

Privacy Policy

Thank you for visiting our website. We value your trust and want you to understand how we protect, collect, use, and disclose the personal information you share with us.

Please read this Privacy Policy before using our website, submitting any personal data, or becoming a customer.

Sacbé Payments, Inc., ("us", "we", or "our") operates <http://sacbepayments.com> (the "Site"). This page informs you of our policies regarding the collection, use and disclosure of personal information ("Personal Information") we receive from users of the Site. This Privacy Policy reflects our privacy practices and standards as of the effective date. This Privacy Policy governs your account and any information you provide on this site, as well as the mobile app ("APP").

We are committed to respecting and protecting your privacy. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used. We only collect, use, and share the information we need to operate, as well as to provide our services to our customers and improve the Site and the APP. By using the Site and the APP, you agree to the collection and use of information in accordance with this policy.

Unless otherwise addressed by applicable law or regulations, your use of our Site and the APP constitutes your consent to our use of cookies (as discussed below), and the collection, processing, and transfer of your personal information as described in this Policy.

Information Collection and Use

While using our APP we may ask you to provide us with certain Person Information. This Personal Information is data, which identifies you or makes you identifiable. It includes data that could be used to identify, locate, track, or contact you. Personal information may include, but is not limited to, your full name, physical address, date of birth, email address and mobile phone number. In addition, you may be asked to provide a valid form of identification (e.g., driver's license) and financial account information, such as bank account information.

If or when required, we may also collect the following information:

- Social security or taxpayer identification number.
- Occupation or job title.
- Purpose for sending/ receiving the money ("Transaction Purpose").
- Demographic information such as postal code, preferences, and interests.
- Other information relevant to marketing, customer surveys, promotions, and/or offers.

If you are a user of our services, we may record your actions while you are using our Site or the mobile APP, such as computer or mobile device Internet Protocol ("IP") address and any other information provided on your behalf related to our service platform.

We require this information to understand your needs and provide you with better service. We may use your personal information collected by the APP for:

- Internal recordkeeping, process transactions, manage your account and to administer our services on the APP or the Site;
- To fund prepaid card accounts;

- To prevent, detect, ensure protection and prosecution of security incidents, illicit or fraud related activity.
- To manage our legal, financial, and regulatory compliance responsibilities;
- To improve our products and services, personalize your experience, and better respond to your individual needs;
- To periodically send promotional emails about new products, special offers, or other relevant information; and
- Contact you for market research purposes and use your feedback to customize the website and mobile app to match your needs.

We will not sell or share your personal information to any other third-party without your consent, unless the third-party is necessary to provide you with the services requested. We will only share personal information with partner relationships or service providers that assist us with our business activities, as well as, when required by law to disclose personal information in response to lawful requests by government authorities, including requests from national security agencies, a court or law enforcement (i.e., subpoenas), or as otherwise stated in this Privacy Policy.

We process personal information about you based on legitimate and true business interests to which you may exercise your rights to object

Your Rights

If you reside in a state that has enacted certain privacy and data protection laws that may apply to the personal information you have provided, you may make any of the requests listed below. If you make any of these requests, we will honor the requests you make related to your rights as the law allows and requires. Subject to certain exceptions, and as it relates to our processing of your personal information, you may have the right to:

- request access to the personal information that is collected about you;
- request that we correct inaccurate personal information about you;
- request that we restrict our use of your personal information;
- request that certain personal information is transferred to you or a third party;
- request that your personal information be deleted; or
- request to opt-out or object to our use of personal information about you.

If you make any of these requests, we will not discriminate against you. However, in some cases, there may be legal or other judicial reasons that may limit our ability to address your specific request. In the event that we may not be able to satisfy your request, Sacbé Payments, Inc. will provide you with the legal or official reason.

Log Data

As previously noted, whenever you visit our Site or mobile APP, we collect information that your browser sends ("Log Data").

This Log Data may include information such as your mobile device or computer's IP or MAC address, browser type, browser version, the pages of our Site that you visit, the time and date of your visit, the time spent on those pages and other statistics.

In addition, we may use third party services such as Google Analytics that collect, monitor, and analyze this activity.

Communications

We may use your Personal Information collected on the APP to contact you with newsletters, marketing or promotional materials and other information that provides information related to our products and services.

Cookies

Cookies are files with a small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored on your mobile device or computer's hard drive. Unless otherwise addressed by applicable law or regulations, your use of our website constitutes your consent to our use of cookies, and when using the APP, the collection, processing, and transfer of your personal information as described in this Policy.

We use Cookies, as well as other data collection technologies, to collect information to help you navigate our website or technical solutions, personalize, and provide a more convenient experience to you, analyze which pages you visit, which features you frequently use, measure advertising and promotional effectiveness, as well as to provide third party content when necessary. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use certain portions of our Site.

Security

We take appropriate security measures to protect personal information against loss, misuse, and unauthorized access, alteration, disclosure or destruction, ensuring ongoing confidentiality, integrity and availability of the systems and services that process personal information. However, while we strive to use commercially acceptable means to protect your Personal Information, in the event of a physical or technical incident, the security of your Personal Information cannot be guaranteed for its absolute security given that no method of transmission over the Internet, mobile device, or other method of electronic storage is 100% secure.

Personal information provided will be kept as long as we provide solutions to you, or as long as we are addressing a concern, question, complaint, or request you have made to us. We may keep data longer if we have a legal or contractual obligation to keep it or to maintain necessary records for legal, financial, compliance, and to enforce our rights and agreements. We may also keep data about you for statistical analysis or research purposes.

Changes to this Privacy Policy

This Privacy Policy will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of our services after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and that you have read, understand and consent to abide and be bound by the modified Privacy Policy.

If we make any material changes to this Privacy Policy, we will notify you either through the email address you have provided us, or by placing a prominent notice on our website and the APP.

Contact Us

If you have any questions about this Privacy Policy, please contact us.

SACBÉ PAYMENTS, INC.
3480 MAIN HIGHWAY,
SUITE 400
MIAMI, FL 33133
1.866.625.2484
sacbepayments.com