



## **Privacy Policy**

### **Security**

BANCTEC is an electronic financial services provider and duly authorized to process financial transactions through the United States Federal Reserve Board's Automated Clearing House.

As such, BANCTEC is at all times in compliance with current requirements for Privacy Protection and Security measures as promulgated by the Federal Reserve Board (FRB), the National Automated Clearing House Association (NACHA), the Federal Trade Commission (FTC), and other regulatory and governing bodies.

All information provided to BANCTEC remains your private information. We use secure socket layer (SSL) encryption to protect the transmission of information you submit to us when you use our secure online forms. All the information you provide to us through these forms is stored on secure servers, on secure premises. No access to this information is granted to anyone except by your express permission, or a court order.

### **Children**

BANCTEC does not collect information from children (under 13 years of age). BANCTEC will never contact a child for any reason.

### **Collection of Information**

Information gathered by BANCTEC is by direct submission of our Clients, or Client Customers, and necessary for the successful completion of our contracted services. This information may include full name, address, phone number, email address, ID number (with state of issue and ID type), and social security number. This information may be required for the verification procedures that we perform in establishing the validity of the item being presented for payment. This submission utilizes secure sockets layer (SSL) encryption, and is stored in secure servers on secure premises.

BANCTEC may use cookies only to gather non personal information such as browser type, IP address, and operating system, and to track site traffic and record the source URL of site visitors. Additionally, cookies may be used to verify the logon of existing clients.

There is no public display of personal information gathered from any client or client customer. There is no publication or other dissemination of personal information gathered from any client or client customer. Display of information can only be authorized by an authorized client, and such client has access only to their own business information and some customer information. Such displays are password protected and transacted on secure server connections.

BANCTEC does not collect information for marketing/advertising purposes, nor will we, under any circumstances, share your personal identifying information with any sponsors, or advertisers or other entity unless called for through due process of law.

### **Cookies**

We do not store personally identifying information in cookies, nor do we employ any third party firms which use third party cookies for tracking purposes.

### **Storage and Use of Files**

Hard copy (your application form mailed or faxed to us) files are stored in a highly secure environment and never leave the premises occupied by BANCTEC. Upon receipt of your application form and the completion of our credit scoring and risk assessment evaluation, your information is stored in a secure area.

## **Use of Information**

BANCTEC will not sell, transfer, or otherwise divulge client or client customer information to any third party except as required by law.

## **Third Party Access to Information**

BANCTEC occasionally utilizes third party sources for back up communications carriers, authorization switching, etc. Only Financial Institution Approved affiliate providers are used in these cases, with full legal accountability for secure handling of consumer financial data. Such third party entities are used only as necessary to perform the services for which we are contracted by our clients. All transactions are processed directly from BANCTEC processing center which is in secure facilities, and electronically transmitted via secure connections to our ODFI and the FED.

## **Links to Offsite URLs**

This site may from time to time contain links to offsite URLs. Though each of these sites have been pre-screened for content and generally found to be of good quality and contain helpful information, BANCTEC cannot be held responsible for changes to such sites after screening, or for their privacy policies. We urge you to check out the privacy policy of each site visited.

## **Advertising**

BANCTEC does not have any advertising on the site that might compromise our visitors' privacy by planting spy ware or ad agents, nor will there be in the future. Any and all advertising will be subject to the stipulations set forth in Collection of Information above.

## **Operational Use of Information**

BANCTEC reserves the right to run system wide reports for the purpose of operational necessity, demographic studies and to track consumer usage. Such reports do not include fields from the database which could be construed as sensitive consumer personal information (i.e. , names, social security numbers, driver license numbers, phone numbers, or street addresses), and will be held in controlled, limited access settings.

## **Right to Modify Reserved**

BANCTEC reserves the right to modify this policy from time to time. If this policy is modified all clients will be notified at least 14 days before such modifications are implemented operationally for the purpose so modified, and clients will be given an opportunity to file objections to the modification. If a client cannot achieve a satisfactory agreement with BANCTEC over the modifications, such client may cancel their processing agreement subject to the cancellation provisions of such agreement.

### Contact Information Regarding Those Collecting Information:

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