**Secure Pay Solutions Pvt Ltd. Privacy Policy**

SecurePay Solutions Pvt. Ltd is part of OLB group which includes International and Direct. This privacy policy will explain how our organization uses the personal data we collect from you when you use our website and payment gateway / application.

You can familiarise yourself with our privacy practices accessible via the headings below and contact us if you have any questions.



**What data do we collect?**

SecurePay Solutions collects the following data:

Personal data such as names, email addresses, phone numbers (Name, email address, phone number, etc.) and financial data such as credit/debit card details and transaction history from both **India and European Union (EU) countries**

**How do we collect your data?**

You directly provide SecurePay Solutions with most of the data we collect. We collect data and process data when you:

* Register online or download the app and make an account
* Make an online payment using our payment gateway
* Register for our digital wallet services
* Utilise our merchant payment gateway
* Voluntarily complete a customer survey or provide feedback via email or our application

**Use or view our website via your browser's cookies.**

Our Company may also receive your data indirectly from the following sources:

* Travel Agencies we are associated with
* E-commerce platforms we are associated with
* Retail merchants we are associated with
* Financial institutions across **India and Europe (EU)**

**How will we use your data?**

SecurePay Solutions collects your data so that we can:

* Manage your account
* Process online transactions securely
* Email you with discounts and coupons we think you might like

**If you agree, Our Company will share your data with our partner companies so that they may offer you their products and services.**

When SecurePay Solutions processes your payment, it may send your data to, and also use the resulting information from, credit reference agencies to prevent fraudulent purchases and payment attempt.

**How do we store your data?**

SecurePay Solutions securely stores your data at Indian and EU servers.

**Data Security Measures: GDPR Compliance**

* Encryption of personal data in transit and at rest.
* Pseudonymization techniques to minimize exposure of sensitive information.
* Role-based access controls (RBAC) to restrict data access.

**Data Transfer Mechanisms: GDPR Compliance**

SecurePay must implement Standard Contractual Clauses

(SCCs) or rely on an adequacy decision to legally transfer EU data to its Indian servers.

Our Company will keep your payment card details, account information such as name, email address, phone numbers for the duration of you joining our platform as an authenticated user. Once this time period has expired, we will delete your data immediately once your account has been terminated by you successfully.

**Data Subject Rights:** **GDPR Compliance**

Implementing mechanisms to allow customers to exercise their rights (access, rectification, erasure, restriction, portability, objection).

**Marketing**

SecurePay Solution would like to send you information about products and services of ours that we think you might like.

If you have agreed to receive marketing, you may always opt out at a later date.

You have the right at any time to stop SecurePay Solution from contacting you for marketing purposes or giving your data to other members of the OLB Group.

If you no longer wish to be contacted for marketing purposes, please click here.

**Data Subject Rights:** **GDPR Compliance**

Implementing mechanisms to allow customers to exercise their rights (access, rectification, erasure, restriction, portability, objection).

What are your data protection rights?

SecurePay Solution would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

**1. Lawful Data Processing:** Ensuring a legal basis for processing under GDPR Article 6 (e.g.,

contract necessity, user consent, legitimate interest).

**2. Data Subject Rights**: Implementing mechanisms to allow customers to exercise their rights

(access, rectification, erasure, restriction, portability, objection).

**3. Data Security Measures:**

* Encryption of personal data in transit and at rest.
* Pseudonymization techniques to minimize exposure of sensitive information.
* Role-based access controls (RBAC) to restrict data access.

**4. Data Transfer Mechanisms:** SecurePay must implement Standard Contractual Clauses

(SCCs) or rely on an adequacy decision to legally transfer EU data to its Indian servers.

**5. Data Breach Notification:** Reporting breaches to EU regulators within 72 hours and informing affected customers when required.

**6. DPO Appointment:** The company has a Data Protection Officer (DPO) responsible for GDPR compliance and handling customer data requests.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at:

Our email: customercare@securepaysolutions.com

Call us at: +91 9479276261

Or write to us at: www.securepaysolutions.com

**PCI-DSS Compliance Requirements**

**As a payment gateway service provider, SecurePay Solutions meet PCI-DSS Level 1 compliance requirements, including:**

**1. Secure Network & Systems:**

* Firewalls, intrusion detection/prevention systems (IDS/IPS).
* Secure coding practices to prevent vulnerabilities (e.g., OWASP Top 10).

**2. Cardholder Data Protection:**

* Tokenization to replace card details with secure identifiers.
* End-to-end encryption (E2EE) of payment transactions.

**3. Access Control Measures:**

* Multi-factor authentication (MFA) for administrative access.
* Restricting cardholder data access to a need-to-know basis.

**4. Regular Monitoring & Testing:**

* Conducting penetration testing and vulnerability scans.
* Implementing logging mechanisms to detect fraud or suspicious activities**.**

**5. Incident Response & Compliance Audits:**

* Annual PCI-DSS assessment and certification.
* Predefined breach response protocols to mitigate fraud risks.

**What are cookies?**

Cookies are text files placed on your computer to collect standard Internet log information and visitor behavior information. When you visit our websites, we may collect information from you automatically through cookies or similar technology.

For further information, visit allaboutcookies.org.

**How do we use cookies?**

SecurePay Solutions uses cookies in a range of ways to improve your experience on our website, application and merchant payment gateway including:

* Keeping you signed in
* Understanding how you use our website
* Login Credentials

**What types of cookies do we use?**

There are a number of different types of cookies, however, our website application and merchant payment gateway uses:

* Functionality - SecurePay Solutions uses these cookies so that we recognize you on our website and remember your previously selected preferences. These could include what language you prefer and location you are in. A mix of first-party and third-party cookies are used.
* Advertising - SecurePay Solutions uses these cookies to collect information about your visit to our website, the content you viewed, the links you followed and information about your browser, device, and your IP address. SecurePay Solutions sometimes shares some limited aspects of this data with third parties for advertising purposes. We may also share online data collected through cookies with our advertising partners. This means that when you

visit another website, you may be shown advertising based on your browsing patterns on our website.

**How to manage cookies**

You can set your browser not to accept cookies, and the above website tells you how to remove cookies from your browser. However, in a few cases, some of our website features may not

function as a result.

**Privacy policies of other websites**

The SecurePay Solutions website contains links to other websites. Our privacy policy applies only to our website, so if you click on a link to another website, you should read their privacy policy.

**Changes to our privacy policy**

SecurePay Solutions keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated on 24 February 2025.

**How to contact us**

If you have any questions about SecurePay Solutions’'s privacy policy, the data we hold on you, or you would like to exercise one of your data protection rights, please do not hesitate to contact us.

Our email: customercare@securepaysolutions.com

Call us at: +91 9479276261

Or write to us at: [www.securepaysolutions.com](http://www.securepaysolutions.com)

**How to contact the appropriate authority**

Should you wish to report a complaint or if you feel that SecurePay Solutions has not addressed your concern in a satisfactory manner, you may contact the Information Commissioner's Office.

Email: Informationcommisisioner@securepaysolutions.com

Address: Office Number 12, Razor Building, 5th Floor,Anekal, Bengaluru, India

**Compliance Tracker Module:**

**[Compliance Tracker.xlsx](Compliance%20Tracker.xlsx)**