

ALLPAID® PRIVACY POLICY

Policy Effective Date / Last Update

August 1, 2024

About Us and This Policy

AllPaid is a secure, single-source payments platform that unlocks efficiencies for citizens and governments, guaranteeing confidence at all touchpoints. AllPaid provides payment services to more than 3,000 agencies and entities across the U.S. Our turnkey platform takes the hassle and expense away from government and delivers a convenient, multi-channel payment experience for its citizens – from traffic citations and child support to taxes and permits.

This Privacy Policy (“Policy”) applies to personal information collected by AllPaid through our websites, mobile applications, and all payment and information services we offer (collectively, the “Services”). This Policy describes our privacy practices, including how and why we collect your personal information and how we may use and disclose that personal information.

Your use of our websites and Services as a payer to our customers constitutes your consent to these practices.

Collection and Use of Personal Information

We may collect personal information from you that you provide when making a payment to our customers through AllPaid and automatically through cookies and other tracking technologies when you use our Services, mobile applications, websites, and from our government agency customers and private service providers. Personal information is information that, alone or in combination with other information, can be used to identify you as a specific individual (such as your name, email address, date of birth, or postal address, among others).

The table below sets forth the types of personal information we collect and how it may be used. The personal information we process about you may vary depending on your interaction with us.

Collection Sources	Collection of Personal Information	Use of Personal Information
When making a payment online, through our mobile application, or speaking by telephone with an AllPaid User Support Team member	<p>Personal Identifiers, such as your name, Social Security number (used for child support payments only), driver's license number, and postal address</p> <p>Your financial information to enable us to process your payment, such as your email address, credit, debit, or stored value debit card information, card billing address, and bank account information used only for paying by electronic check (also known as “eCheck” payments)</p> <p>Information about your payment to enable us to inform our customer how to apply your payment, such as the type of payment, purpose of payment, and information required by our customer to apply your payment correctly, like you property index number, ticket number, or case number</p> <p>Your voice, if you pay with the assistance of an AllPaid User Support Team member</p>	<p>You provide this information while using our Services to allow us to:</p> <p>Process payments and transfer funds from your bank to our governmental or organizational customer as you direct and as our customers require</p> <p>Establish a record of your payment for our customers and User Support Team to access when researching payments or disputes, to produce payment reports, and help us and our customers understand the payments environment for various governmental and business purposes</p> <p>Conduct statistical studies and research to understand payer and customer needs, improve AllPaid's solutions, and make many business decisions on an informed basis</p> <p>Check and maintain the quality of our User Support Team members performance in providing our Services to you</p>

When you register online as an AllPaid user, store your card data on our system, or set up a recurring payment	Internet or other electronic network activity information, such as IP or MAC addresses, cookies, and server log files	<p>This information is automatically collected through our website and mobile application to allow us to:</p> <p>Enable basic features of our website to function, such as allowing images to load</p> <p>Improve your AllPaid website user experience</p>
When filling out a Contact Us form	Personal identifiers such as your name, email address, postal address, and phone number	<p>You provide this information when filling out the form to allow us to:</p> <p>Fulfill payer requests, such as questions about our Services or payment issues</p> <p>Deliver the resources and information you request from us</p> <p>Send you an optional satisfaction survey upon completing your request</p>
When responding to an opinion survey	<p>Personal identifiers such as your name, email address, job title, postal address, and phone number</p> <p>Professional or employment-related information such as your job history, education history, certifications, and other information provided on your resume or through our position application</p>	<p>You provide this information when responding to our surveys to allow us to:</p> <p>Better understand our customers' payers and our customers' needs and opinions to improve our services</p>
When applying for our job opportunities	<p>Personal identifiers such as your name, email address, postal address, and phone number</p> <p>Professional or employment-related information such as your job history, education history, certifications, and other information provided on your resume or through our position application</p>	<p>You provide this information through our Careers site to allow us to:</p> <p>Manage the job application process</p> <p>Assess your suitability for a position</p>

Use of Cookies and Tracking Technologies

We (and third parties acting on our behalf) may process personal information about you that we collect either directly through forms or data entry fields on our websites or applications or obtain through passive collection by cookies, web beacons, tracking pixels, and other tracking technologies. Cookies are small pieces of text sent to your browser by websites and stored on your device for various purposes. Cookies help websites remember information about your visit, which can make it easier to use our Services and improve your online experience.

We use session cookies, which are temporary cookies that terminate when you close your Internet browser, and persistent cookies, which are stored on your device until they expire unless you delete them before that time.

We may also use certain web analytics services, such as Google Analytics, to help us understand and analyze how visitors use our Services. We use this information to implement Google advertising features such as interest-based advertising, audience targeting, user segment analysis, and impression reporting.

For more information on how Google Analytics uses data, visit <https://support.google.com/analytics/answer/6004245>. To opt out of Google Analytics cookies, visit <https://myadcenter.google.com/> and <https://tools.google.com/dlpage/gaoptout/>.

Certain cookies on our websites may be used to collect personal information about your online activities over time and across different devices and online services.

Your browser may allow you to review and delete cookies stored on your device and/or to disable or otherwise prevent cookies from being placed on your device. If you disable cookies, you may not be able to use certain features on our websites, and disabling cookies may invalidate opt-outs that rely on cookies to function. In addition, your browser may have settings that allow you to transmit a "Do Not Track" signal when you visit a website or use online services. Like many websites, our websites are not designed to respond to "Do Not Track" signals received from browsers. To learn more about "Do Not Track" signals, visit www.allaboutdnt.com.

Disclosure of Personal Information

The table below lists examples of how we may disclose your personal information.

Categories of Recipients	Purpose of Disclosing Personal Information and Its Use
Service Providers	To support the Services we offer, we may disclose personal and financial information to service providers which help us in our business activities.
Our Customers and Staff	AllPaid exists to help our governmental and organizational customers accept various forms of electronic payments from their payers (you), maintain and access electronic payment records, and perform analytical studies of their payment acceptance and administrative environments. This requires AllPaid to disclose data you provide to us to enable your payment to an AllPaid customer for the purpose you identify. Your information also enables our staff to support you when you need assistance about a payment you made or that you are going to make through AllPaid, and to perform analyses to manage our business.
Government and Legal Authorities	We may disclose personal information in response to requests made to AllPaid under formal investigative processes used by government agencies and regulators, public commissions, and other legal authorities, including requests from national security agencies, courts, and legislative committees. Any or all of this information may be stored, monitored, searched, analyzed, and transferred amongst such agencies or bodies for governmental investigative purposes.
Litigation and Civil Process	We may disclose your personal information in response to civil legal processes such as subpoenas and court orders relating to bankruptcies, garnishments, child support, divorce, lawsuits, and other civil matters.
Law Enforcement	We may disclose your personal information in response to legal processes such as warrants, law enforcement or grand jury subpoenas, and court orders related to criminal investigations or possible security, or safety matters. Any or all of this information may be stored, monitored, searched, analyzed, and transferred amongst such agencies or bodies for law enforcement or other governmental investigative purposes.
Payment Industry Purposes	We may disclose your personal information to financial services providers with legitimate interests in how AllPaid conducts its business operations such as credit, debit, and prepaid debit card issuers, involved financial institutions, and service providers which support and monitor AllPaid's activities for compliance with industry rules and security standards.
Business Transactions	We may disclose your personal information in the event of a merger, acquisition, divestiture, asset sale, or other business transaction (including in connection with negotiations of such transactions).
Other Purposes	We may disclose your personal information to support safety, fraud prevention, and protection of our rights where we believe in good faith such disclosure is necessary.

Interactive Features

We may engage vendors to provide certain interactive features when you use our Services. Using these interactive features is voluntary, and we may retain the information you submit through the features. For example, we could offer an interactive chat feature to answer questions and for other customer service purposes. When you participate in an interactive chat, either with a virtual resource or a live representative, the contents of the chat may be captured and kept as a transcript. By using these features, you understand that our vendors may process the information obtained through the feature to provide the service on our behalf.

Your Choices

If you receive a user satisfaction survey, your response will be anonymous and voluntary. You will not receive marketing materials from us.

Securing Your Information

AllPaid takes safeguarding your personal information seriously. We have implemented commercially reasonable technical and organizational security measures designed to protect personal information against loss, misuse, and unauthorized access, alteration, disclosure, or destruction. We also have implemented measures to maintain the ongoing confidentiality, integrity, and availability of the systems, products, and Services that process personal information and will endeavor to restore the availability and access to data in a timely manner in the event of a physical or technical incident.

When you make a payment through AllPaid using your credit card, debit card, stored value debit card, or bank account (through our "eCheck" option), we use methods designed to keep your card or bank account information secure which comply with Payment Card Industry Data Security Standards ("PCI DSS"). This applies to all card and bank account information AllPaid possesses or otherwise stores, processes, or transmits on your behalf. We also require the companies that provide services to us and store, possess, process, transmit, or otherwise handle card or account information in their data environment to acknowledge their responsibility for card and account data security. PCI DSS compliance is mandatory for ALL AllPaid associates, contractors, vendors, and business associates with roles involving an AllPaid data environment that is subject to PCI DSS. An independent PCI DSS examiner reviews and certifies our compliance annually.

Although we have implemented security measures and strive to protect your personal information, we cannot guarantee the security of information transmitted or stored electronically.

Monitoring

To help protect you and others, we may monitor the use of the AllPaid Services and use your personal information and other information we collect to identify fraudulent activities and transactions, prevent abuse of, and investigate and/or seek prosecution for any potential threats to or misuse of the Services, ensure compliance with the applicable terms of service and this Privacy Policy, investigate violations of or enforce the applicable terms of service and this Privacy Policy, and otherwise to protect the rights and property of us, our partners/providers, and customers. If you do not consent to these conditions, you must discontinue your use of the Services.

Children's Privacy

Our Services are not directed at children and are not intended for use by individuals under 18 years of age. We do not knowingly collect personal information from children under the age of 18. If we become aware that we have inadvertently obtained personal information from a person under 18, we will delete it per applicable law.

Links to Other Websites

Our Services may include links to websites and online services operated by other entities that are not under the control or direction of AllPaid. If you provide or submit personal information to those websites or online services, the privacy policies on those websites or online services apply to your personal information. We encourage you to read any website's privacy policies carefully.

Information for Users Outside the United States

If you are located outside of the United States, please be aware that the information we collect through our Services will be processed in the United States. By using the Services, you fully understand and acknowledge that your personal information may be transferred to and processed in the United States, where the privacy laws may not be as comprehensive as those in your country.

Changes to this Privacy Policy

We will update this Policy when necessary to reflect changes in our privacy practices or applicable law. We will indicate changes to this Policy by updated the "effective date" at the top of this Policy.

CALIFORNIA PRIVACY NOTICE

This California Privacy Notice ("CA Notice"), provided pursuant to the California Consumer Privacy Act, as modified by the California Privacy Rights Act of 2020 (the "CCPA"), supplements and should be read in conjunction with the Policy. The information in this section applies solely to consumers who reside in the State of California.

Unless otherwise noted, the disclosures in the Policy and this Notice that describe how and why we collect, use, and disclose personal information also describe how and why we have collected, used, and disclosed personal information within the past twelve (12) months.

Collection, Use, and Disclosure of Personal Information

We may collect, use, and disclose your personal information as described above in this Policy, including the following categories that are considered "sensitive" personal information under the CCPA:

Personal information that reveals your Social Security number, driver's license number, or state identification number.

The categories of personal information we collect and the sources from which we collect personal information varies based on our relationship with a specific California resident and the business purpose for which the personal information is collected.

Retention

We maintain the categories of personal information described above for as long as is necessary for the purposes described in this CA Notice or otherwise authorized by law. This generally means holding the information for as long as one of the following applies:

- Your personal information is reasonably necessary to manage our operations, to manage your relationship with us, or to satisfy another purpose for which we collected the information.
- Your personal information is reasonably necessary to carry out a disclosed purpose that is reasonably compatible with the context in which the personal information was collected.
- Your personal information is reasonably required to protect or defend our rights or property, which will generally relate to applicable laws that limit actions in a particular case;
- We are otherwise required or permitted to keep your personal information by applicable laws or regulations.

Where personal information is used for more than one purpose, we will retain it until the purpose with the latest period expires.

Selling and Sharing of Personal Information

AllPaid does not sell personal information or share personal information for cross-contextual behavioral advertising. For purposes of this Notice, "sell" means the disclosure of personal information for monetary or other valuable consideration. We disclose personal information for business purposes as noted in the "Disclosure of Personal Information" section of this Policy.

California Consumer Rights

Subject to certain exceptions, as a California resident, you may have the following rights to your personal information:

Right to Access:

Request access to your personal information that we have collected, used, disclosed, or sold about you, including:

- The categories of sources from which the personal information was collected;
- Our business or commercial purposes for collecting or disclosing personal information;
- The categories of recipients to which we disclose personal information; and
- The specific pieces of Personal Information we have collected about you.

Right to Deletion: Request deletion of your personal information, subject to certain limitations.

Right to Correction: You have the right to request that we correct the personal information we maintain about you that you believe is inaccurate.

Right to Opt-Out of Sales and Sharing. We do not sell or share the personal information of California consumers, as defined by the CCPA, so this right is not applicable.

Right to Limit Use and Disclosure of Sensitive Personal Information. We do not use or disclose sensitive personal information for purposes to which the right to limit use and disclosure applies under the CCPA.

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA. We will not discriminate against you based upon your exercising your rights with respect to your personal information.

Exercising Your Rights

If you are a California resident and wish to exercise any of these rights, please email privacy@allpaid.com or call us at 1-888-604-7888.

When submitting your request, you must include your first and last name, email address, and zip code or postal address. You may be asked to provide additional proof of identification so that we can verify your identity, and we may require that you validate your request. Please note that you may be limited in the number of requests you may submit per year.

Authorized Agents

You have the right to designate an authorized agent to exercise your rights under the CCPA. To do so, AllPaid must verify your identity, and your authorized agent must have written permission from you. We reserve the right to deny a request from an agent who does not submit proof that they are authorized to act on your behalf.

Contact Us

If you have questions regarding this Policy or our privacy practices, email us at privacy@allpaid.com.

California residents needing assistance accessing the notice in an alternative format can contact us at privacy@allpaid.com or call us at our toll-free number: 1-888-604-7888.

COLORADO RESIDENTS

Colorado residents have certain rights regarding AllPaid's collection, use, and sharing of their personal data. AllPaid 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. AllPaid engages in "targeted advertising" as that term is defined in the Colorado Privacy Act ("CPA").

AllPaid collects various categories of Personal Data when you use our Services. A more detailed description of the information AllPaid collects and how we use it is provided above in the "Collection and Use of Personal Information" section. The "Disclosure of Personal Information" 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, starting July 1, 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 the denial of a request by emailing privacy@allpaid.com.

CONNECTICUT RESIDENTS

Connecticut residents have certain rights regarding AllPaid's collection, use, and sharing of their personal data. AllPaid 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. AllPaid engages in "targeted advertising" as that term is defined in the Connecticut Consumer Data Privacy Act ("CTDPA").

AllPaid collects various categories of Personal Data when you use our Services. A more detailed description of the information AllPaid collects and how we use it is provided above in the "Collection and Use of Personal Information" section. The "Disclosure of Personal Information" 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 Connecticut, starting July 1, 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 the denial of a request by emailing privacy@allpaid.com.

VIRGINIA RESIDENTS

Virginia residents have certain rights regarding AllPaid's collection, use, and sharing of their personal data. AllPaid 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. AllPaid engages in "targeted advertising" as that term is defined in the Virginia Consumer Data Protection Act ("VCDPA").

AllPaid collects various categories of Personal Data when you use our Services. A more detailed description of the information AllPaid collects and how we use it is provided above in the "Collection and Use of Personal Information" section. The "Disclosure of Personal Information" 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, starting July 1, 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 the denial of a request by emailing privacy@allpaid.com.