

PRIVACY POLICY

Any information you provide to us while using the optimumpayments.com, e-global.optimumpayments.com, e-globalpaymentgateway.com or any of our affiliate websites is governed by the Privacy Policy outlined below:

Optimum Payment Solutions, Inc. (hereinafter "OPS") takes the security of your personal information very seriously and will use your information only in accordance with the terms of our Privacy Policy. We will NOT sell or lend your personal information or provide lists of our Users to third parties. However, under limited circumstances and strict restriction, as specified herein, there may be times when your personal information will be shared with third parties providing support services to OPS. Therefore, it is important that you review our Privacy Policy in its entirety.

Our Privacy Policy applies to all Services on the OPS websites, including services offered by our subsidiaries or Affiliates. By accepting our Privacy Policy and the Terms of Use Agreement during registration, you expressly consent to our use and disclosure of your personal information in the manner described in this Privacy Policy. This Privacy Policy is also incorporated into and subject to the terms and conditions of the optimumpayments.com Terms of Use.

Your personal information may be stored and processed on our servers headquartered in Maryland USA. The laws on holding personal data in the USA may be less stringent than the laws of your country however we will hold and transmit your personal information in a safe, confidential and secure environment. If you object to your personal information being transferred or used as described herein, please do not use our websites.

Notification of Changes. Our Privacy Policy may be updated from time to time as new features/benefits are added to our websites. If we are going to use or disclose your personal information in a manner materially different from what was stated at the time you submitted it, you will have a choice whether or not we can use or disclose your information in this new manner. Any material changes will only be effective 30 days after we notify you via e-mail of the updates to the Privacy Policy. If you have suspended or closed your account(s) with us, you will not be contacted and your personal information will not be used or disclosed.

We will post the updated Privacy Policy on all of our websites. Please check the website regularly to see the most current version of the Policy.

Our websites may also include links to third party websites. We are not responsible for the operations, including but not limited to the privacy policies of those websites. Their privacy policies govern those sites. Therefore before you provide your personal information to or through a third party website, you should thoroughly review their privacy policy.

1. Required Information

To register for services on our websites, you must provide your legal name, company name (if applicable), address, phone number and e-mail address. First-time Users on our e-Global Payment Gateway, will be asked to provide private KYC Compliance data and must be verified and approved for access prior to using the gateway. Upon completion of your registration, you will also have to create a Username, Password and Security code to gain access to certain areas of our websites.

If you register or apply for certain optional features/products offered through our websites you may be required to provide physical confirmation of your information to establish your identity and/or qualifications for those features/products, i.e. picture ID, proof of address, etc.

Information from Third Parties. To protect all of our Users against potential fraud, we may verify certain information you provide to us with certain third parties, i.e. OFAC, FINCEN, SDN, etc. In the course of such verification, we receive personally identifiable information about you from those parties. For example, if you register a credit/debit card on one of our websites, we may use card authorization and fraud screening services to verify that your card information and address matches the information that you supplied to us and that the card has not been reported lost or stolen.

There may be circumstances where we may conduct a background check on you or your business by obtaining information about you and your business from a credit bureau or a business information service. If you incur a debt to us, we will conduct a credit check on you by obtaining additional information about you from a credit bureau. By using our websites, at our sole discretion, we reserve the right to periodically retrieve and review a business or consumer credit report for any account, and reserves the right to close an account based on information obtained from the credit bureau.

Additional Verification. If we cannot verify the information that you provide, we may ask you to send us additional information, i.e. a physical copy of your driver's license, credit card statement, a recent utility bill and/or other information linking you to the requested address.

Website Information. Per Internet communication standards, when you arrive or leave one of our websites, we automatically receive the Internet address of the site that you came from or are going to. We also collect information regarding:

1. Pages you visited while on the Optimumpayments.com website
2. The type of browser you used, and
3. The times you accessed our website.

We only use this information to help us get a better understanding of our User's preferences; to manage the volume/activity on our servers; and to help us improve our Services and your experience using our websites. We do not track the websites that you visit before or after you leave our websites.

Use of Cookies. Cookies are small files of data that reside on your computer. They allow us to recognize you as a User when you return to the site using the same computer and browser. When you log into one of our online accounts using your Username and Password, we send a session Cookie to your computer; so that you do not have to re-enter your User credentials multiple times. These cookies also allow us to recognize you if you visit multiple pages in our site during the same session. Once you log out or close your browser, these session cookies expire and no longer have any effect.

We may also share cookie information regarding whether or not a certain User is already registered on the one of our websites with certain third party service providers with whom we have an official relationship.

Customer Service Correspondences. If you correspond with us via phone, email or through the mail, we may retain some/all of that information in your account record. We retain these records in order to measure and improve our customer service or to investigate potential fraud and/or violations of our Terms of Use. We may, over time, delete these records if permitted by law.

Surveys, Questionnaires & Profile Data. From time to time, we may offer optional questionnaires and surveys to our Users for such purposes as collecting demographic information or assessing interests and needs. The use of the information collected will be explained in detail in the survey and Users will be given notice of how the information will be used prior to their participation in the survey or questionnaire.

1. **Our Use and Disclosure of Your Information Internal Uses.** We collect, store and process your personal information on our servers. We collect your information solely to qualify your eligibility to use our Services and receive special offers/products, process your transactions, provide customer service, and to improve our products and services. At your request (per the website menus), we use the information you provide to access specific third party services on your behalf and perform the actions that you request.

We only give access to your personal information to our employees that need to fulfill your customer service or technical requests.

Disclosing Information to Other Users/Customers. As a registered User, your name, e-mail address and/or phone number may be displayed to other Users. Your credit/debit card number, bank account and other financial information will NEVER be revealed to another User; or employee except as are required pursuant to a subpoena or other legal process.

If you are buying goods or services and paying through one of our websites, the seller of the goods or services may request that you provide a mailing address that we have confirmed as matching the address you submitted during registration. You do not have to provide this information; and if you choose not to provide the information, the seller may choose not to accept your payment or complete the transaction.

Disclosing to Third Parties. Optimumpayments.com will NOT sell or lend your personal information or provide lists of our Users to third parties; except in the limited circumstances described below, or with your expressed permission. These third parties are limited by law or by contract from using the information for secondary purposes beyond the purposes for which the information is shared. We share information with companies that help us process the transactions you request and/or protect our User's transactions from fraud, such as sharing your credit/debit card number with a service that screens for lost and stolen card numbers.

We may disclose the information we collect to companies that provide processing services on our behalf or to financial institutions that we have service agreements with. These companies may be subject to Confidentiality Agreements with us and other legal restrictions that prohibit them from using your personal information except as specified by us; as it relates to products/services offered by our websites, unless you have affirmatively agreed or given your prior permission for other uses.

We disclose information that "IN GOOD FAITH" we believe is appropriate to cooperate in investigations of fraud or other illegal activity, or to conduct investigations of violations of our Terms of Use. Specifically, this means that if we conduct a fraud investigation and conclude that the User has engaged in deceptive practices, we can give that person or entity's contact information (but not bank account or credit/card information) to the merchant, victim or legal authorities that request it.

We will disclose personal information in response to a subpoena, warrant, court order, levy, attachment, order of a court-appointed receiver or other comparable legal process, including subpoenas from private parties in a civil action.

We disclose information to your agent or legal representative; such as the holder of your power of attorney or a guardian appointed for you.

We share aggregated statistical data with our business partners or for public relations. For example, we may disclose where a specific percentage of our Users live. However, this aggregated information will never include your personal information.

As with any other business, it is possible that our websites in the future could merge with or be acquired by another company. If such an acquisition occurs, the successor company would have access to the information maintained by our company, including Users personal information, but would continue to be bound by this Privacy Policy unless and until it is amended as described above in the Notification of Change.

We share your information with our parent companies, subsidiaries, joint ventures and technical support teams to help coordinate the services we provide to you, enforce our terms and conditions, and promote trust and safety.

Contacting Our Users. We communicate with Users on a regular basis via e-mail to provide requested services, and we also communicate by phone to resolve customer complaints or investigate suspicious transactions. We use your e-mail address to confirm your opening of an online account, to send information about important changes to our products and services, and to send notices and other disclosures required by law. Generally, Users cannot opt out of these communications as they are informational rather than promotional.

In connection with independent audits of our financial statements and operations, auditors may seek to contact a sample of our customers to confirm that our records are accurate. However, these auditors cannot use your personal information for any secondary purposes.

We may also e-mail you other types of communications that you can opt out of, i.e. newsletters, customer surveys and notice of special third-party promotions.

Internet Address Information. We use IP addresses, browser types and access times to analyze trends, administer the site, improve site performance and gather broad demographic information for aggregate use.

Your Use of Information. In order to facilitate the transactions between Users, our Services allows you limited access to other User's information specifically User email addresses and phone numbers.

By entering into our Terms of Use, you agree that, with respect to other User's personal information that you obtain through our websites, as a related communication or transaction, that you will only use this information for:

(a) Related communications that are not unsolicited commercial messages

(b) Services offered through the Optimumpayments.com website

(c) Any other purposes that the User expressly agrees to after adequate disclosure of the purpose(s).

In all cases, you must allow Users to remove themselves from your database and review any information you have collected about them. In addition, under NO circumstances, except as defined in this Section, can you disclose personal information about another User or to any third party without our consent and the consent of the other User after adequate disclosure. Note that law enforcement personnel are given additional rights with respect to the information they can access.

We do NOT tolerate unsolicited commercial mail (junk) or e-mail (spam). Therefore, you may NOT add another User's email or physical mailing address to your mailing list without their consent even if you have transacted business with the User before. Our anti-spam policy is strictly enforced.

To report unsolicited junk mail or spam please email info@optimumpayments.com

1. Information Security

We handle your personal information with the highest standards of security. We restrict access to your personal information only to employees who need to know that information in order to provide products/services, customer service or technical support to you. We maintain physical, electronic and procedural safeguards that comply with national regulations to guard your nonpublic personal information.

The security of your online account also relies on your security credentials, i.e. Username & Password. You should NEVER share your online security credentials with anyone including any third party processors. Our security staff will NEVER ask you for your credentials, therefore any e-mails or other communications requesting any of your security credentials should be treated as unauthorized and suspicious. If you believe someone else has obtained access to any of your security credentials, please change your Password immediately by logging into the website(s) and use the Change Password option to secure your codes.

If you believe your security credentials are compromised...contact us immediately at info@optimumpayments.com

1. Access/Change Your Personal Information

You can review and change your personal information at any time by logging into the website(s) and using the Personal Profile option on the Services menu to change or update your information. These features help deter fraud, by ensuring that persons who gain access to your security credentials will not be able to access your online account. Note: If you close your account, you will NOT be able to re-open it. Once your account is closed your personal information will be lock/inaccessible; and it will not be used by us for any further purposes, nor sold or shared with third parties, except as necessary to prevent fraud and assist law enforcement, or as required by law.

Contact Us:

Call [+1 877.772.ePay \(3729\)](tel:+1877772ePay3729) or email info@optimumpayments.com