

Appriza Pay Technologies, LLC, GLBA Privacy Notice

This notice is effective as of: September 12, 2022

FACTS	WHAT DOES APPRIZA PAY TECHNOLOGIES, LLC. (“APPRIZA PAY”) DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>This GLBA Privacy Notice covers information you provide to us for purposes of registration with and operation of the Appriza Pay mobile app. The types of personal information we collect, and share can include:</p> <ul style="list-style-type: none"> • Contact Details (e.g., name, physical address, email address, and phone number) • Financial Information (e.g., debit card and bank account information) • Identity Verification (e.g., SSN, passport information) <p>Information you provide to us that is not within the scope of this GLBA Privacy Notice is instead subject to our Privacy Policy</p> <p>Information you provide to any of our partners for purposes of the financial transactions and services they provide to you fall under their privacy notices and, if shared with us, are subject to the terms of those notices.</p>
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Appriza Pay chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES APPRIZA PAY SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing and other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Send an email to: DataPrivacy@CoppelAcces.com
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	<ul style="list-style-type: none"> Visit us online: www.coppelaccs.com. <p>Please note: If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our customer, we may continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
QUESTIONS?	If you have any questions, call 1 (800) 801-6703, go to www.coppelaccs.com , or please email us at ContactUs@CoppelAcces.com .

Who we are	
Who is providing this notice?	Appriza Pay
What we do	
How does Appriza Pay protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit Terms of Use .
How does Appriza Pay collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Register with us and use our app make a remittance transfer through one of our partners using our app open an account or obtain a debit card with one of our partners using our app <p>Information provided for the use of our partners falls under their privacy notices; we receive and use that information only to perform the transactions you have requested unless those partners are permitted to share the information with us for our marketing purposes (subject to any opt-in or opt-out rights set out in those notices). We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.

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	<ul style="list-style-type: none">• Our affiliates include companies with an Appriza Pay name and a Coppel name
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• Nonaffiliates with whom we may share can include (i) other financial services companies (including other financial institutions, such as banks) that provide services made available through our Appriza Pay app; and (ii) non-financial service providers such as hosting platforms, KYC/AML and fraud protection vendors, sanctions screening vendors, data processors, marketing partners, and API integrators.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

OTHER IMPORTANT INFORMATION

We will comply with applicable state privacy laws:

California, Connecticut, North Dakota and Vermont Residents: We will not share your information with companies outside of Appriza Pay and our affiliates, except for our everyday business purposes, for marketing our products and services to you, or with your consent. We will not disclose credit information about you within or outside Appriza Pay except as required or permitted by law.

Additional Information collected.

The only other personal information we receive is analytics information relating to internet or network activity and geolocation. That information is subject to our separate [Privacy Policy](#) and does not fall within the scope of this GLBA Privacy Notice.

Business transfers. In the event of a merger, dissolution, reorganization, or similar corporate event, or the sale of all or substantially all of our assets, (including, in each case, any due diligence relating thereto), we expect that the information that we have collected, including personal information, would be transferred to the surviving entity in a merger or the acquiring entity. All such transfers shall be subject to our commitments with respect to the privacy and confidentiality of such personal information as set forth in this GLBA Privacy Notice.

Access, Deletion and Updating Personal Information. If you have any questions about viewing or updating information we have on file about you, please contact us at ContactUs@CoppelAcces.com.