

Privacy Policy & Data Retention Policy

Banking Intelligence API

Last Updated: August 9th 2025

At **Banking Intelligence a product by VIVY TECH USA INC** (“we,” “our,” or “us”), we are committed to protecting your privacy and handling your data with the highest standards of security, transparency, and responsibility. This Privacy Policy outlines how we collect, use, share, and retain your personal information when you use our services.

1. Information We Collect

We collect the following types of information when you use our platform:

- **Account Information:** Name, email address, phone number, and any identifiers required to open or maintain your account.
- **Financial Data:** Information retrieved from your connected bank accounts, credit unions, or other financial institutions (with your explicit consent).
- **Usage Data:** Technical information about your device, IP address, browser type, and activity within our platform.
- **Communications:** Records of your interactions with our customer support or through in-app messaging.

We only collect data necessary to operate our services, fulfill contractual obligations with you, and comply with applicable laws.

2. How We Use Your Information

Your information is used strictly for:

- Delivering our services, including secure connection and communication with your bank.
- Generating analytics and insights for your use (e.g., financial health reports, transaction analysis).
- Maintaining account security and fraud prevention.
- Complying with legal, regulatory, and contractual obligations.

We **do not** sell, rent, or share your personal data with third parties for marketing purposes.

3. Data Sharing and Disclosure

We only share your personal information in the following circumstances:

1. **With Your Bank or Financial Institution** – Data you agree to share (such as transaction history, spending patterns, or requested reports) is transmitted securely to your bank solely for the purposes you authorize.
2. **With Service Providers** – Only when necessary to operate our platform (e.g., secure cloud storage providers, payment processors). These providers are contractually bound to maintain confidentiality and data security.
3. **When Required by Law** – In response to valid legal requests from government or regulatory authorities.

We **never** sell your personal data to third parties under any circumstances.

4. Data Retention Policy

We follow strict data retention principles to protect your privacy while ensuring we meet our operational and legal obligations.

4.1 Retention Periods

- **Transactional Data:** Stored for up to **24 months** from the date of collection to allow for accurate financial analysis, reporting, and compliance.
- **Account Information:** Retained for as long as your account is active, plus **12 months** after closure to resolve disputes or meet regulatory requirements.
- **Logs and Security Data:** Retained for **12 months** for fraud prevention, security audits, and troubleshooting.

After the applicable retention period, your data is securely deleted or anonymized, unless required to be retained longer by applicable law.

4.2 Secure Cloud Storage

All personal and financial data is stored in encrypted form on our secure cloud infrastructure, hosted by AWS with compliance to **ISO 27001**, **SOC 2**, and applicable financial data regulations.

- Data in transit is encrypted using **TLS 1.2 or higher**.
- Data at rest is encrypted using **AES-256**.

- Regular security audits and penetration tests are conducted to ensure data integrity.

4.3 User Control Over Data

You may request:

- **Access** to your stored data.
- **Correction** of inaccurate information.
- **Deletion** of your personal data (subject to legal obligations).

Requests can be submitted via [**support email/contact form link**] and will be processed within the timeframes required by law.

5. Your Rights

Depending on your jurisdiction, you may have rights to:

- Access and obtain a copy of your data.
- Request correction or deletion.
- Restrict or object to certain processing.
- Withdraw consent for data sharing at any time (this may limit service functionality).

6. Children's Privacy

Our services are not directed to individuals under 18, and we do not knowingly collect information from minors.

7. Changes to this Policy

We may update this policy periodically. Any changes will be posted with an updated “Effective Date” and, if material, communicated directly to you.

8. Contact Us

If you have any questions or concerns about this Privacy Policy or Data Retention Policy, please contact us at:

VIVY TECH USA INC

Email: support@vivvytech.com

Address: 100 Arlington St, Boston Mass, Office 11C