

Protecting the privacy of users of the www.paywaycomplete.com website is important to us. Our Online Privacy Statement is designed to inform you about our collection and use of personal information on this website. From time to time, Edgil Associates, Inc., doing business as Payway Complete, may make changes to this Online Privacy Statement so we encourage you to check back and review it regularly to ensure you are aware of current practices.

The Online Privacy Statement is available on the home page of this website and throughout the website where you provide us with personal information.

If you have any questions, please contact the Payway Complete at info@paywaycomplete.com, toll free (US) at (800) 457-9932, or +1 (978) 262-9799.

The Personal Information We Collect through This Site is the Personal Information You Provide to Us.

The personal information we collect about you on this website is the information that you provide to us. This information may include, for example, name, mailing address, email address, phone number and similar information. In some cases you may provide it directly, such as by entering information into an application or online form, and in some cases you may provide it indirectly, such as the IP address of the computer or device you use to connect with us online. We may use the personal information you provide us to:

- provide you with the information you have requested,
- facilitate and complete merchant-initiated or authorized transactions,
- perform analytics and other value-added services,
- comply with federal, state and local laws, including credit reporting laws and card association rules,
- verify information and combat fraud, or
- send you other information about Payway Complete and its services that we believe you would find interesting.

When You Browse the Payway Complete Website, We Do Not Seek to Determine Your Identity.

This website may use cookies or local storage for various business purposes. For example, this website may use cookies or local storage to aggregate information about the pages that users visit so that we can update and redesign our website in order to provide you with the most useful information. Personal information, such as your email address, is not included in cookies or local storage and is not collected unless you provide it to us. Payway Complete does not disclose domain name or aggregate information to third parties other than vendors who assist us with our website and who are under contractual confidentiality requirements.

From time to time, however, we may disclose this information to fulfill legal or regulatory obligations or if we determine such disclosure is legally advisable or necessary to protect our rights, the rights of others, or to prevent harm (for example, for fraud prevention purposes we may confirm that your IP address matches the location you enter into an online form). In addition, we may aggregate data about users of our site and use it for statistical or analytic purposes. This information helps us to better understand our site's users and how to improve our site and our offerings.

Information about Online Tracking

Some browsers incorporate a Do Not Track feature that signals to websites you visit that you do not want to have your online activity tracked. Tracking is not the same as using or collecting information in connection with a single website. For these purposes tracking refers to collecting personally identifiable information from consumers who use or visit a website or online service as they move across different websites over time.

How browsers communicate the Do Not Track signal is not yet uniform. As a result, this site is not yet set up to interpret or respond to Do Not Track signals communicated by your browser. Even so, as described more fully throughout this Online Privacy Statement, we limit our use and collection of your personal information.

For a description of Do Not Track protocols for browsers and mobile devices, or simply to learn more about the choices available to you, you can visit the All About Do Not Track website: <http://allaboutdnt.com>

Employees and Third Parties.

Our policies limit access to personal user information that is collected from this website to our employees and agents and the employees and/or agents of our affiliates and business partners who need the information to fulfill their business responsibilities. Payway Complete may disclose personal information collected online to our affiliates and to vendors who assist us with the website. In some cases, this may involve third parties collecting information about your online activities over time and across different sites as well as require your information to be sent to other countries with data protection standards that differ from those of your home country. By supplying your information on this web site, you consent to your information being transferred across international borders to Payway Complete and its affiliates, vendors, or agents. Vendors and other outside contractors we engage are subject to our contractual requirements for safeguarding personal information.

Employees and others with duties related to this website must adhere to this Online Privacy Statement. Our employees receive annual training about the privacy policies and procedures of Payway Complete and its affiliates and subsidiaries. We appreciate that protecting consumer privacy is a key part of our trusted relationship with our clients.

Any employee violating this Online Privacy Statement may be subject to disciplinary action, up to and including dismissal.

By using this website, you agree that your use of the Payway Complete website is subject to the terms of this Online Privacy Statement and any applicable agreement you have with Payway Complete.

We Use Appropriate Security Safeguards.

At Payway Complete, security is a priority. Payway Complete employs appropriate measures, including advanced technology, to protect personal information collected online against unauthorized access, disclosure, alteration, or destruction. These measures may include, among others, encryption, physical access

security, and other appropriate technologies. Payway Complete reviews and enhances its security systems as necessary.

This Website is Not Directed at Persons Under the Age of 18.

Our website is not directed at or intended for persons under the age of 18 and Payway Complete does not knowingly collect or maintain information at our website from persons under the age of 18.

This Website May Be Linked to Other Websites.

As you navigate our site, you may click to websites of our affiliated companies or business partners. Those websites may have their own online privacy statements or policies. This Online Privacy Statement will not apply when you move to one of these other sites because affiliate privacy practices and policies are tailored to the products and services offered by the individual affiliate. If you visit the pages and sites of our affiliated business units please be sure to review the privacy policies applicable to those sites.

We may create links to third-party websites (for example, the All About Do Not Track website linked above). Payway Complete is not responsible for the privacy practices employed by any third-party websites. Payway Complete's privacy policies and practices do not apply to these sites. Payway Complete does not guarantee, approve, or endorse any information, material, services, or products contained on or available through any linked websites. Payway Complete is not responsible for any content on sites linked from or to the Payway Complete website. Payway Complete is providing links to those sites as a convenience and your connection to and use of any linked site are at your own risk.

This Online Privacy Statement applies only to the information we collect on the Payway Complete website. It does not apply to information we collect through other methods or sources, including sites owned or operated by our affiliates, vendors, or partners.