

Privacy Policy

National Processing Company (“NPC”)

Access Group Processing (“AGP”)

Payment Data Secure (“PDS”)

We take privacy and data protection issues very seriously. We understand the importance of confidentiality and trust when handling personal and private financial information. This Privacy Policy has been designed to explain how we handle personally identifiable information collected from merchants who register for services and submit information to NPC, AGP & PDS. As our collective services evolve, we may revise this policy, so please check back frequently.

Information Use and Collection

We recognize your expectation of and respect your right to privacy. Furthermore, we maintain strict standards for security and confidentiality designed to prevent misuse of any information our customers share with us. We collect, retain and use information about customers only where we reasonably believe it would be useful and allowed by law to administer specific business relationships and to provide products, services and other opportunities to our customers. We use information we collect to identify you, to communicate with you, to help us respond to your questions, and to understand which of our products and services will best meet your needs.

Information Sharing and Disclosure

Protecting personally identifiable information about merchants and consumers is an important part of our business. We will not reveal specific information about customer accounts or other personally identifiable data to unaffiliated third parties for their independent use. We share and disclose such information only as described below. Personal, identifiable information about you will be shared to other companies or people only when: 1) we have your consent to share the information; 2) we need to share your information to provide the product or service you have requested; 3) we need to send the information to companies who work on our behalf to provide a product or service to you (unless we tell you differently, these companies do not have any right to use the personally identifiable information we provide them beyond what is necessary to assist us in providing a product or service to you); and 4) we also may release personally identifiable information when we believe release is appropriate to comply with applicable law; enforce or apply other agreements; or protect the rights, property, or safety of our users, or others. This includes exchanging information with other companies and organizations for fraud protection and risk reduction.

Maintenance of Accurate Information

In order to attain the most complete and accurate records, we consistently maintain customer information. If you have reason to believe that your account information or records are incorrect,

please contact the appropriate party. We respond to requests to correct inaccurate information in a timely manner.

Limiting Employee Access to Information

Information security is critical to our business. We work to protect the security of your information during transmission. We store information gathered on secure servers located in a locked data center. The number of employees involved in the management of the data center that have physical access to these servers is limited. We use firewalls, encryption and other security technology to prevent our servers from being accessed by unauthorized persons. Employee access to customer information is limited only to those employees who need the information in order to service our customers. We have educated our employees so they understand the importance of confidentiality and customer privacy, and they have been trained to adhere to the strictest of security measures. Customer information is dealt with in the most professional manner possible, and we believe in taking appropriate disciplinary measures where necessary to enforce employee privacy responsibilities.

Disclosure of Privacy Principles to Customers

Continuing our commitment to provide quality products and superior service to you, we will make the privacy policy available to you. We reserve the right to change this policy at any time. We may receive personal information when you use our website to apply online for products, access or provide account information and send us e-mail. We also track the hyperlink you use to find our website. This information helps us evaluate the effectiveness of our website and improve its content. We may use the information we receive to customize your visit to our website and to design products and services that meet your needs. We may also use the information to communicate with you by e-mail. We have taken a number of steps to keep your personal information secure when accessing our website.