

## UNITED STATES PRIVACY POLICY

Thank you for visiting a website owned by YapStone, Inc. ("**YapStone**," "**we**," "**us**" and "**our**"). Your privacy is important to us. In order to better protect your privacy, we have developed this privacy policy ("**Privacy Policy**").

Your personal data is being processed by YapStone. We provide payments gateway and third-party payment processor and payment services provider services (collectively "**Processing Services**") through which users of online platforms or online marketplaces make payments.

This Privacy Policy applies to you if you are (1) a property owner, property manager or other payee on whose behalf we perform our Processing Services (a "**Merchant**"), (2) an employee or agent of a Merchant, or (3) an individual contracting with a Merchant (or representing a group of individuals contracting with a Merchant) and using our Processing Services to make a payment to that Merchant. This Privacy Policy explains our online information practices and the choices you can make about the way your information is collected and used by YapStone.

This Privacy Policy is based on these principles:

- We will disclose the types of information we collect and how we use it;
- Unless we need to use your information to provide our Processing Services to you or to comply with a legal or regulatory requirement:
  - We will give you an opportunity to restrict our use of the information; and
  - We will give you an opportunity to tell us not to give the information to others; and
- We will give you an opportunity to correct the information in our records when it has been erroneously recorded.

These principles and our Privacy Policy apply whether we collect the information by paper, online or as part of you making a payment.

This Privacy Policy (together with all policies, notices, and other content that appear on (or that are linked to) YapStone's website(s), including, without limitation any website operated by YapStone, and any subdomain of any such websites or any mobile application for such websites (collectively, "**Websites**" or "**Website**")) sets out the basis on how we process any personal data we receive from you. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

YapStone collects data either directly or via a website, platform, marketplace, software, or other entity that works with YapStone or uses YapStone's Processing Services ("**Partners**"). By visiting YapStone Websites and/or submitting data to YapStone, you acknowledge that our use of your data is necessary for us to comply with applicable law

and to provide contracted for Processing Services (on behalf of Merchants) to facilitate payment by users of online platforms or online marketplaces to Merchants to whom the users owe a payment obligation. We will use your data only in accordance with the terms of this Privacy Policy or as allowed by law.

## **INFORMATION WE MAY COLLECT FROM YOU**

We may collect and process the following data about you:

- Information that you provide to us or to one of our Partners or Merchants (such as by filling in webforms, applications, or as part of our customer due diligence procedures), including, for example: information you provide (1) at the time of registering to use our Processing Services or services of one of our Partners who provides such data to us; (2) in connection with contracting for or subscribing to the service of one of our Partners or Merchants, or content you post on, to or through a Partner or Merchant; (3) in connection with requesting further services from us or any Partner or Merchant; or (4) when you report a problem to us or any Partner or Merchant in connection with our or their services. Such information may include, for example, your name, email address, property ownership data, bank or credit card account information, address, telephone number, device identification or other sign-on information, geolocation data, and transaction information.
- Information that is automatically collected using technology that allows electronic tracking of technical information; this is further explained below in the section titled IP ADDRESSES, COOKIES AND CLICK-THROUGH URLS;
- If or when you contact us; we may keep a record of that correspondence regardless of the means;
- All responses to optional surveys that you complete;
- Details of the entire lifecycle of transactions you carry out through our Processing Services or the services of our Partners or Merchants;
- The resources that you access on our Websites or those of our Partners or Merchants, as well as details of your visits to our Websites including, but not limited to, traffic data, location data, weblogs, and other communication data, whether such details are required for our own billing purposes or otherwise;
- Financial information you provide when you initiate a payment transaction, such as credit card, debit card, or bank account details;
- Personal data which we are legally required to report to the authorities for certain payment transactions, such as when the payment transaction(s) volumes reaches a certain limit;
- Proof of your identity which we may request from you for identity verification purposes and to comply with applicable law. This may include collecting copies of your passport, driver's license, utility bill, company information, or other

documents we deem necessary to establish your identity, residence, or place of business. Such proofs of identification may be stored electronically on our servers in order to comply with our legal and regulatory obligations;

- Proof of property ownership, verification of bank account, or information that can identify you or verify your identity or location, including your first and last name, telephone number, postal and email addresses, fax number, method of payment information (such as credit card), or the current physical location of you and any device you use to access a Website in connection with the use of our Processing Services or those of our Partners or Merchants. Such proof may be stored electronically on our servers in order to comply with our legal and regulatory obligations;
- Your IP address, computer information, and the times of each access to our Processing Services or Websites, which may be tracked against your records with us for purposes of preventing fraud, establishing your identity, creating an audit trail when using our Processing Services, and to comply with applicable laws;
- Data necessary to detect and prevent fraud; we will either do this directly or in conjunction with a third-party who use this data to detect and protect against fraud ("**third-party experts**"). These third-party experts are subject to privacy and confidentiality obligations;
- Information which you provide in response to competitions which may be made available on our Website from time to time. You do not have to participate in these; however, if you choose to you may be asked to disclose some personal information. At the time of entering the competition it will be made clear to you who will have access to your personal information and why. You are not obliged to continue with your competition entry; however, if you do so you accept that you may receive a prize.

### **IP ADDRESSES, COOKIES AND CLICK-THROUGH URLS**

We may collect technical information about your computer, including for example, where available, your IP address, operating system, and browser type, for system administration and to report aggregate information to our Partners. This is aggregate statistical data about our users' browsing actions and patterns.

For the same reasons, we may obtain information about your general Internet usage by using a cookie. A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and stored by the browser. Cookies contain information that is transferred to your computer's hard drive. The identifier is then sent back to the server each time the browser requests a page from the server. This enables the web server to identify and track the web browser. Cookies help us to improve our Website and to deliver a better and more personalized service. Cookies enable us:

- To estimate our audience size and usage pattern;
- To store information about your preferences, and to allow us to customize our Website according to your individual interests;
- To prevent fraud;
- To speed up the delivery of pages you commonly use; and
- To recognize you when you return to one of our Websites.

We may use both “*session*” cookies and “*persistent*” cookies on our Website. Session cookies will be deleted from your computer when you close your browser. Persistent cookies will remain stored on your computer until deleted, or until they reach a specified expiry date. You may refuse to accept cookies by activating the setting on your browser that allows you to refuse the setting of cookies. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to our Website. Disabling a cookie or category of cookies does not delete the cookie from your browser; you will need to do this yourself from within your browser. If you have disabled one or more cookies, we may still use information collected from cookies before your disabled preference was set. We stop, however, using subsequent disabled cookies to collect any further information.

We may use third-party cookies to help us improve our Website design, user experience and to provide you with information about YapStone through trusted remarketing services. We may allow selected third parties to place cookies through our Website to provide us with better insights into the use of our Website or user demographics or to provide relevant advertising to you. These third parties may collect information about a consumer’s online activities over time and across different websites when he or she uses our Website. Please note that our Partners may also use cookies, over which we have no control but which will be activated if you click through to our Partners’ websites. Please also note that third-parties may be able to uniquely identify your device or browser even if you have disabled cookies.

We may occasionally use a “*click-through URL*”. When you click one of these click-through URLs, you pass through our web server before arriving at your final destination. We track click-throughs to help us improve the user experience, record your acceptance of certain terms, determine your interest in particular topics and measure the effectiveness of our customer communications.

You can learn more about cookies at the following third-party websites:

- AllAboutCookies: <https://www.allaboutcookies.org/>
- Network Advertising Initiative: <https://www.networkadvertising.org/>

## **DO NOT TRACK**

Some web browsers permit you to set Do Not Track (DNT) signals which would prevent websites from tracking your behavior online. The applicable standards are still being developed and, as a result, we cannot respond to the DNT signal. This means our service providers are able to compile analytics about your movements on our Website and remarket YapStone Processing Services to you.

## **WHERE WE STORE YOUR PERSONAL DATA**

The data (including personal data) that we collect from you may be processed, transferred and stored in the United States and may be transferred to, and stored at, a destination outside of the United States including, but not limited to: Canada, Ireland, Germany, Australia and India. By submitting your personal data, you agree to the transfer, storing, or processing of your personal data in destinations inside or outside the United States. Your data (including personal data) may also be processed by staff operating outside the United States who work for us or one of our Partners, Merchants or affiliated companies, or one of our third-party suppliers, or third-party service providers. Such staff may be engaged in, among other things, verifying your identity, your location or payment information, the fulfilment of your transaction, the processing of your payment details, improving our Websites and Processing Services, technical support, fraud review, and the provision of other support services or in order to comply with our legal and regulatory obligations, as well as for group administration and management purposes. YapStone complies with applicable data transfer laws.

You acknowledge and agree that your personal data may be stored or processed in the United States or transferred, stored or processed outside the United States (including in Ireland, Germany, Australia and India), as set out in this Privacy Policy.

## **COMPLIANCE WITH US-EU PRIVACY SHIELD FRAMEWORK**

YapStone has certified that it adheres to the Privacy Shield Principles of the US-EU Privacy Shield Framework as set forth by the U.S. Department of Commerce regarding the collection, use and retention of Personal Data from EEA member countries. For information regarding the Privacy Shield, see the Privacy Shield website at: <https://www.privacyshield.gov/welcome>. For more information regarding how we comply with the US-EU Privacy Shield, please read our statement here: <https://www.yapstone.com/legal/privacy-shield>.

YapStone utilizes the American Arbitration Association (“AAA”) as our Independent Recourse Mechanism for unresolved Privacy Shield-related complaints. It may be possible, under certain circumstances, for you to invoke binding arbitration in the event of a Privacy Shield-related dispute. To file a Privacy Shield-related complaint, visit the AAA’s website at: <https://go.adr.org/privacyshield.html>.

## **SECURITY**

YapStone will use reasonable technical, administrative and physical measures to protect information contained in our system against misuse, loss or alteration. All information you provide to us is stored on our secure servers or secured servers licensed for use by us. YapStone complies with the Payment Card Industry Data Security Standard (PCI-DSS).

Where we have given you (or where you have chosen) a password that enables you to access certain parts of our Processing Services or to engage with our customer service team, you are responsible for keeping this password confidential and adequately complex. We ask you not to share a password with anyone and change your password every 90 days. If we receive instructions using your log-in information we will consider that you have authorized the instructions.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our Website; any transmission is at your own risk.

## **USES MADE OF YOUR INFORMATION**

We use information held about you in the following ways:

Performing Processing Services for you:

- To ensure that content from our Websites is presented in the most effective manner for you and for your electronic device;
- To allow smooth interaction between you and customer support;
- To allow us to contact you by phone, email, text, or otherwise, about promotions offered by YapStone;
- To carry out our and your obligations arising from any contracts entered into between you and us;
- To allow us to carry out our contractual obligations to our Partners or our Merchants in connection with providing Processing Services to facilitate payment by users of online platforms or online marketplaces to Merchants to whom the users owe a payment obligation;
- To allow you to participate in interactive features of our Processing Services, when you choose to do so;
- To verify your acceptance of certain terms or conditions related to our Processing Services;
- To notify you about changes to our Processing Services; and
- To perform the necessary due diligence on our customers including, for example, information necessary to meet legal Customer Due Diligence, Know Your Customer and Anti-Money Laundering obligations, such as name, date of birth,

and current address of individuals and/or beneficial owners of property, photo identification, utility bill copies or similar documents

Advertising customization:

- To provide you with information, products or services which we feel may interest you (whether ours or a third party's) where you have requested this or where you have separately agreed to this.

Security Detection, protection and enforcement; functionality debugging, error repair:

- To detect, investigate, prevent, protect against, remediate and reduce the risks of chargebacks and fraud in our system, unauthorized transactions, or activity we think is suspicious or may be potentially illegal, unlawful or harmful, to build fraud and credit risk models to assist in the screening of users for the purposes of identifying fraudsters, preventing fraud and minimizing associated credit risk, which may include credit checks under the conditions of local law, sharing of relevant data with vendors to improve our system and services, or sharing such data in order to comply with our legal, regulatory or compliance obligations or assist law enforcement with respect to criminal or suspected criminal acts, including responding to a valid request by a law enforcement agency or regulatory or governmental authority, and use or disclosure of such data or information in connection with actual or proposed litigation, or to protect our or our affiliates' or Partners' property, people and other rights or interests; and
- To enforce this Privacy Policy and/or our Website Terms of Use ("**Website Terms**") or any other purpose referenced

Quality control:

- To monitor quality control and ensure compliance with our legal obligations, codes and ordinances, policies and procedures; and
- To develop and improve our products and services, for example, by reviewing visits to the Websites and various subpages, demand for specific products and services and user comments.

Auditing relating to transactions, internal research and development:

- To provide for internal business administration and operations, including troubleshooting, Website customization, enhancement or development, testing, research, administration and operation of our Websites and data analytics;
- To create products or services that may meet your needs; and
- To measure performance of marketing initiatives, ads, and websites "powered by" another company on our behalf.

## DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to any affiliate of YapStone, including, Yapstone Holdings, Inc. and the subsidiaries of Yapstone Holdings, Inc.

We may disclose your data to Partners and third parties:

- Where we have received your information from or via an online portal or marketplace through which you rent your property (in particular, disclosures of any updates to your information, including your bank account details, with such online portal or marketplace, who will use this data in accordance with their privacy policy and terms of service as made available to you by them), (1) for the purposes of your continued use of their services, (2) to enforce their policies, (3) to defend and protect the rights, property or safety of themselves or other users of their websites or services, (4) to comply with their legal obligations (including reporting to relevant taxing authorities) or (5) in the interest of national security, public interest or law enforcement in any country where they have entities or affiliates. For example, they may respond to a valid request by a law enforcement agency or regulatory or governmental authority, and they may also disclose data in connection with actual or proposed litigation, or to protect their property, people and other rights or interests;
- If you've requested their services or if you've requested to be provided with information by them;
- If you have done (or have agreed to do) business with them;
- To provide you with information about our products or services or about products or services of the third parties or Partners which may be of interest to you;
- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;
- If YapStone, or Yapstone Holdings, Inc., or any of its or their affiliates, have substantially all of their assets acquired by a third party, the personal data held about you may be one of the transferred assets;
- In order to: (1) comply with any legal obligation (including reporting obligations under fraud, anti-money laundering, or counter terrorist financing law and other applicable law and regulations); (2) enforce or apply the terms of your service agreement with us ("**Terms of Service**") or the Website Terms with respect to our Processing Services or Websites; (3) enforce or apply provisions of any agreement we have with you; or (4) protect the rights, property, or safety of YapStone, or its affiliates, our customers, our users, our Partners, or others;
- For the purposes of fraud protection, credit risk reduction, and the prevention and reporting of money laundering or other criminal or suspected criminal

activity, including the building of fraud and credit risk models to assist in the screening of users for the purposes of identifying fraudsters, preventing fraud and minimizing associated credit risk for YapStone, its Partners, Merchants and other users of our Processing Services;

- Where such third parties provide services to us that facilitate the provision of our services to you, including for example, credit card issuers, software providers and our financial services partners;
- In order to collect and process data for other companies, your data may be shared back with such company;
- Pursuant to a valid request or subpoena from law enforcement, regulators, court, or other government body;
- In accordance with this Privacy Policy; and
- With your permission.

### **REMARKETING OF YAPSTONE'S SERVICES**

YapStone may partner with third parties to provide you with promotions and advertisements of YapStone's services on YapStone's behalf. This service is called "remarketing". Remarketing will allow third parties to display YapStone ads or promotions to you if you have previously visited one of YapStone's Websites based upon the cookies placed on your computer.

You can prevent remarketing by deleting your cookies or blocking cookies, though certain websites operate more effectively with cookies enabled.

We abide by the following principals with respect to remarketing:

- We will not use or associate personally identifiable information with remarketing lists, cookies, data feeds, or other anonymous identifiers;
- We will not use or associate targeting information, such as location, with any personally identifiable information collected from an ad or its landing page;
- We will not share any personally identifiable information with any partner ad network through our remarketing tag or any ad-associated product data feeds;
- We do not send precise location information without obtaining your consent;
- We abide by Google's policies for identified [Sensitive Categories](#); and
- We will not modify or obscure any notices an ad network may display to users about the remarketing lists they're on, along with the corresponding domain name.

### **ACCESS TO YOUR INFORMATION AND YOUR CHOICES**

You can update, amend or delete information you provided at the time you registered at any time by contacting us at the address below or by logging into your account.

You can choose not to receive emails from us by either “unsubscribe” using the instructions in any email you receive from us or by emailing [opt-out@yapstone.com](mailto:opt-out@yapstone.com). This will not stop us from sending emails about your account or your transactions with us.

You can choose to delete or block cookies by setting your browser to either reject all cookies or to allow cookies only from selected sites. If you block cookies, performance of the Website may be impaired and certain features may not function at all.

If you do not want cookies to be used for marketing, please visit [the Network Advertising Initiative](#) for opting out of interest-based advertising by participating companies. This does not mean you will not receive any online advertising – it merely means that the companies from which you opted out will no longer deliver ads tailored to your web preferences and patterns.

## **YOUR RIGHTS RELATED TO OTHER WEBSITES**

Our Websites may contain links to and from the websites of our partner networks, advertisers, and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Please be aware that YapStone is not responsible for the privacy practices of other sites, including our Partners’ websites. We encourage our users to be aware when they leave our Website to read the privacy statements of every website that collects personally identifiable information.

## **MOBILE APPLICATIONS**

When you download or use apps relating to our Websites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information in connection with our efforts to prevent fraud or illicit use of our Processing Services and to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to turn off location services. If you have questions about how to disable your device’s location services, we recommend you contact your mobile service carrier or your device manufacturer.

## **PHISHING OR FALSE EMAILS**

If you receive an unsolicited email that appears to be from us or one of our Partners or third parties that requests your personal information (such as personal identifiers, credit card number, YapStone login, or password), or that asks you to verify or confirm your account or other personal information by clicking on a link, that email was likely to have been sent by someone trying to unlawfully obtain your information. This is sometimes

referred to as “phishing” or “spoofing.” We do not ask for this type of information in an email. Do not provide the information or click on the link. If you receive any suspected phishing or spoofing emails, please report it to [privacyofficer@yapstone.com](mailto:privacyofficer@yapstone.com).

## **PROMOTIONS**

Promotions, incentives or giveaways may be made available through YapStone, our Partners, or third parties from time to time. You do not have to participate in these. However, if you choose to participate, you may be asked to disclose some personal information. Additionally, at the time of entering the promotion, we will disclose in the promotion’s materials specific terms and conditions regarding how your personal information will be used. Please do not participate in any promotion if you do not agree to such usage.

## **CHANGES TO THIS PRIVACY POLICY**

Any changes we may make to this Privacy Policy in the future will be posted on this page with an updated Effective Date and we will endeavor to notify you by email, if one was provided to us, prior to the change becoming effective. If we are going to use your personal information in a manner different from that stated at the time of collection, we will notify you via email, if one was provided to us. You will have a choice to opt-out of having us use your information in this new manner. If you do not contact us stating your refusal to accept the changes to this Privacy Policy within one month following the date of the notice of the changes to this Privacy Policy, you will be deemed to have accepted the changes. If you refuse to accept the changes, we may be required to shut down or terminate your ability to use our Processing Services. However, if your account with YapStone has been suspended or closed, then you will not be contacted and your information will not be used in this new manner.

## **CONFLICT BETWEEN THIS PRIVACY POLICY AND THE TERMS OF SERVICE OR THE WEBSITE TERMS**

Where there is a conflict between this Privacy Policy and an explicit provision of the Terms of Service or the Website Terms related to our Processing Services, this Privacy Policy will prevail over those other Terms.

## **ADDITIONAL STATE-SPECIFIC TERMS**

**Nevada residents:** This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal opt-out list by emailing us at [opt-out@yapstone.com](mailto:opt-out@yapstone.com) or you may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: [AGCinfo@ag.nv.gov](mailto:AGCinfo@ag.nv.gov).

**Texas residents:** If you have a complaint, first contact YapStone, Inc., by visiting our website at support.yapstone.com. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking: 2601 North Lamar Boulevard, Austin, TX 78705-4294; 1-877-276-5554 (toll free); [www.dob.texas.gov](http://www.dob.texas.gov).

**Vermont residents:** In accordance with Vermont law, we will not share information we collect about you with companies outside of YapStone except as required or permitted by law. For example, we may share information to service your accounts, complete requested transactions, or to provide rewards or benefits to which you are entitled.

### **CALIFORNIA CONSUMER PRIVACY ACT**

Under the California Consumer Privacy Act ("**CCPA**"), and subject to certain limitations and exceptions, if you are a California resident, you may have the following rights with respect to information we have collected about you that constitutes personal information under the CCPA:

- To request disclosure about our personal information collection practices during the prior 12 months, including the categories of personal information we collected, the sources of the information, our business purposes for collecting or sharing the information and the categories of third parties with whom we shared such information;
- To request a copy of the specific pieces of personal information we may have collected about you in the last 12 months;
- To request that we delete (and direct our service providers to delete) your personal information, subject to certain exceptions;
- To opt-out of any "sales" of your personal information, if a business is selling your information; and
- To not be discriminated against for exercising these rights.

To exercise your data protection rights California residents contact us at [privacyofficer@yapstone.com](mailto:privacyofficer@yapstone.com). If you have questions, please contact us as described in the "Contact Us" section below. You may be required to provide additional information necessary to confirm your identity before we can respond to your request and we will use that information only for that purpose. We may request that you submit a signed statement under penalty of perjury that you are the individual you claim to be. We will acknowledge receipt of your request within 10 days and will endeavor to respond within 45 days of receipt of your request, but if we require more time (up to an additional 45 days) we will notify you of our need for additional time. For requests that we not sell your information we will comply with your request within 15 days. We cannot respond to your request or provide you with personal information if we cannot verify your identity and confirm that the personal information relates to you.

You may make a request for disclosure of our information collection practices, the information we collected about you, or our sharing practices up to twice within a 12-month period. You may make a request that we not sell information or for deletion of your information at any time.

For requests for a copy of the personal information we have collected during the 12 months prior to your request we will endeavor to provide the information in a format that is readily useable, including by mailing you a paper copy or providing an electronic copy to your registered account, if you have registered an account with us.

For requests for deletion of your information, please understand that California law permits us to retain certain information and not to delete it under certain circumstances. By way of example, we are not required to comply with a request to delete information if (1) the information is necessary for us to (a) complete a transaction for you or otherwise perform a contract; or (b) detect, protect against, or prosecute security incidents, fraud or illegal activity; (2) we use the information only internally in ways reasonably aligned with your expectations as our customer (such as maintaining sales records), and (3) we are required to retain the information to comply with legal obligations. If we receive such a request from you, we will notify any service providers we have engaged to delete your information as well.

We will not discriminate against you as a result of your exercise of any of these rights.

**Selling Information.** We do not sell your information for monetary consideration and we do not disclose your information for other valuable consideration. If, in the future, we enter into arrangements that fall within the definition of a “sale” under the CCPA, we will update this Privacy Policy and our compliance with the CCPA.

**Using an Authorized Agent.** You may submit a request through someone holding a formal Power of Attorney. Otherwise, you may submit a request using an authorized agent only if (1) the person is registered with the Secretary of State to do business in California, (2) you provide the authorized agent with signed written permission to make a request, (3) you verify directly with us that you have authorized the person to make the request on your behalf, (4) you verify your own identity directly with us, and (5) your agent provides us with proof that they are so authorized. We will require the agent to submit proof to us that they have been authorized to make requests on your behalf.

During the past 12 months we have collected the following categories of information about California residents from the listed sources, used it for the listed business purposes and shared it with the listed categories of third parties. This includes information about Website visitors, registered users, employees, vendors, suppliers and any other person interacting with us either online or offline. Not all information is collected about individuals. For instance, we may collect different information from applicants for employment than from customers.

<b>Category of Information collected</b>	<b>Source: How was this data collected?</b>	<b>Business purposes for use: Why are we collecting this data?</b>	<b>Categories of third parties receiving information: Who will get the data that has been collected?</b>
<p><b>Identifiers</b> (name, alias, postal address, email address, phone number, fax number, account name, Social Security number, driver's license number, passport number, unique personal identifier, IP address)</p>	<p>Individuals submitting information to us; or information we may receive from data partners.</p>	<p>Auditing relating to transactions; security detection, protection and enforcement; functionality debugging/error repair; performing services for you; accepting or retaining your agreement to use of our Processing Services; fraud and illicit activity detection and prevention; or employment or application for employment purposes.</p>	<p>Service providers (such as payment processors, mail houses, employee benefits partners); affiliated companies; auditors; outside legal counsel; or law enforcement.</p>
<p><b>Sensitive Information</b> (name with financial account, medical, health, and health insurance information, user name and password)</p>	<p>Individuals submitting information to us; Information we may receive from data partners; employment applications; or employees.</p>	<p>Auditing relating to transactions; security detection, protection and enforcement; functionality debugging/error repair; performing services for you; or employment purposes.</p>	<p>Service providers (such as payment processors, employee benefits partners); affiliated companies; or law enforcement.</p>
<p><b>Protected classification information</b> (race, gender, ethnicity, religion)</p>	<p>Individuals submitting information to us; Employment applications; or employees.</p>	<p>Security detection, protection and enforcement; or employment or application for employment purposes.</p>	<p>Service providers (such as employee benefits partners); affiliated companies; or government regulators.</p>
<p><b>Commercial information</b> (transaction history, products/services purchased, obtained or considered, product preference)</p>	<p>Individuals submitting information to us; or information we may receive from data partners.</p>	<p>Auditing relating to transactions; security detection, protection and enforcement; functionality debugging/error repair; or performing services for you.</p>	<p>Service providers (such as payment processors); affiliated companies; or law enforcement.</p>

<b>Electronic network activity</b> (browsing or search history, website interactions, advertisement interactions)	Information automatically collected from Website visitors.	Security detection, protection and enforcement; or functionality debugging/error repair.	Affiliated companies; or law enforcement.
<b>Audio, video or similar information</b> (customer service calls, security monitoring)	Individuals submitting information to us; or information we collect for security purposes.	Security detection, protection and enforcement; performing services for you; or quality control.	Affiliated companies.
<b>Biometrics</b>	Not Collected	Not Collected	Not Shared
<b>Geolocation</b>	Information we automatically collect from Website visitors.	Security detection, protection and enforcement; or fraud and illicit activity detection and prevention.	Affiliated companies; or law enforcement.
<b>Professional, educational or employment related information</b>	Individuals submitting information to us; information received from third parties in connection with vendor or employment status or applications; or information we observe in connection with vendor or employment oversight.	Security detection, protection and enforcement; or employment or application for employment purposes.	Affiliated companies.
<b>Inference from the above</b> (preferences, characteristics, behavior, attitudes, abilities, etc.)	Not Collected	Not Collected	Not Collected

**CONTACT US**

Questions, comments, and requests regarding this Privacy Policy are welcomed and should be addressed to:

YapStone, Inc.  
 Legal Department  
 2121 N. California Blvd., Suite 400  
 Walnut Creek, CA 94596.  
[privacyofficer@yapstone.com](mailto:privacyofficer@yapstone.com)

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