

Bill & Pay Privacy Policy

Effective July 1, 2016

This website ("Website") is owned and operated by i3-BP, LLC, a Delaware limited liability company, dba Bill & Pay ("Bill & Pay" or "we"). At Bill & Pay, we appreciate the trust you have placed in us. Your privacy and security are our top priorities. This Privacy Policy explains what information we collect and how we use it, and under what circumstances we may disclose the information to third parties. It applies to information that we collect from you when you visit the Website as well as information you provide to us for purposes of obtaining our products and services. This Privacy Policy applies to all visitors to our Website and to anyone else who accesses or uses our products and services. WHEN YOU ACCESS OUR WEBSITE, YOU AGREE TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, OR TO ANY CHANGES WE MAY SUBSEQUENTLY MAKE, IMMEDIATELY STOP ACCESSING OUR WEBSITE AND USING OUR SERVICES. This policy may change from time to time (see [Changes to our Policy](#) below). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Information We Collect and How We Collect It

Information You Provide to Us. Whether you are a reseller or a user, we collect information about you and your business only for specific business purposes and only where we reasonably believe that it is necessary to administer our business or provide our products and services to you, such as when you open an account with us. We collect information about your business, as well as personally identifiable information about you, such as your name, phone number, email address and mailing address. We may request this information in connection with your registration using this Website, or as part of a written application for our services or when opening an account. When you send, receive, or request a payment through our services, we collect payment account information from you in order to cause the payment to be made. When we cannot verify the account information you provide to us, we may ask you to send us additional information or a verification letter from your bank to protect against fraud.

We also collect information about our communications with you. We may collect personally identifiable information about you from e-mails, text messages or other electronic messages between you and us. We need this information to provide the products and services that you request from us and to let you know of additional products and services about which you might be interested.

Information We Collect through Automatic Data Collection Technologies. We automatically collect certain non-personally identifiable information when you visit our Website, such as the following:

- Log data: Our servers automatically record information when you use our Website, such as your IP address, the type of browser you are using and its settings, the third party website you visited immediately prior to accessing our Website, the operating system you are using, the domain name of your Internet service provider, the search terms you use on our Website, the specific Website pages you visit, and the duration of your visits.

- Cookie data: We use “cookies” to obtain certain types of information when your web browser accesses our Website. “Cookies” are small text files that we transfer to your computer's hard drive or your Web browser memory to enable our systems to recognize your browser and to provide convenience and other features to you, such as recognizing you as a frequent user of our Website. Some of the cookies we use are associated with your account with us (including personal information about you), and other cookies are not.

We may use “session cookies” (cookies that last until you close your browser) or “persistent cookies” (cookies that last until you or your browser delete them). Examples of the information we collect and analyze from cookies include your activity on our Website, including the URL you come from and go to next (whether this URL is on our site or not).

If you are concerned about the storage and use of cookies, you can configure your browser to accept all cookies, to reject all cookies, or to notify you when a cookie has been set. (Each browser is different, so check the “Help” menu of your browser to learn how to change your cookie preferences.) You may also delete a cookie manually from your hard drive through your internet browser or other programs. Please note, however, that some parts of our Website will not function properly or be available to you if you refuse to accept a cookie or choose to disable the acceptance of cookies.

- Experience data: We may collect other information that is voluntarily provided by you from time to time if you respond to surveys, polls or questionnaires, and/or Website registration forms. Such information may include personal preferences, opinions and experiences with our products and services, and may be provided anonymously.

The information we collect automatically is statistical data and may include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the information you provide to us. We have created mechanisms to provide you with the following control over your information:

Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's *website*. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

Third Party Use of Cookies (and other Tracking Technology) Some content or applications, including advertisements, on the Website are served by third parties, including advertisers, ad networks, and servers, content providers, and application providers. These third parties may use cookies (alone or in conjunction with web beacons or other tracking technologies) to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control third parties' collection or use of your information to serve interest-based advertising. However these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's *website*.

Children Under the Age of 13

Our Website is not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features/register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at customerservice@billandpay.com.

Using and Sharing Your Information

We use your personally identifiable information to administer your records, account and funds; to comply with certain applicable laws and regulations; we use your non-personally identifiable information to help us design and enhance our product and service offerings so that we may provide you with quality products, services and superior customer support. Additionally, we may use your information:

- To fulfill any other purpose for which you provide it.

- To provide you with notices about your account, including expiration and renewal notices.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.

We may use non-personally identifiable information collected to generate statistics on merchant activity including transaction patterns, but these research initiatives will never include any personally identifiable information without your authorized consent.

Additionally, we use non-personally identifiable information collected by use of cookies for a number of purposes, including to:

- Access your information when you "sign in", so that we can provide you with customized content in online areas
- Display the most appropriate banner ads for third-party offerings based on your activity while on our website
- Conduct research to improve our content and services
- Require you to reenter your password after a certain period of time has elapsed to protect you against others accidentally accessing your account contents.

Email communications. If you send us an email with questions or comments, we may use your email address to respond to your questions or comments, and we may save your questions or comments for future reference. We may email you when

- you request a particular service or sign up for a feature that involves email communications,
- it relates to our products and services that you use (e.g., product updates, customer support, etc.),
- we are sending you information about our other products and services, or
- you consented to being contacted by email for a particular purpose.

You may unsubscribe from receiving future commercial email communications from us by clicking the "unsubscribe" link included at the bottom of any marketing emails we send, or by emailing us as provided in the Contact Us section below. However, we reserve the right to send you transactional emails such as customer service communications in connection with the products you have purchased. For security reasons, we do not recommend that you send personal information, such as passwords, social security numbers, or bank account information, to us by email.

Sharing with your consent. By using our services, you consent to our sharing your personally identifiable information with our partners and affiliates as necessary to provide their services to you as part of our services.

Sharing with Third Party Providers. We use third party service providers and the software products and services they offer to provide some of our services to you. Specifically, we use Bill & Pay products, Electronic Payment Services to provide our services to you. All of these companies act on our behalf and are obligated to keep your information confidential and use it solely to provide these products and services. We may also employ third parties to process personally identifiable information on our behalf for the installation of new software or for security testing of our systems based on our instructions and in compliance with this Privacy Policy. Additionally, we employ card authorization and fraud screening services, and we utilize a third party automated clearing house network operator to process payments through the ACH network. It is necessary to share your personally identifiable information with these companies to provide our services to you.

Under no circumstances will we rent or sell your personally identifiable information to any other third parties for any other purpose without your consent, except to a reputable credit bureau or similar information reporting agency.

When we transfer our assets. As we continue to develop our business, we may sell or purchase assets. If another entity acquires us or all (or substantially all) of our assets, the personally identifiable information and non-personally identifiable information we have about you will be transferred to and used by this acquiring entity. Also, if any bankruptcy or reorganization proceeding is brought by or against us, all such information may be considered an asset of ours and as such may be sold or transferred to third parties.

Where required by law. We reserve the right to disclose any personally identifiable or non-personally identifiable information about you if we are required to do so by law, with respect to copyright and other intellectual property infringement claims, or if we believe that such action is necessary to: (a) fulfill a government request; (b) conform with the requirements of the law or legal process; (c) protect or defend our legal rights or property, our Website, or other customers; or (d) in an emergency to protect the health and safety of our Website's customers or the general public.

Your choices about your account and information

Our goal is to provide you with simple and meaningful choices about how your information is used. If you are a customer, you control your choices by your selections when you set up your account with us, for example to control the email you receive from us. You have the ability to view and update your information, including your payment account information by logging into your account. It is your responsibility to ensure that the account information is accurate and you should update the information as necessary. Your account information will be retained in our database and maintained for future orders or transactions and as required under applicable law, rules, and/or regulations. If you close your account, we will keep your personal information for a limited time to address any issues with returned payments. We do retain non-personally identifiable information concerning transactions; for example, we retain non-personally identifiable data concerning the number, frequency, size and purpose of transactions.

California Do-Not-Track Disclosures

Certain browsers may offer you the option of providing notice to websites that you do not wish for your online activities to be tracked for preference based advertising purposes (“DNT Notice”). Some browsers are, by default, set to provide a DNT Notice, whether or not that reflects your preference. Providing DNT Notice is often touted as a means to ensure that cookies, web beacons and similar technology are not used for preference based advertising purposes – that is, to restrict the collection of information your online activities for advertising purposes. Since we do not engage in targeted advertising, we do not track your online activity while on our Website for those purposes.

Your California Privacy Rights:

Residents of the State of California, under certain provisions of the California Civil Code, have the right to request from companies conducting business in California a list of all third parties to which the company has disclosed certain personally identifiable information, as defined under California law during the preceding year for third party direct marketing purposes. You are limited to one request per calendar year. In your request, please attest to the fact that you are a California resident and provide a current California address for our response. You may request the information in writing at customerservice@billandpay.com.

Updating or Reviewing Your Information

To update your customer information (name, address, telephone number, and email address), please contact us at the address below. A limited amount of transaction history may also be available to you at your request. To protect your privacy and to comply with federal regulations, we will need to verify your identity before you update or review your information.

A record of all your transactions is available online in your Account History, and we encourage you to review this transaction history regularly. If you think your Account History or a transaction receipt you receive is wrong, you should contact us at customerservice@billandpay.com to report the error and include the following information:

- Name and email address
- Description of the error or the transfer you are unsure about, and an explanation of why you believe it is an error or why you need more information
- The amount of the suspected error

Data Security Measures

We have implemented physical, electronic and procedural measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Any personal information will be encrypted using SSL technology. We also limit access to your personal information to those authorized employees with a need to know as part of executing their official duties, and who are trained on information security measures.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are

responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Changes to Our Policy

If our data privacy and information security practices change, we will post these changes on our Website and we may notify you by email. We encourage you to review our Privacy Policy periodically. Your continued use of our services following a change in our privacy practices indicates your consent to those changes.

Contact Us

Contact us if: (a) you have questions or comments about our Privacy Policy; (b) wish to view or make corrections to any personally identifiable information you have provided; (c) want to opt-out from receiving future commercial correspondence, including emails, from us or our affiliated companies; or (d) wish to close your account. We will respond to your request and, if applicable and appropriate, make the requested change in our active databases as soon as reasonably practicable. Keep in mind, however, that residual information may remain within our databases, access logs and other records for a limited time, as may be required by applicable laws and regulations, which may or may not contain your personally identifiable information. Please also note that we may not be able to fulfill certain requests while allowing you access to certain benefits and features of our Website. We are always interested in your privacy-related questions or concerns. You may contact us as follows:

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