Dealer Pay Privacy Policy

Last Revised: 2//23/2017

Introduction

Dealer Pay LLC ("Company") is committed to protecting the privacy of individuals who register to use the Services ("Customers") and individuals or groups who register to as resellers ("Resellers"). We designed this Privacy Policy to make clear to you how we collect, use and store your information in relation to the use of the Company's web site and the related applications and services offered by Dealer Pay (collectively, the "Services").

Updates

This Privacy Policy is subject to occasional revision. If we make any changes, we will notify you by revising the "Last Revised" date at the top of this Privacy Policy. If we make any material changes, we will provide you with additional notice (such as by adding a notice in your account, or by sending you an email notification). Continued use of our Services, following notice of such changes shall indicate your acknowledgement and agreement of such changes.

Security

Your security matters to us. We take robust measures, including administrative, technical, and physical safeguards, to protect your information from loss, theft, misuse, and unauthorized access, disclosure, alteration, and destruction. Despite these measures, we cannot guarantee the absolute security of your information. No method of transmission over the Internet or of storing information electronically is 100% secure.

We follow industry standards on information security management to safeguard sensitive information, such as financial information, intellectual property, employee details and any other Personal Information entrusted to us.

Information from Customers

We collect the information you provide to us when you apply or sign up for Services and when you provide information as part of our identity or account verification process. We collect information about you, including:

- Identification information, such as your name, email address, mailing address, phone number, photograph, birthdate, passport, driver's license, Social Security, Taxpayer Identification, or other government-issued identification number;
- Financial information, including bank account and payment card numbers;
- Tax information, including withholding allowances and tax filing status; and
- Other historical, contact, and demographic information.
- Any information you provide when you visit Dealer Pay hosted webpages or engage with us either by email, web form, instant message, phone, or post content on our websites (including forums & blogs).

Information We Collect From Customer Use Of Our Services

We try to make your experience with Dealer Pay simple and meaningful. We collect information about you when you use our Services, including:

- **Transaction Information**. When you use our Services to accept, request or record payments, we collect information about when and where the transactions occur, the names of the transacting parties, a description of the transactions, the payment or transfer amounts, billing and shipping information, and the devices and payment methods used to complete the transactions.
- Location Information. Through our applications, we collect information about the location of your device.
- **Device Information**. We collect specific information about your device when you access our Services, including your hardware model, operating system and version, unique device identifier, mobile network information, and information about the device's interaction with our Services. We may also identify other software running on the device for anti-fraud and malware-prevention purposes (but will not collect any content from such software).
- **Use Information**. We collect information about how you use our Services, including your access time, browser type and language, and Internet Protocol ("IP") address.
- Your Customers. We collect Personal Information about your customers that you share with us or that customers provide at checkout.
- Information Collected by Cookies. We use various technologies to collect information when you use our Services, including sending cookies to your device. Cookies are small data files that are stored on your hard drive or in your device memory when you visit a website or view a message. Among other things, cookies support the integrity of our registration process, retain your preferences and account settings, and help evaluate and compile aggregated statistics about user activity. *Opting out*: You may be able to opt out of customized ads by visiting the <u>Ads Preferences Manager</u>, and the <u>Google Analytics Opt-out Browser Add-on</u>. If you use our website without opting out, this means that you understand and agree to data collection for the purpose of providing you with remarketing ads. Please keep in mind that removing or blocking cookies can negatively impact your user experience and parts of our website may no longer be fully accessible.

Information From Reseller

Resellers are individuals or groups that have agreed to the terms of the Dealer Pay Reseller Agreement, to work with Dealer Pay to promote the Services by (a) referring clients to Dealer Pay; or (b) reselling Dealer Pay Services.

We collect the information you provide to us when you sign up for a Reseller Account and when you sign up one of your customers for our Services. We collect information about you, including:

- Your name, company name, website, phone number(s), address, business type, email address, and banking information. We use this information to work with you, confirm your identity, contact you, and pay you.
- The Personal Information about your customers that you share with us or that they provide to us directly. We use this information to work with you and to provide our Services to your customers.

Storage of Information

In order to process transactions and for security and fraud purposes, Dealer Pay requires the storage of certain pieces of information collected during payment acceptance, including, but not

limited to, credit card and bank account information, first and last name, street/billing address, city, state, zip code, expiration date and email address.

Current encryption standards are used and in place at all steps throughout the payment process to ensure that cardholder data cannot be compromised.

Information Collected by Web Beacons

We also may collect information using web beacons which are electronic images that may be used in our Services or emails. We may use web beacons to deliver cookies, track the number of visits to our website, understand usage and campaign effectiveness, and determine whether an email has been opened and acted upon.

Third Party Disclosure

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information unless we provide you with advance notice. This does not include website hosting Resellers and other parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety.

Sharing of Information

We may share information about you as follows:

- With Dealer Pay employees, who will only have access to information as needed for performing the functions necessary to deliver Services such as processing transactions, troubleshooting problems and providing customer service;
- With third parties to provide, maintain, and improve our Services, including service providers who access information about you to perform services on our behalf (e.g., fraud prevention, identity verification, and fee collection services), as well as financial institutions, payment networks, payment card associations, and other entities in connection with the payment or money transfer process;
- With third parties that run advertising campaigns, contests, special offers, or other events or activities in connection with our Services;
- With other users of our Services with whom you interact through your own use of our Services. For example, we may share information when you accept a payment, set up an appointment or communicate with your customers;
- In connection with, or during the negotiation of, any merger, sale of company stock or assets, financing, acquisition, divestiture, or dissolution of all or a portion of our business;
- If we believe that disclosure is reasonably necessary (i) to comply with any applicable law, regulation, legal process or governmental request (e.g., from tax authorities), (ii) to protect our rights or property, or the security or integrity of our Services, or (iv) to protect us, users of our Services or the public from harm or potentially prohibited or illegal activities; or
- With your consent

California Privacy Rights

California law permits residents of California to request certain details about information we disclose to third parties for direct marketing purposes. If you are a California resident and would like to request this information, please contact us at the address listed below.

Questions or Comments

We welcome questions and comments about this Privacy Policy. Questions or comments can be directed to support@dealerpayllc.com.