**'
- a freelancer, sole trader or sole proprietor that has applied for a **pay**ware Business account, which we call a '**Freelancer**'
- an employer or an employee that is responsible for applying for and / or running a **pay**ware Business account on behalf of a company, which we call an '**Account Owner'**
- an employee of a company that has a **pay**ware Business account, and your employer has invited you to use its **pay**ware Business account, which we call a '**Team Member**'

If you are a:

- Personal Account holder, Freelancer or Account Owner, we are the 'controller' of your personal data when we provide you with a **pay**ware account
- Team Member, the company that holds the **pay**ware Business account you have been invited to use, is the primary 'controller' of your personal data, while **pay**ware is an independent 'controller' for the limited purposes of fraud prevention, platform security, and meeting our own regulatory obligations

- customer of a company that holds a **pay**ware Business account, that company is the primary ‘controller’ of your personal data, while **pay**ware is an independent ‘controller’ for the limited purposes of fraud prevention, platform security, and meeting our own regulatory obligations

The table below explains what personal data we collect and use about you:

Type of personal data	**Details**
Information you give us We will collect the following information: Where you, or your company, give us personal data about other people, you are responsible for ensuring that they understand how we will process their personal data.	We collect information you provide when you: • fill in any forms • correspond with us • respond to any of our surveys • register to use the **pay**ware Business account • open a **pay**ware Business account, are assigned to be an Account Owner or Team Member, or use any of our services • take part in online discussions or promotions • speak with a member of our social media or customer support teams (for example, through our social media pages, website or on the phone) • enter a competition or share information with us on social media • contact us for other reasons • your name, address, and date of birth • your email address, phone number and details of the device you use (for example, your phone, computer, or tablet) • your registration information • details of the relevant **pay**ware Business account you are associated with, including the account number, sort code and IBAN • copies of your identification documents (for example, your passport or driving license) and any other information you provide to prove you are eligible to use our services • your country of residence, tax residency information and tax identification number • records of our discussions, if you contact us or we contact you (including records of phone calls) • information about other people (such as the company’s shareholders, directors, employees, customers, or business partners) where we ask for such information as part of our Platform Integrity Verifications (see Section C.2 of the Framework Agreement) or where a participating payment institution or other regulated partner is legally required to obtain it

Type of personal data	Details
Information about how you use **pay**ware Business	When you use **pay**ware Business, we get information about: • how you use your **pay**ware Business account • any transactions you make with your **pay**ware Business account
Information collected from your use of our products and services	Whenever you use our website or the **pay**ware Business APIs, we collect the following information: • information about your visit, including the links you have clicked on, through and from our website or app (including date and time), services you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling and clicks), and methods used to browse away from the page • information on transactions (for example, payments into and out of your **pay**ware Business account), including the date, time, amount, currencies, exchange rate, beneficiary details, details of the merchant associated with the transaction (including merchants' locations), IP address of sender and receiver, sender's and receiver's name and registration information, messages sent or received, details of device used to arrange the payment and the payment method used
Information from your employer	When a company that holds a **pay**ware Business account nominates you as an Account Owner, your employer will give us information about you. Typically, this will include your name and business contact details. In some cases, it may also include your employment status.
Information from others This includes information about late payments, information to help us check your identity, information about you and information relating to your transactions. We have explained more in the *Do you run credit checks on me?* section below.	We collect personal data from third parties, such as credit reference agencies, financial or credit institutions, official registers and databases, as well as fraud prevention agencies and partners who help us to provide our services.

Type of personal data	Details
Information from websites or social media	We may collect information about you if you make it publicly available on websites, social media websites or apps. We only do this as part of our Platform Integrity Verifications for **pay**ware Business accounts.
Information from publicly available source	We collect, or may ask you to provide, personal data from publicly available sources, such as media stories, online registers or directories, and websites for enhanced Platform Integrity Verifications, security searches and related platform-integrity purposes.

5. What is your legal basis for using my personal data?

We must have a legal basis (a valid legal reason) for using your personal data. Our legal basis will be one of the following:

- **Keeping to our contracts and agreements with you**

We need certain personal data to provide our services and cannot provide them without this personal data.

- **Legal obligations**

In some cases, we have a legal responsibility to collect and store your personal data (for example, under accounting, tax, and commercial record-keeping laws we must retain certain information about our customers, and under electronic-document laws we must preserve records of statements and consents). **pay**ware is not itself an obliged entity under anti-money laundering legislation; the identity, business, and background checks we perform are Platform Integrity Verifications (see Section C.2 of the Framework Agreement), which we conduct on the basis of our legitimate interests in platform integrity, fraud prevention, and security.

- **Legitimate interests**

We sometimes collect and use your personal data because we have a legitimate interest in using it and this is reasonable when balanced against your right to privacy.

- **Substantial public interest**

Where we process your personal data to adhere to government regulations or guidance.

- **Consent**

Where you've agreed to us collecting your personal data, for example when you have ticked a box to indicate that you are happy for us to use your personal data in a certain way.

We explain more about how we use your personal data in the *How do you use my personal data?* section below.

6. How do you use my personal data?

Explore the ways in which we may use your personal data using this table:

What we use your personal data for	Our legal basis for using your personal data
Providing our services If you apply to use a **pay**ware Business product or service, we will use your personal data to check your identity (as part of our Platform Integrity Verifications) and decide whether or not to approve your application. We use your personal data to: • meet our contractual and legal obligations relating to any **pay**ware Business products or services you use (for example exchanging payment transaction information through your **pay**ware Business account) • help you understand your, or your company's, **pay**ware Business transactions behavior (for example, by providing you with transactions insights) • exercise other rights we have under any agreement we have with you • provide you with customer support services. We may record and monitor any communications between you and us, including phone calls, to maintain appropriate records, check your instructions, analyze, assess and improve our services, and for training and quality control purposes.	• Keeping to contracts and agreements between you and us • Legitimate interests (we need to be efficient about how we meet our obligations, and we want to provide you with good products and services) • Legal obligations
Protecting against fraud We use your personal data to check your identity and to protect against fraud, keep to financial crime laws and to confirm that you are eligible to use our services. We also use it to help us better understand your company's financial circumstances and manage fraud risks related to your **pay**ware Business account.	• Legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities) • Legal obligations
Marketing and providing new products and services that might interest you We use your personal data to do the following: • provide you with information about other products and services we offer that are similar to those you have already used (or asked about, where allowed by law)	• Legitimate interests (to send business-to-business marketing, develop our products and services, ensure our marketing is relevant to your interests, and to be efficient about how we meet our legal and contractual duties)

What we use your personal data for	Our legal basis for using your personal data
• if you agree, provide you with information about our partners' promotions or offers which we think you might be interested in • if you agree, allow our partners and other organizations to provide you with information about their products or services • measure or understand the effectiveness of our marketing and advertising, and provide relevant advertising to you • ask your opinion about our products or services Remember, you can ask us to stop sending you marketing information (the *How do you use my personal data for marketing?* section below explains how to do this).	• Consent (where we are legally required to get your consent for business-to-business marketing)
To keep our services up and running We use your personal data to manage our website and the **pay**ware Business services, (including troubleshooting, data analysis, testing, research, statistical and survey purposes), and to make sure that content is presented in the most effective way for you and your device. We also use your personal data to: • verify your identity if you contact our customer support or social media teams • allow you to take part in interactive features of our services • tell you about changes to our services • help keep our website and the **pay**ware Business account safe and secure	• Keeping to contracts and agreements between you and us • Legitimate interests (to be efficient about how we meet our obligations and keep to regulations that apply to us and to present content as effectively as possible for you) • Consent (where required by law)
Preparing anonymous statistical datasets We prepare anonymous statistical datasets about our customers' transactional patterns: • for forecasting purposes • to understand how customers use **pay**ware Business • to comply with governmental requirements and requests These datasets may be shared internally or externally with others, including non-**pay**ware companies. We produce these reports using information about you and other customers. The	• Legitimate interests (to conduct research and analysis, including to produce statistical research and reports) • Legal obligations

What we use your personal data for	Our legal basis for using your personal data
information used and shared in this way is never personal data and you will never be identifiable from it. Anonymous statistical data cannot be linked back to you as an individual. For example, some countries have laws that require us to report transactional statistics and how money enters or leaves each country. We will provide anonymized statistical information that explains the broad categories of merchants that **pay**ware Business customers in that country transact their money with. However, we will not provide any customer-level information. It will not be possible to identify any individual **pay**ware Business customer.	
Improving our products and services We use your personal data to help us develop and improve our current products and services. This allows us to continue to provide products and services that our customers want to use.	• Legitimate interests (to understand how customers use our products so we can develop new products and improve the products we currently provide)
Meeting our legal obligations, enforcing our rights and other legal uses We use your personal data: • to share it with other organizations (for example, government authorities, law enforcement authorities, tax authorities, fraud prevention agencies) • if this is necessary to meet our legal or regulatory obligations (for example, some countries require us to understand which of our customers are vulnerable and require enhanced support) • in connection with legal claims • to help detect or prevent crime You can find out more in the *Do you share my personal data with anyone else?* section below.	• Legitimate interests (for example, to protect **pay**ware during a legal dispute) • Substantial public interest (if we process your personal data to keep to legal requirements that apply to us) • Legal obligations

What we use your personal data for	Our legal basis for using your personal data
Sometimes, we are legally required to ask you to provide information about other people. For example, we might ask you to explain: • your relationship with somebody who pays you money through your **pay**ware Business account • how somebody got the money in the first place to pay it through your **pay**ware Business account Where you, or your company, give us personal data about other people, it is your responsibility to ensure they understand how we will process their personal data.	
Helping you to provide services to your customers We may provide payment information exchange services to you or your company. Where this happens, you, or your company, are responsible for deciding: • if we collect your customers' personal data • how we process your customers' personal data on your behalf You, or your company, are the 'controller' of your customers' personal data. Where we help you to provide services to your customers, we will set out our data protection obligations in our contract with you.	• Keeping to contracts and agreements between you and us • Legal obligations

7. Do you make automated decisions about me?

Depending on the **pay**ware products or services you use, we may make automated decisions about you.

This means that we may use technology that can evaluate your personal circumstances and other factors to predict risks or outcomes. This is sometimes known as profiling. We do this for the efficient running of our services and to ensure decisions are fair, consistent, and based on the right information.

When we make an automated decision about you, you have the right to ask that it is manually reviewed by a person. You can find out more about this in the *What are my rights?* section below.

For example, we may make automated decisions about you that relate to:

Opening accounts

- Platform Integrity Verifications and security checks
- identity and address checks

Detecting fraud

- monitoring your account to detect fraud and financial crime

Our legal basis is one or more of the following:

- keeping to contracts between you and us
- legal obligations
- legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities)

8. Do you run credit checks on me?

We will share your personal data with credit reference agencies, or other providers of credit information, to:

- confirm details you provide when applying for a **pay**ware Business account
- make an assessment about whether to accept a **pay**ware Business application

The personal data we share with, and receive from, credit reference agencies (or other providers of credit information) will vary depending on the country you live in.

Our legal basis is one or more of the following:

- consent (where we are required to collect your consent by law)
- legal obligations
- keeping to contracts and agreements between you and us (where you apply for a **pay**ware Business account)
- legitimate interests (to develop and, in the future, offer products to our customers)

9. How do you use my personal data for marketing?

If you sign up to use **pay**ware Business account, and where national laws allow, we will assume you want us to contact you by post, push notification, email and SMS text message with information about **pay**ware products, services, offers and promotions. Where national laws require us to get your consent to send direct marketing messages, we will do so in advance. We may use the personal data we have collected about you in order to tailor our offers to you.

You can tell us you don't want to hear from us at any time. Just click on the unsubscribe links on any marketing message we send you.

We won’t pass your details on to any organizations outside **pay**ware for their marketing purposes without your permission. You can find out more in the *Do you share my personal data with anyone else?* section.

Our legal basis is:

- consent (where we are required by law to collect your consent)
- legitimate interests (to send you marketing and to provide information more relevant to your interests)

10. What are my rights?

Under data protection laws, you have the right to: access your personal data, request the correction or deletion of your personal data, restrict or object to our processing of your data, and request data portability.

If you are an employee or customer of a company that holds a **pay**ware Business account, the company, rather than **pay**ware, is responsible for helping you exercise these rights.

If **pay**ware is responsible for helping with your request, we may not be able to agree to your request (for example, if we have a legitimate reason for not doing so or the right does not apply to the particular information, we hold about you).

Your right	**What it means**
You have the right to be told about how we use your personal data.	We provide this privacy notice to explain how we use your personal data.
Right of access	You have the right to obtain confirmation as to whether your personal data is being processed, and to request a copy of that data. We will provide the data in a commonly used electronic format free of charge, unless requests are manifestly unfounded or excessive.
You can ask us to correct your personal data if you think it's wrong.	You can have incomplete or inaccurate personal data corrected. Before we update your file, we may need to check the accuracy of the new personal data you have provided.
You can ask us to delete your personal data. Only a Freelancer or Account Owner may ask us to delete **pay**ware Business account data. Just to let you know, we may not be able to agree to your request. As we must keep certain customer personal data even when you ask us to delete it (we've explained this in more detail below). We may not be able to delete your entire file because these regulatory responsibilities take priority. We will always let you know if we can't delete your personal data.	You can ask us to delete your personal data if: • there's no good reason for us to continue using it • you gave us consent (permission) to use your personal data and you have now withdrawn that consent • you have objected to us using your personal data • we have used your personal data unlawfully • the law requires us to delete your personal data
You can object to us processing your personal data for marketing purposes.	You can tell us to stop using your personal data, including profiling, for marketing.

Your right	What it means
You can object to us processing other personal data (if we are using it for legitimate interests). However, if there is an overriding reason why we need to use your personal data, we will not accept your request. If you object to us using personal data which we need in order to provide our services, we may need to close your **pay**ware Business account as we won't be able to provide the services.	If our legal basis for using your personal data is 'legitimate interests' and you disagree with us using it, you can object.
You can ask us to restrict how we use your personal data.	You can ask us to suspend using your personal data if: • you want us to investigate whether it is accurate • our use of your personal data is unlawful but you do not want us to delete it • we no longer need your personal data, but you want us to continue holding it for you in connection with a legal claim • you have objected to us using your personal data (see above), but we need to check whether we have an overriding reason to use it
You can ask us to transfer personal data to you or another company.	If we can, and are allowed to do so under regulatory requirements, we will provide your personal data in a structured, commonly used, machine-readable format.
You can withdraw your permission. (Please note, it will have been lawful for us to use the personal data up to the point you withdraw your permission).	If you have given us any consent, we need to use your personal data, you can withdraw your consent at any time by sending an email to dpo@**pay**ware.eu.
You can ask us to carry out a human review of an automated decision we make about you.	If we make an automated decision about you that significantly affects you, you can ask us to carry out a manual review of this decision.

Your ability to exercise these rights will depend on several factors. Sometimes, we won't be able to agree to your request (for example, if we have a legitimate reason for not doing so or the right does not apply to the particular information, we hold about you).

11. How do I exercise my rights?

If you are an employee or customer of the company that holds the **pay**ware Business account, please contact that company.

If **you hold a Personal Account**, or if you were authorized to set the **pay**ware Business account up or give us instructions about the account (for example, you are a Freelancer or Account Owner), you can send us an email at dpo@payware.eu.

For security reasons, we can't deal with your request if we are not sure of your identity, so we may ask you for proof of your ID.

If a third-party exercise one of these rights on your behalf, we may need to ask for proof that a third-party has been validly authorized to act on your behalf.

When you exercise one of these rights, it may take us up to one month to implement your changes.

payware will usually not charge you a fee when you exercise your rights. However, we are allowed by law to charge a reasonable fee or refuse to act on your request if it is manifestly unfounded or excessive.

If you are unhappy with how we have handled your request, you can complain to a data protection authority. In the Republic of Bulgaria and the European Economic Area, this is the Commission of Personal Data Protection (website). If you are located in another EEA member state, you also have the right to lodge a complaint with the supervisory authority in your country of habitual residence, place of work, or place of the alleged infringement, in accordance with Article 77 of the GDPR.

12. Do you share my personal data with anyone else?

We share your personal data within **pay**ware to:

- provide you with the best service
- send you information about **pay**ware products and services we think you'll be interested in hearing about

Suppliers

The table below explains which suppliers we normally share your personal data with:

Type of supplier	**Why we share your personal data**
Suppliers who provide us with IT, payment, and delivery services	To help us provide our services to you
Our banking and financial services partners and payments networks	To help us provide our services to you. This includes banking and lending partners, banking intermediaries and international payment service providers

Type of supplier	Why we share your personal data
Analytics providers and search information providers	To help us improve our website or the payware Business app
Customer service providers, survey providers and developers	To help us to provide our services to you
Communications services providers	To help us send you post, emails, push notifications and text messages

Partners who help to provide our services

We may share your personal data with our partners to provide the company that holds the **pay**ware Business account with certain requested services.

We may share your personal data with our partners (through the **pay**ware Business APIs).

We'll only share your personal data in this way if the company that holds the **pay**ware Business account has asked for the relevant service or it is provided as part of our subscription plans.

From time to time, we may work with other partners to offer co-branded services or promotional offers, and we will share some of your personal data with those partners. We will always make sure you understand how we and our partners process your personal data for these purposes.

Credit reference agencies

As set out at the *Do you run credit checks on me?* section, if you apply for a **pay**ware Business account, we may share your personal data with credit reference agencies.

Financial institution partners

Where we facilitate payment information exchange for you, or your company, we may share some of your, or your customers', personal data with participating financial institutions (including payment institutions and lending partners). This is necessary to facilitate the transactions you have requested.

Other third-parties

We may share your personal data with other third parties where this is necessary to facilitate you receiving services to your **pay**ware Business account.

For legal reasons

We also share your personal data with other financial institutions, government authorities, law enforcement authorities, tax authorities, companies, and fraud prevention agencies to check your identity, protect against fraud, keep to tax laws and other laws applicable to us, support the anti-money laundering and counter-terrorism-financing compliance of the participating financial institutions and other regulated partners (which remain the entities responsible for those obligations), and confirm that you are eligible to use our products and services.

If fraud is detected, you could be refused certain services by **pay**ware or our partners. We may also need to share your personal data with other third-party organizations or authorities:

- if we have to do so under any law or regulation
- if we sell our business
- in connection with suspected or actual criminal or fraud investigations
- to enforce our rights (and those of our customers or others)
- in connection with legal claims

Social media and advertising companies

When we use social media for marketing purposes, information about you, or your company, may be shared with our social media platform partners so they can check if you or your company also hold an account with them. If you do, we may ask the advertising partner, or social media provider, to:

- use the data to send our adverts to you or your company, because we think that you, or your employer, might be interested in a new **pay**ware product or service
- not send you our adverts, because the marketing relates to a service that you, or your employer, already use
- send our adverts to companies that have a similar profile to your company

An example of how we may use social media for marketing purposes is through Facebook's 'Custom Audience' tool. Read more about these terms.

Our legal basis is:

- legitimate interests (to ensure **pay**ware's advertising is as effective as possible).

You can contact us at any time, either through the **pay**ware Business app or by emailing dpo@payware.eu, if you don't want us to share your personal data for advertising purposes.

Remember you can also manage your marketing preferences directly with any social media provider that you have an account with.

Other participants in the Growth Program

If you take part in the **pay**ware Growth Program described in Section 16 of the Merchant Terms, we share limited information with other participants. A merchant that referred you can see your business name, your partner identifier, the status and dates of the referral and the reward granted. A merchant you referred can see your business name and partner identifier. A software provider you nominate may be told your name or your business name as a merchant that nominated it. We do not share your individual transactions with other participants.

Our legal basis is:

- keeping to our contracts and agreements with you (the Growth Program rules you accept by taking part).

Where you ask us to share your personal data

Where you direct us to share your personal data with a third-party, we may do so. For example, you may authorize third parties to act on your behalf (such as a lawyer or

accountant). We may need to ask for proof that a third-party has been validly authorized to act on your behalf.

13. Will my personal data go outside of Europe?

As we provide an international service, we may need to transfer your personal data outside the European Economic Area (EEA) in order for us to provide our services.

We may send your personal data outside of EEA to:

- keep to global legal and regulatory requirements
- provide ongoing support services
- credit reference agencies, fraud prevention agencies, law enforcement authorities
- enable us to provide you with products or services you have requested

If we transfer your personal data to another country that does not offer a standard of data protection equivalent to EEA, we will make sure that your personal data is sufficiently protected. For example, we will make sure that a contract with strict data protection safeguards is in place before we transfer your personal data. In some cases, you may be entitled to ask us for a copy of this contract.

If you would like more information, please contact us by sending an email to dpo@payware.eu.

14. How do you protect my personal data?

We recognize the importance of protecting and managing your personal data. Any personal data we process will be treated with the utmost care and security. This section sets out some of the security measures we have in place**.**

We use a variety of physical and technical measures to:

- keep your personal data safe
- prevent unauthorized access to your personal data
- make sure your personal data is not improperly used or disclosed

Electronic data and databases are stored on secure computer systems with control over access to information using both physical and electronic means. Our staff receives data protection and information security training. We have detailed security and data protection policies which staff are required to follow when they handle your personal data**.**

While we take all reasonable steps to ensure that your personal data will be kept secure from unauthorized access, we cannot guarantee it will be secure during transmission by you to our website or other services. We use HTTPS (HTTP Secure), where the communication protocol is encrypted through Transport Layer Security for secure communication over networks, for all our APIs, web and transaction-processing services.

If you use a password for the **pay**ware business web portal or our website, you will need to keep this password confidential. Please do not share it with anyone.

When you use our public services, which includes our social network accounts and the **pay**ware Community forum, do not share any personal data that you don't want to be seen, collected, or used by other customers, as this personal data will become publicly available.

15. How long will you keep my personal data for?

We will generally keep your personal data for six years after our business relationship with the company that holds the **pay**ware Business account ends, or after you close your Personal account, or such period as may be required by applicable local laws.

We keep your personal data to fulfill our legitimate interests in preventing fraud, maintaining platform security, resolving disputes, and complying with general commercial and tax retention laws. We may keep your personal data for longer because of a potential or ongoing court claim or another legal reason.

16. How will you keep me updated about how you use my personal data?

If we change the way we use your personal data, we will update this notice and, if appropriate, let you know by email, through the **pay**ware business web portal or through our website.

17. Do you use cookies?

We use cookies to analyze how you use our website. Please read our Cookies Policy for more information about cookies.

Subject to your explicit consent for email analytics and tracking technologies, we also use pixels or web beacons in the direct marketing emails that we send to you. These pixels track whether our email was delivered and opened, and whether links within the email were clicked. They also allow us to collect information such as your IP address, browser, email client type and other similar details. We use this information to measure the performance of our email campaigns, and for analytics.