

**Last Updated: 1 January 2023**

Paymentus Corporation, Payveris, Finovera Inc., and their affiliates (referred to herein as “Paymentus”, “we”, “our” or “us”) recognise the importance of protecting the personal data that we may collect from visitors and any other individual or entity (“users”, “you” or “your”) who visits our websites or otherwise provides us with personal data. This Privacy Notice applies to data collection by Paymentus and applies to your use of the websites, [www.paymentus.com](http://www.paymentus.com), [www.finovera.com](http://www.finovera.com), other Paymentus-related sites, including those we maintain for our customers (“billers”) (each, a “Site” and collectively the “Sites”), software, communications, capabilities and services (“Services”) that are accessible on or by any of our Sites, but excluding services that state that they are offered under a different privacy notice or policy. This Privacy Notice also applies to information we may collect from representatives of billers and from others directly at trade shows or through similar interactions.

Our Privacy Notice explains: (1) what information we collect; (2) why we collect it; (3) how we use that information; (4) how we may share it; and (5) the choices we offer, including how to access and delete information. Specifically, our Privacy Notice covers the following topics:

- [Site Conditions of Use](#)
- [Information We Collect](#)
- [Cookies & Similar Technologies](#)
- [How We Use the Information We Collect](#)
- [Our Legal Basis for Collecting Personal Data](#)
- [When You Choose Not to Provide Personal Data](#)
- [Our Retention of Your Personal Data](#)
- [Sharing Personal Data](#)
- [Your Rights and Choices](#)
- [Third-Party Links](#)
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- [How to Contact Us](#)
- [Privacy Rights](#)
- [Jurisdiction-Specific Notices](#)
- [Cookie Notice](#)

Please familiarise yourself with our privacy practices and let us know if you have any questions. By using the Sites, you signify your acceptance of this Privacy Notice. If you do not agree to this Privacy Notice, please do not use the Sites.

If you have any questions or comments about this Privacy Notice, please submit a request to [privacy@paymentus.com](mailto:privacy@paymentus.com).

Residents in the European Economic Area (EEA), the United Kingdom (UK), Switzerland, California, Colorado, Connecticut, and Virginia should refer to the body of this Privacy Notice, as well as the [Jurisdiction-Specific Notices](#) section below for additional information that may be applicable to them.

## Site Conditions of Use

By accessing or using the Sites in any manner, you also agree to be bound by our Site [Conditions of Use](#). Please read the [Conditions of Use](#) carefully. If you do not accept all of the terms and conditions contained in or incorporated by reference into the Conditions of Use, please do not use the Sites.

## Information We Collect

We collect information, including Personal Data, to provide better services to all our users and, in the case of information we collect from individuals connected with our commercial customers or prospects, for marketing purposes. We use the term “Personal Data” to refer to any information that identifies, relates to, or describes an identified or identifiable natural person. Common examples of Personal Data include: full name, email address, digital identity, such as a login name or handle, information about your device, and certain metadata.

“Sensitive Personal Data” refers to a smaller subset of Personal Data that is considered more sensitive to the individual, such as race and ethnic origin.

The Personal Data we collect includes, but is not limited to, the following circumstances and data elements:

- If you express an interest in obtaining additional information about our Services, request customer support, use our “Contact Us” or similar features on our Sites, or download certain content, we may require that you provide us with your *personal identifiers* and *contact information*, such as your name, address, phone number or email address;
- If you register to use and use our Sites or Services, including to pay bills, we may require that you or your biller provide your *personal identifiers* (such as your name and username), password, *contact information* (such as your address, postcode, phone number or email address), *financial and billing information* (such as billing name and address, account number, credit or debit card number or bank account information), other documents (such as PDFs of

your billing statements), details from the bill being paid and bill payment history, as well as information necessary to verify your identity, including *personal identifiers* (such as your name). Paymentus will use account information only to complete the task for which the account information was offered or as otherwise provided for in this Privacy Notice;

- If you pay a bill, we may request voice consent to confirm payment authorisation and, as a result, we may collect and retain *audio information* (such as audio recordings through our interactive voice response system);
- If you schedule a demo, we may ask you to provide *personal identifiers* (such as a name, email address, phone number), *professional or employment-related information* (such as a company name) and billing information;
- If you use and interact with our Sites, mobile apps, or emails, we automatically collect information about your device and your usage of our Sites or emails through cookies, web beacons or similar technologies, including *Internet or other electronic network activity information* (such as Internet Protocol (IP) addresses, log files, or other identifiers). Please see the “Cookies & Similar Technologies” section below for more information;
- If you voluntarily submit certain information to our Services, such as filling out a survey about your user experience or participating in promotional activities, we collect the information you have provided as part of that request; and
- If you choose to post to our blogs, we may collect information that you submit, such as the content of your blog and *personal identifiers* (such as your name). Please note that information you post on our blogs is public and can be viewed and used by others.

**Paymentus Partners.** Paymentus clients (“Paymentus Partners”) engage us to deliver Services to their employees, customers and other users. We treat Paymentus Partner Information (as defined below), Paymentus Partner Contact Information (as defined below), and Archival Information (as defined below) as the confidential and proprietary information of our Paymentus Partners, subject to the terms of the Paymentus Terms of Use and any other service agreement between Paymentus and the Paymentus Partner. The Personal Data that we collect relating to our Paymentus Partners includes:

- **Paymentus Partner Information.** We collect Personal Data about individuals within our Paymentus Partners organisation (“Paymentus Partner Information”). Paymentus Partner Information may include information related to the Paymentus Partner’s account, including *personal identifiers* (such as name, work email address), *contact information* (such as work phone number) and *professional or employment-related information* (such as job title or similar kinds of information). We use Paymentus Partner Information to support the Paymentus Partner account, maintain our business relationship with the Paymentus Partner, respond to Paymentus Partner inquiries, or perform accounting functions. Paymentus Partners may update personal information and password by logging in to the Paymentus Platform and updating their account. Paymentus Partners may contact Paymentus support in order to delete their Personal Data. In some cases, we may not be able to delete Paymentus Partner Information.

- **Paymentus Partner Contact Information.** We collect information about any contacts, such as employees, customers or others, that may be uploaded to the Paymentus platform (“Paymentus Partner Contact Information”). Paymentus Partner Contact Information may include *personal identifiers* (such as name or email address), *contact information* (such as a phone number) or *professional or employment-related information* (such as job title or similar kinds of information). We use Paymentus Partner Contact Information for the purposes of providing Services to such contacts. Paymentus Partners may update or delete their Paymentus Partner Contact Information on the Paymentus platform. Paymentus Partners may also contact Paymentus support in order to update and delete such information. In some cases, we may not be able to delete such information.
- **Archival Information.** We collect communications information for archival purposes on behalf of, and as directed by, our Paymentus Partners. This information may include emails, texts, websites, social media messages or posts, and other forms of data or electronic communications (“Archival Information”). Archival Information includes data about our Paymentus Partners and the third parties they correspond with. It is the Paymentus Partner’s obligation to obtain all necessary consent and to comply with all applicable laws with respect to the Paymentus Partner’s communications. Individuals must contact the applicable Paymentus Partner in order to correct, amend or delete their information, or to opt out of any collection, use or disclosure of their information by our Paymentus Partner.
- **Automatically Collected Information.** We collect information automatically about how our Paymentus Partners use our Services. Please see the Cookies & Similar Technologies section for more information.

**Business Contacts:** We may receive your contact information, such as your *personal identifiers* (including your name, telephone number and email address) and/or *professional or business-related information* (including your business address) through our online or offline interactions with you, such as when we work together on a project or discuss opportunities to work together. We may send you emails or call you with information about our business dealings, news or marketing information, to communicate with you for business purposes.

If you believe that your Personal Data has been provided to us improperly, or to otherwise exercise rights you may have relating to your Personal Data, please contact us by using the information set out in the “How to Contact Us” section below.

We obtain Personal Data from the following categories of sources:

- Directly from consumers who use our services.
- Directly from our customers or their agents or service providers. For example, from documents and electronic files that our customers provide to us related to the services for which they engage us.
- Indirectly from our customers or their agents or service providers. For example, through information we collect from our customers in the course of providing services to them.

- Directly and indirectly from activity on our Sites ([www.paymentus.com](http://www.paymentus.com) and [www.finovera.com](http://www.finovera.com)) or sites we maintain for our customers. For example, from website usage details that are collected automatically. In addition, like many companies, we use “cookies”, which are small text files a website can use to recognise repeat users, facilitate the user’s ongoing access to and use of the site and to track usage behaviour of, for example, the web pages you visit.
- From third parties, such as payment processors and facilitators that interact with us in connection with the services we perform, and from data providers to help us identify contacts within commercial prospects and billers.
- From social media platforms and networks that you use in connection with our Sites, such as LinkedIn.

## Cookies & Similar Technologies

We and our partners use various technologies to collect and store information when you visit one of our Sites or use our mobile apps, and this may include using cookies or similar technologies to identify your browser or device. We also use these technologies to collect and store *personal identifiers* (such as your IP address), *Internet or other electronic network activity information* (such as your browser characteristics, device IDs and characteristics, operating system version and language preferences) and information concerning your usage of our Sites (including the link you used to reach a given web page) when you interact with our Site or services from our partners, such as advertising services from our third-party advertising and analytics partner Google Analytics and similar partners. Please see our [Cookie Notice](#) for more details.

The technologies we use for this automatic data collection may include:

- **Cookies.** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our services. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our services. For more information about our use of cookies, including details on how to opt out of certain cookies, please see our [Cookie Notice](#).
- **Web Beacons.** Pages of our services or our emails may contain small electronic files known as web beacons (also referred to as clear GIFs, pixel tags and single-pixel GIFs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).
- **Clickstream Data.** Clickstream data is information collected by our computers when you request webpages from the Sites. Clickstream data may include information such as the page served, the time spent viewing the page, source of the request, type of browser making the request, the preceding page viewed and similar information. Clickstream data permits us to

analyse how visitors arrive at the Sites, what type of content is popular and what type of visitors in the gate are interested in particular kinds of content on the Sites.

We use information collected from cookies and other technologies to improve your user experience and the overall quality of our services. We may use your Personal Data to see which webpages you visit at our Site, how you navigate through and interact with our Site and mobile apps, which website you visited before coming to our Site, and where you go after you leave our Site. We can then develop statistics that help us understand how our visitors use our Site and mobile apps and how to improve them. We may also use the information we obtain about you in other ways, for which we will provide specific notice at the time of collection.

However, some third-party sites do keep track of your browsing activities when they serve you content, which enables them to tailor what they present to you. If you are visiting such sites, your browser may include controls to block and delete cookies, web beacons and similar technologies, to allow you to opt out of data collection through those technologies.

## **How We Use the Information We Collect**

We use your Personal Data in ways that are compatible with the purposes for which it was collected or authorised by you and in certain cases only as permitted by your biller, including for the following purposes:

- To provide you with Services;
- To present, operate, maintain, secure, authorise access to, or personalise our Sites and Services, and to respond to and support users;
- To verify information provided, as an additional step to ensure the accuracy of information provided to Paymentus;
- To improve, enhance and further develop our Sites and Services;
- To communicate with you regarding your bills from or payment obligations to your biller;
- To enable trusted business partners to provide you with information regarding your bill from or payment obligations to your biller and facilitate your payment of those bills or obligations;
- To perform data analysis and testing, including analysis of Site activity;
- To investigate possible fraud and/or attempts to harm us, our users or customers or other violations of and to enforce the Conditions of Use, our [Payment Authorisation Terms](#) or this Privacy Notice, and to resolve disputes;
- To comply with all applicable legal requirements and the rules of payment networks;
- To inform you about Services and products available from Paymentus or your biller;
- To offer and administer content, promotions, sweepstakes, surveys, voting polls or other Site features;
- To otherwise fulfil the purpose for which the information was provided.

For additional information on the data we receive and process, please review our [Jurisdiction-Specific Notices](#) section below.

## **Our Legal Basis for Collecting Personal Data**

Whenever we collect Personal Data from you, we may do so on the following legal bases:

1. Your consent to such collection and use;
2. Out of necessity for the performance of an agreement between us and you, such as your agreement to use our Services or your request for Services;
3. Our legitimate business interest, including but not limited to the following circumstances where collecting or using Personal Data is necessary for:
  - Performing services requested by your biller, our customer;
  - Intra-organisation transfers for administrative purposes;
  - Product development and enhancement, where the processing enables Paymentus to enhance, modify, personalise, or otherwise improve our services and communications for the benefit of our users and customers, and to better understand how people interact with our Sites;
  - Communications and marketing, including processing data for direct marketing purposes, and to determine the effectiveness of our promotional campaigns and advertising;
  - Fraud detection and prevention;
  - Enhancement of our cybersecurity, including improving the security of our network and information systems; and
  - General business operations and diligence;

Provided that, in each circumstance, we will weigh the necessity of our processing for the purpose against your privacy and confidentiality interests, including taking into account your reasonable expectations, the impact of processing, and any safeguards that are or could be put in place. In all circumstances, we will limit such processing for our legitimate business interest to what is necessary for its purposes.

## **When You Choose Not to Provide Personal Data**

Your provision of Personal Data is required in order to use certain parts of our Services and our programs. If you fail to provide such Personal Data, you may not be able to access and use our Services and/or our programs, or parts of our Services and/or our programs. Paymentus may use required fields to guarantee that the required amount of necessary data is provided to ensure the quality of the consumer data collected. Auto-complete fields may also be used to minimise the risk of inaccurate data.

## **Our Retention of Your Personal Data**

We determine the appropriate retention period for Personal Data on the basis of the amount, nature and sensitivity of your Personal Data processed, the potential risk of harm from unauthorised use or disclosure of your Personal Data and whether we can achieve the purposes of the processing through other means, as well as on the basis of applicable legal requirements (such as applicable statutes of limitation).

After expiry of the applicable retention periods, your Personal Data will be deleted. If there is any data that we are unable, for technical reasons, to delete entirely from our systems, we will put in place appropriate measures to prevent any further use of such data.

## Sharing Personal Data

Paymentus may disclose any of the categories of Personal Data listed above for our business and commercial purposes as described below.

- Billers, service providers, affiliates and trusted business partners. We disclose Personal Data to your billers (our Paymentus Partners), our service providers, affiliates and trusted business partners for a business purpose, which includes verifying your identity, to enable our compliance with applicable law and payment network rules when you make a payment or register access to your accounts, to process your payment instructions, to offer you additional channels through which you may receive information about your bills or to make payments, or to test or improve our Services. When we disclose Personal Data for these reasons, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Data confidential and to not use it for any purpose except for the purposes set forth in the contract.
- Legal and similar disclosures. We may also disclose Personal Data to governmental authorities and in connection with judicial or administrative proceedings as required or permitted by applicable law to meet legal obligations or to defend or assert our rights or the rights of others.
- Merger, sale, or other asset transfers. If we establish a new related entity, are acquired by or merged with another organisation, or if substantially all of our assets are transferred to another organisation, Personal Data about our users is often a transferred business asset. In the event that Paymentus itself or substantially all of our assets are acquired, Personal Data about our users may be one of the transferred assets.

## Your Rights and Choices

You may have certain rights relating to your Personal Data, to the extent provided for by local law. We will provide you with access to your Personal Data as required by applicable law. If that information is wrong, we strive to give you ways to update it quickly or to delete it – unless we have to keep that information for legitimate business or legal purposes. To the extent required by applicable law, you may obtain a copy of Personal Data we maintain about you. To help protect your



privacy and maintain security, we will take steps to verify your identity before granting you access to the information. For additional information, please review our [Jurisdiction-Specific Notices](#) section below

- **Our Opt-out Policy**

By providing an email address on the Paymentus Sites or Services, you agree that we may contact you in the event of a change in this Privacy Notice, to provide you with any Service-related notices, or to provide you with information about our events, invitations, or related educational information.

We currently provide the following opt-out opportunities:

1. At any time, you can follow a link provided in offers, newsletters or other email messages (except for payment confirmation or service notice emails) received from us or a Paymentus Partner to unsubscribe from the service.
2. At any time, you can contact us through [customercare@paymentus.com](mailto:customercare@paymentus.com) or on the telephone number +18004201663 to unsubscribe from the service and opt out of our right per your consent under the terms of this Privacy Notice to share your Personal Data.
3. At any time, you can reply “STOP” to opt out of receiving SMS texts.

Notwithstanding anything else in this Privacy Notice, please note that we always reserve the right to contact you in the event of a change in this Privacy Notice, or to provide you with any service-related notices.

### **Third-Party Links**

The Sites may contain links to web pages operated by parties other than Paymentus. We do not control such websites and are not responsible for their contents or the privacy policies or other practices of such websites. These websites and services may have their own privacy policies, which the user will be subject to upon linking to the third party's website. Paymentus strongly recommends that each user review the third party's terms and policies.

### **International Transfers**

We may, directly or indirectly through third-party entities around the world, process, store and transfer the information you provide, including your Personal Data, as described in this Privacy Notice. Specifically, the information and Personal Data that we collect may be transferred to, and stored at, a location outside of your jurisdiction. It may also be processed by staff operating outside of your jurisdiction who work for us or for one of the organisations outlined in this Privacy Notice in connection with the activities outlined in this Privacy Notice. By submitting your information and

Personal Data using the Sites, you agree to this transfer, storing or processing. We will take all steps necessary to ensure that your Personal Data is treated securely and in accordance with this Privacy Notice. We have put in place commercially reasonable technical and organisational procedures to safeguard the information and Personal Data we collect on the Sites. If we transfer your Personal Data out of your jurisdiction, we will implement suitable safeguards and rely on legally-provided mechanisms to lawfully transfer data across borders to ensure that your Personal Data is protected.

## **How We Protect Personal Data**

Paymentus maintains administrative, technical and physical safeguards designed to protect the user's Personal Data and other information against accidental, unlawful or unauthorised destruction, loss, alteration, access, disclosure or use. It should be noted, however, that certain aspects of Internet communications are inherently not completely secure.

## **Children**

Our Sites are not intended for children under 16 years of age. We do not intentionally gather Personal Data about visitors who are under the age of 16. If a child has provided us with Personal Data, a parent or guardian of that child may contact us to have the information deleted from our records. If you believe that we might have any information from a child aged under 16 in the applicable jurisdiction, please contact us at [privacy@paymentus.com](mailto:privacy@paymentus.com). If we learn that we have inadvertently collected the Personal Data of a child under 16, or an equivalent minimum age depending on jurisdiction, we will take steps to delete the information as soon as possible.

## **Use of Email**

By providing an email address on the Paymentus Sites or Services, you agree that we may contact you in the event of a change in this Privacy Notice, to provide you with any Service-related notices, or if you provided the information other than in connection with making a payment to your biller, to provide you with information about our events, invitations or related educational information.

## **Changes to this Privacy Notice**

Our Privacy Notice may change from time to time. We will not reduce your rights with respect to information collected under this Privacy Notice without your explicit consent. We will post any privacy notice changes on this page and, if the changes are material, we may provide a more prominent notice (including, for certain services or programs, email notification of privacy notice changes) for a reasonable period of time. Nevertheless, you should review this Privacy Notice from time to time to be sure you are aware of the most recent version.

## **How to Contact Us**

If you have any specific questions about this Privacy Notice, you can contact us via email or by writing to us at the address below:

Send an email to: [privacy@paymentus.com](mailto:privacy@paymentus.com)

Send mail to our address:

Paymentus Corporation  
Attn: Privacy Notice Inquiry  
11605 North Community House Road  
Suite 300  
Charlotte, NC 28277  
USA

## Privacy Rights

Certain jurisdictions have specific legal requirements and grant privacy rights with respect to personal information, and we will comply with restrictions and any requests you submit as required by applicable law. For example, you may have the right to: (1) obtain a copy of personal information we maintain about you in a portable format; (2) correct inaccuracies or incompleteness in your personal information; (3) object to the continued processing or use of your personal information; (4) complain to a supervisory authority; or (5) request that personal information be blocked, anonymised or deleted. In addition, if you believe that personal information we maintain about you is inaccurate, subject to applicable law, you may have the right to request that we correct or amend the information by contacting us as indicated in the “How to Contact Us” section below. You may also have the right to not be discriminated against for exercising your privacy rights. If you are a California, Colorado, Connecticut, Virginia, EEA, Switzerland or UK resident, see our [Jurisdiction-Specific Notices](#) section below for additional information on how to exercise rights under the laws of those jurisdictions. If you are located outside that jurisdiction and seek to exercise your rights under the law of another jurisdiction, please contact us by emailing [privacy@paymentus.com](mailto:privacy@paymentus.com).

To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to the information. When you make a request, we may require that you provide information and follow procedures so that we can verify your identity (and the applicable jurisdiction). The verification steps we take may differ depending on your jurisdiction and the request. Where possible, we will attempt to match the information that you provide in your request to information we already have on file to verify your identity. If we are able to verify your request, we will process it. If we cannot verify your request, we may ask you for additional information to help us do so.

We will respond to your request within the time period required by applicable law. However, we may not always be able or required to comply with your request, in whole or in part, and we will notify

you in that event.

## Jurisdiction-Specific Notices

### California Residents

The following information is provided to California residents to comply with the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act (the “CCPA”) and other California privacy laws, and forms a part of the Paymentus Privacy Notice, the remainder of which may be viewed [here](#). Any terms defined in the CCPA have the same meaning when used in this Privacy Notice.

### What We Collect & How We Use Information We Collect

During the last twelve (12) months, we have collected the following categories of Personal Data from consumers depending on how a consumer uses our Services.

Please see our [Cookie Notice](#) for information about the collection and use of personal information by third parties who process information collected by cookies and related technologies that we permit them to use on the Site. Except as indicated above in the “Information We Collect” section and below in the “California Job Applicants” section, we do not seek to collect any additional “sensitive personal information” (as defined in the CCPA).

| Category<br>(*may constitute “sensitive personal information” under the CCPA) | Type of Identifiers We Collect   | Criteria used to determine retention periods  | Sold or Shared   | Disclosed To                                     |
|---|--|---|------------------|--|
| A. Identifiers  | First and last name, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account number for bills you review or pay | The duration of our relationship with you; the length of time necessary to complete a transaction; whether your Personal Data is a sensitive type; whether you specifically consented to the data being retained; and our legal, contractual or similar obligations to retain or delete the data. | Not sold; shared | Service providers, affiliates, billers, partners |
| B. Personal Data  | Name, signature, address, telephone  | Same as above.  | Not sold or      | Service providers,                               |

|  |  |                |                    |  |
|--|--|----------------|--------------------|--|
| categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) | number, bank account number, credit card number, debit card number                   |                | shared             | affiliates, billers, partners                    |
| C. Commercial information  | Bill payment history, utility services consumption information                       | Same as above. | Not sold or shared | Service providers, affiliates, billers, partners |
| D. Internet or another similar network activity  | Information on a consumer's interaction with a website, application or advertisement | Same as above. | Not sold; shared   | Service providers, affiliates, billers, partners |
| E. Audio, electronic, visual, thermal, olfactory, or similar information                   | Audio recordings   | Same as above. | Not sold or shared | Service providers, affiliates, billers, partners |

### California Residents that are Job Applicants

When you apply for a job with Paymentus, information may be collected about you in multiple ways: you may provide it to us in connection with your application; we may make observations in the application process or collect information from public information sources; or you may authorize us to collect information from other sources, such as a former employer or reference.

The following table describes our practices with regard to information submitted in the job application process. If you use our Sites in the job application process, additional information may be automatically collected, as described above.

| Category (*may constitute "sensitive personal | Examples | Sold or shared | Criteria used to determine retention periods | Disclosed to |
|---|----------|----------------|--|--------------|
|---|----------|----------------|--|--------------|

|   |   |                    |   |                   |
|---|---|--------------------|---|-------------------|
| information” under the CCPA)                    |   |                    |   |                   |
| Personal Identifiers                            | Name, email address, phone number, contact address, username, social media handle | Not sold or shared | The duration of our relationship with you; the length of time necessary to complete a transaction; whether your Personal Data is a sensitive type; whether you specifically consented to the data being retained; and our legal, contractual or similar obligations to retain or delete the data. | Service Providers |
| Protected Classifications*                      | Gender, race and ethnicity, date of birth   | Not sold or shared | Same as above.  | Service Providers |
| Location Information                            | Coarse information (e.g., postcode, IP address)                                   | Not sold or shared | Same as above.  | Service Providers |
| Professional or employment-related information. | Employer’s name, employer’s address   | Not sold or shared | Same as above.  | Service Providers |
| Education Information                           | Institutions attended, degrees and certifications attained                        | Not sold or shared | Same as above.  | Service Providers |

In certain circumstances, you may submit your application for employment through a third-party service that displays our job posting. We do not control the privacy practices of these third-party services. Please review their privacy policies carefully prior to submitting your application materials.

### **Rights Specific to California Residents**

Under the CCPA, a California resident has the following rights: (1) to request additional information about our data collection, use, disclosure, and sales practices in connection with your Personal Data; (2) to request the specific Personal Data collected about you during the previous 12 months; (3) to request the deletion of the Personal Data we have about you; (4) to request a restriction on certain processing of Personal Data; and (5) to request correction of inaccurate information. You may not be

discriminated against for exercising your California privacy rights. You may submit a request to exercise your rights under the CCPA through one of two means:

1. Submit a request via email to [privacy@paymentus.com](mailto:privacy@paymentus.com), or
2. Call +18004201663 to submit your request.

Upon receiving your request, we will confirm receipt of your request by email or, if you are registered in our customer portal, we may do so through a message directed to you in the portal. To help protect your privacy and maintain security, we may take steps to verify your identity before granting you access to the information. In some instances, such as a request to delete Personal Data, we may first separately confirm that you would like for us to in fact delete your Personal Data before acting on your request.

We aim to respond to your request as soon as reasonably practicable and consistent with any applicable laws. If we require more time, we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. You may authorise another individual or a business registered with the California Secretary of State, called an authorised agent, to make requests on your behalf through these means. We may have a reason under the law why we do not have to comply with your request, or why we may comply with it in a more limited way than you anticipated. If we do, we will explain that to you in our response.

California residents are also entitled to contact us to request information about whether we have disclosed Personal Data to third parties for the third parties' direct marketing purposes. Under the California "Shine the Light" law, California residents may opt out of our disclosure of Personal Data to third parties for their direct marketing purposes. You may choose to opt out of the sharing of your Personal Data with third parties for marketing purposes. To make such a request, you should send (a) an email to [privacy@paymentus.com](mailto:privacy@paymentus.com) with the subject heading "California Privacy Rights," or (b) a letter to us at the address listed under "How to Contact Us". In your request, please attest to the fact that you are a California resident and provide a current California address for our response. Please be aware that not all information sharing is covered by the California privacy rights requirements and only information on covered sharing will be included in our response. We reserve our right not to respond to requests submitted to addresses other than the addresses specified in this paragraph.

### Colorado Residents

Colorado residents have certain rights around Paymentus' collection, use and sharing of their Personal Data. Paymentus does not sell your Personal Data and will not do so in the future without providing you with notice and an opportunity to opt out of such sale as required by law. Similarly, Paymentus does not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Paymentus engages in "targeted advertising" as that term is defined in the Colorado Privacy Act ("CPA").

Paymentus collects various categories of Personal Data when you use our Sites or Services. A more detailed description of the information Paymentus collects and how we use it is provided above in the “Information We Collect” section. The “Sharing Personal Data” section describes the categories of third parties with whom we share Personal Data, and what information may be shared under different circumstances. If you are a resident of Colorado, as of 1 July 2023, you have the right to (1) request to know what Personal Data has been collected about you, and to access that information; (2) request to correct inaccuracies in your Personal Data; (3) request deletion of your Personal Data, subject to exceptions; and (4) obtain a copy of your Personal Data. Also, a Colorado consumer may not be discriminated against for exercising the consumer’s Colorado privacy rights. You can learn more about how to submit a data rights request, or appeal denial of a request, by emailing [privacy@paymentus.com](mailto:privacy@paymentus.com).

### Connecticut Residents

Connecticut residents have certain rights around Paymentus’ collection, use and sharing of their Personal Data. Paymentus does not sell your Personal Data and will not do so in the future without providing you with notice and an opportunity to opt out of such sale as required by law. Similarly, Paymentus does not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Paymentus engages in “targeted advertising” as that term is defined in the Connecticut Data Privacy Act (“CTDPA”).

Paymentus collects various categories of Personal Data when you use our Sites or Services. A more detailed description of the information Paymentus collects and how we use it is provided above in the section titled “Information We Collect”. The section titled “Sharing Personal Data” describes the categories of third parties with whom we share Personal Data, and what information may be shared under different circumstances. If you are a resident of Connecticut, as of 1 July 2023, you have the right to: (1) request to know what Personal Data has been collected about you, and to access that information; (2) request to correct inaccuracies in your Personal Data; (3) request deletion of your Personal Data, subject to exceptions; and (4) obtain a copy of your Personal Data. Also, a Connecticut consumer may not be discriminated against for exercising the consumer’s Connecticut privacy rights. You can learn more about how to submit a data rights request, or appeal denial of a request, by emailing [privacy@paymentus.com](mailto:privacy@paymentus.com).

### Virginia Residents

Virginia residents have certain rights around Paymentus’ collection, use and sharing of their Personal Data. Paymentus does not sell your Personal Data and will not do so in the future without providing you with notice and an opportunity to opt out of such sale as required by law. Similarly, Paymentus does not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Paymentus engages in “targeted advertising” as that term is defined in the Virginia Consumer Data Protection Act (“VCDPA”).



Paymentus collects various categories of Personal Data when you use our Sites or Services. A more detailed description of the information Paymentus collects and how we use it is provided above in the “Information We Collect” section. The “Sharing Personal Data” section describes the categories of third parties with whom we share Personal Data, and what information may be shared under different circumstances. If you are a resident of Virginia, as of 1 January 2023, you have the right to (1) request to know what Personal Data has been collected about you and to access that information; (2) request to correct inaccuracies in your Personal Data; (3) request deletion of your Personal Data, subject to exceptions; and (4) obtain a copy of your Personal Data. Also, a Virginia consumer may not be discriminated against for exercising the consumer’s Virginia privacy rights. You can learn more about how to submit a data rights request, or appeal denial of a request, by emailing [privacy@paymentus.com](mailto:privacy@paymentus.com).

### EEA, Switzerland and UK Residents

The following information is provided to EEA residents to comply with the European Union’s General Data Protection Regulation (“GDPR”), and corresponding legislation in the UK and Switzerland, and forms a part of the Paymentus Privacy Notice, the remainder of which may be viewed [here](#). Any terms defined in the GDPR have the same meaning when used in this notice. If you are resident in the EEA, Switzerland or the UK, you may have the following rights:

- 1. The right to be informed.** You are entitled to be informed of the use of your Personal Data. This Privacy Notice provides such information to you.
- 2. The right of access.** You have the right to request a copy of your Personal Data that we hold about you.
- 3. The right of correction.** You have the right to request correction of or changes to your Personal Data if it is found to be inaccurate or out of date.
- 4. The right to be forgotten.** You have the right to request us, at any time, to delete your Personal Data from our servers and to erase your Personal Data when it is no longer necessary for us to retain such data. Note, however, that deletion of your Personal Data will likely impact your ability to use our services.
- 5. The right to object (opt-out).** You have the right to opt out of certain uses of your Personal Data, such as direct marketing, at any time.
- 6. The right to data portability.** You have the right to a “portable” copy of your Personal Data that you have submitted to us. Generally, this means your right to request that we move, copy or transmit your Personal Data stored on our servers/IT environment to another service provider’s servers/IT environment.
- 7. The right to refuse to be subjected to automated decision-making, including profiling.** You have the right not to be subject to a decision and insist on human intervention if the decision is based on automated processing and produces a legal effect or a similarly significant effect on you.
- 8. The right to lodge a complaint with a supervisory authority.** You may also have the right to make a GDPR complaint to the relevant Supervisory Authority. A list of Supervisory

Authorities is available here [http://ec.europa.eu/justice/data-protection/bodies/authorities/index\\_en.htm](http://ec.europa.eu/justice/data-protection/bodies/authorities/index_en.htm).

To exercise your rights, please submit your request to [privacy@paymentus.com](mailto:privacy@paymentus.com) or by using the contact information provided below and we will consider your request in accordance with applicable law. For your protection, we may need to verify your identity before responding to your request, such as verifying that the email address from which you sent the request matches the email address that we have for you on file. If we no longer need to process Personal Data about you in order to provide our Services or our Site, we will not maintain, acquire or process additional information in order to identify you for the purpose of responding to your request. In some cases, our ability to uphold these rights for you may depend upon our obligations to process Personal Data for security, safety, fraud prevention reasons, compliance with regulatory or legal requirements, or because processing is necessary to deliver the Services you have requested. Where this is the case, we will inform you of specific details in response to your request. We endeavour to respond to verifiable consumer requests within 30 days of receipt in compliance with applicable law. We do not charge a fee to process or respond to your verifiable consumer requests unless they are excessive, repetitive or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

## **Cookie Notice**

**Effective Date:** 1 January 2023

We use cookies and similar tools across our Sites to improve their performance and security and to enhance your user experience. This Cookie Notice explains how we do that.

### **What are cookies?**

Cookies are small text files that a website may put on your computer or mobile device when you first visit a site or page. The cookie will help the website to recognise your device the next time you visit. Cookies may be used to remember your preferences and to help you navigate within a website. Web beacons or similar technology have similar functions. We use the term “cookies” in this Cookie Notice to refer to cookies, as well as web beacons, pixels or similar technologies.

There are many functions cookies serve. For example, they can help us to remember your username and preferences, analyse how well our Sites are performing and allow us to recommend content we believe will be most relevant to you.

Certain cookies contain personal information – for example, if you click on “remember me” when logging in, a cookie will store your username.

### **What sort of cookies does Paymentus use?**

## 1. ESSENTIAL COOKIES

Some cookies are essential for the operation of our Sites. For example, some cookies allow us to identify registered users and ensure they can access the subscription-only pages, or they may facilitate page navigation or assist with security checks.

## 2. PERFORMANCE COOKIES

We utilise other cookies to analyse how our visitors use our Sites and to monitor website performance. This allows us to provide a high-quality experience by customising our offering and quickly identifying and fixing any issues that arise. For example, we may use performance cookies to keep track of which pages are most popular, which method of linking between pages is most effective, and to determine why some pages are receiving error messages.

## 3. FUNCTIONALITY COOKIES

We use functionality cookies to allow us to remember your preferences. For example, cookies save you the trouble of typing in your username every time you access the site, and recall your preferences, such as which sections of the Sites you want to see when you log in.

## 4. BEHAVIOURALLY TARGETED ADVERTISING COOKIES

These cookies are used to highlight articles, other content, or services that we think will be of interest to you based on your use of the Sites. They may also be utilised by third parties, such as when a third-party consent feed has been included on the Site so that you can view videos.

### ***Does anyone else use cookies on our Site?***

We do use or allow certain third parties to serve cookies on our Sites. We may allow third parties to serve cookies to help identify fraudulent or automated traffic on our Sites. We may also use third-party cookies to help us with market research, improving website functionality, and enforcing website terms and policies. For example, like many companies, we use Google Analytics to help us evaluate our website traffic. You can see how Google Analytics uses cookie information across various websites by visiting <https://policies.google.com/technologies/partner-sites>, or any successor web page that Google may provide.

### ***Which specific cookies do we use?***

The “Cookies Used on Our Sites” table lists cookies that may be used on our Sites.

## COOKIES USED ON OUR SITES

| Cookie and Cookie Provider | Purpose | Type of Cookie (Essential, Functional, Performance/Analytics, | Privacy Notice of Provider |
|----------------------------|---------|---|----------------------------|
|----------------------------|---------|---|----------------------------|

|   |  | Behaviourally Targeted Advertising) |   |
|---|--|-------------------------------------|---|
| Pardot (visitor_id***, lpv48232)                  | Marketing and advertising  | Behaviourally Targeted Advertising  | <a href="https://www.salesforce.com">https://www.salesforce.com</a>   |
| Clickagy (cb, chs)                                | Marketing and advertising  | Behaviourally Targeted Advertising  | <a href="https://www.zoominfo.com/zoominfo/privacy-policy">https://www.zoominfo.com/zoominfo/privacy-policy</a> |
| Google Tag Manager (_gat_gtag_UA***)              | Store preferences  | Performance                         | <a href="https://privacy.google.com/">https://privacy.google.com/</a>   |
| Google Ads and Doubleclick (1P_JAR, NID, IDE)     | Marketing and advertising  | Behaviourally Targeted Advertising  | <a href="https://privacy.google.com/">https://privacy.google.com/</a>   |
| Google Analytics (_gid, _ga, AEC, OTZ)            | Services usage analytics   | Essential                           | <a href="https://privacy.google.com/">https://privacy.google.com/</a>   |
| Google (GRECAPTCHA)                               | Protects forms on the Site from auto-submissions by bots   | Essential                           | <a href="https://privacy.google.com/">https://privacy.google.com/</a>   |
| YouTube (YSC, PREF, VISITOR_INFO1_LIVE)           | Maintains statistics of what YouTube videos are viewed on the Website (YSC). Stores user preferences (PREF). Measures users' bandwidth to determine which interface to show (VISITOR_INFO1_LIVE) | Functional                          | <a href="https://privacy.google.com/">https://privacy.google.com/</a>   |
| Zoom Information (visitorID, _cf_bm)              | Prospecting database   | Behaviourally Targeted Advertising  | <a href="https://www.zoominfo.com/zoominfo/privacy-policy">https://www.zoominfo.com/zoominfo/privacy-policy</a> |
| LiveIntent Inc./Lead Forensics (lidid)            | Marketing and advertising  | Behaviourally Targeted Advertising  | <a href="https://www.leadforensics.com/privacy-policy/">https://www.leadforensics.com/privacy-policy/</a>       |
| DemandBase/AtData (f/k/a TowerData) (pxrc, rlas3) | Marketing and advertising  | Behaviourally Targeted Advertising  | <a href="https://www.demandbase.com/">https://www.demandbase.com/</a>   |
| OneTrust (OptanonConsent,                         | OneTrust opt-in control cookies  | Essential                           | <a href="https://www.onetrust.com/">https://www.onetrust.com/</a>   |

|   |   |            |  |
|---|---|------------|--|
| OptanonAlertBoxClosed)                          |   |            |  |
| Vimeo, LLC<br>(JSESSIONID, vuid)                | Video player  | Functional | <a href="https://vimeo.com/privacy">https://vimeo.com/privacy</a><br><br>Cookie policy:<br><a href="https://vimeo.com/cookie">https://vimeo.com/cookie</a> |
| Cloudflare (_cf_bm)                             | Supports bot management   | Essential  | <a href="https://www.cloudflare.com">https://www.cloudflare.com</a>  |
| Craft CMS<br>(CRAFT_CSRF_TOKEN, CraftSessionId) | Associated with the Craft content management system                 | Essential  | <a href="https://craftcms.com/privacy">https://craftcms.com/privacy</a>  |
| (gated-webinar-XXX, gated-blog)                 | Set when users access gated content                                 | Functional |  |
| (alert-bar-status)                              | Tracking whether the alert bar has been dismissed for future visits | Functional |  |

### Can a website user block cookies?

Your browser may allow you to disable cookies, or the third party listed may provide an opt-out tool. Also, the following websites provide useful information about cookies, and may permit you to control the use of cookies by certain third parties:

- <http://www.aboutads.info/choices/>, if you are based in the US
- <http://www.youonlinechoices.eu> or <http://www.allaboutcookies.org>, if you are based in the EU

Like most websites, we use Google Analytics to collect and process certain website usage data. To learn more about Google Analytics and how to opt out of personalised ads from Google, see: <https://tools.google.com/dlpage/gaoptout>.

It should be noted that, when you opt out of personalised advertising, you may continue to see online advertising on the Site and/or our ads on other websites and online services. Please remember that if you do choose to disable cookies, you may find that certain sections of our websites do not work properly.

### More Information

More detail on how businesses use cookies can be found at [www.allaboutcookies.org](http://www.allaboutcookies.org).

## **What about changes to this Cookie Notice?**

We may revise this Cookie Notice from time to time in order to reflect changes in our use of cookies, changes in the law, changes in our services, or best practices. The revised version will be effective when it is posted and apply to personal information received after that date. If we make any material changes, we will provide notice of such changes on the pertinent website for a reasonable period of time (which we estimate will be approximately two weeks). We encourage you to review this Cookie Notice periodically, especially if you don't visit our Sites regularly.