**Payaxis Privacy Policy**

This Privacy Policy applies to the online workplace productivity tools and platform of ***Eloveit, Ltd.*** (the “**Company**”), including the associated mobile and desktop applications of the Company (collectively, the “**Services**”), **my*payaxis.com*** and other Company website (each a “**Website**”) and other interactions (e.g., customer service inquiries, user conferences, etc.) you may have with the Company. If you do not agree with the terms, do not access or use the Services, Website or any other aspect of the Company’s business.

This Privacy Policy does not apply to any third-party applications or software that integrate with the Services through the Company’s platform (“**Third-Party Services**”), or any other third-party products, services or businesses. In addition, a separate agreement governs delivery, access and use of the Services (the “**Customer Agreement**”), including the processing of any messages, files or other content submitted through Services accounts (collectively, “**Customer Data**”). The organization (e.g., your employer or another entity or person) that entered into the Customer Agreement (“**Customer**”) controls its instance of the Services and any associated Customer Data. If you have any questions about specific Customer’s settings and privacy practices, please contact the Customer. If you have received an invitation to join a Workspace but have not yet created an account, you should request assistance from the Customer that sent the invitation.

## Information We Collect and Receive

Company may collect and receive Customer Data and other information and data (“**Other Information**”) in a variety of ways:

* **Customer Data**. Customers or individuals granted access to the Services by a Customer (“**Authorized Users**”) routinely submit Customer Data to Company when using the Services.
* **Other Information.** Company also collects, generates and/or receives Other Information:
  1. Services and account information. To use the Services, you or your Customer (e.g. your employer) supply Company with an email address, phone number, password, domain and/or similar account details. In addition, Customers that purchase a paid version of the Services provide Company (or its payment processors) with billing details such as credit card information, banking information and/or a billing address.
  2. Usage information.
     + *Services metadata*. When an Authorized User interacts with the Services, metadata is generated that provides additional context about the way Authorized Users work. For example, Company logs the content and links you view or interact with, the types of files shared and what Third-Party Services are used (if any).
     + *Log data*. As with most websites and technology services delivered over the Internet, our servers automatically collect information when you access or use our Website or Services and record it in log files. This log data may include the Internet Protocol (IP) address, the address of the web page visited before using the Website or Services, browser type and settings, the date and time the Services were used, information about browser configuration and plugins, language preferences and cookie data.
     + *Device information*. Company collects information about devices accessing the Services, including type of device, what operating system is used, device settings, application IDs, unique device identifiers and crash data. Whether we collect some or all of this Other Information often depends on the type of device used and its settings.
     + *Location information*. We receive information from you, your Customer and other third-parties that helps us approximate your location. We may, for example, use a business address submitted by your employer or an IP address received from your browser or device to determine approximate location. Company may also collect location information from devices in accordance with the consent process provided by your device.
  3. Cookie information. Company uses a variety of cookies and similar technologies in our Website and Services to help us collect Other Information. For more details about how we use these technologies, and your opt-out opportunities and other options, please see our Cookie Policy.
  4. Third-Party services. A Customer can choose to permit or restrict Third-Party Services for when using the Services. Typically, Third-Party Services are software that integrate with our Services, and a Customer can permit its Authorized Users to enable and disable these integrations for its Workspace. Company may also develop and offer Company applications that connect the Services with a Third-Party Service. Once enabled, the provider of a Third-Party Service may share certain information with Company. For example, if a cloud storage application is enabled to permit files to be imported to the Services, we may receive the user name and email address of Authorized Users, along with additional information that the application has elected to make available to Company to facilitate the integration. Authorized Users should check the privacy settings and notices in these Third-Party Services to understand what data may be disclosed to Company. When a Third-Party Service is enabled, Company is authorized to connect and access Other Information made available to Company in accordance with our agreement with the Third-Party Provider and any permission(s) granted by Customer (including, by its Authorized User(s)). We do not, however, receive or store passwords for any of these Third-Party Services when connecting them to the Services.
  5. Contact information. In accordance with the consent process provided by your device or other third-party Application Programming Interface (**“API”**), any contact information that an Authorized User chooses to import (such as an address book from a device or API) is collected when using the Services.
  6. Third-Party data. Company may receive data about organizations, industries, lists of companies that are customers, Website visitors, marketing campaigns and other matters related to our business from parent corporation(s), affiliates and subsidiaries, our partners, or others that we use to make our own information better or more useful. This data may be combined with Other Information we collect and might include aggregate-level data, such as which IP addresses correspond to zip codes or countries. Or it might be more specific: for example, how well an online marketing or email campaign performed.

Generally, no one is under a statutory or contractual obligation to provide any Customer Data or Other Information (collectively, “**Information**”). However, certain Information is collected automatically and, if some Information, such as Services setup details, is not provided, we may be unable to provide the Services.

**How We Use Information**

Customer Data will be used by Company in accordance with Customer’s instructions, including any applicable terms in the Customer Agreement and Customer’s use of Services functionality, and as required by applicable law. Company is a processor of Customer Data and Customer is the controller. Customer may, for example, use the Services to grant and remove access to the Services, assign roles and configure settings, access, modify, export, share and remove Customer Data and otherwise apply its policies to the Services.

Company uses Other Information in furtherance of our legitimate interests in operating our Services, Website and business. More specifically, Company uses Other Information:

* **To provide, update, maintain and protect our Services, Website and business.** This includes use of Other Information to support delivery of the Services under a Customer Agreement, prevent or address service errors, security or technical issues, analyze and monitor usage, trends and other activities, or at an Authorized User’s request.
* **As required by applicable law, legal process or regulation.**
* **To communicate with you by responding to your requests, comments and questions.** If you contact us, we may use your Other Information to respond.
* **To develop and provide search, learning and productivity tools and additional features.** Company tries to make the Services as useful as possible for specific Customers and Authorized Users. For example, we may improve search functionality by using Other Information to help determine and rank the relevance of content or expertise to an Authorized User, make Services or Third-Party Service suggestions based on historical use and predictive models, identify organizational trends and insights, to customize a Services experience, or create new productivity features and products.
* **To send emails and other communications.** We may send you service, technical and other administrative emails, messages, and other types of communications. We may also contact you to inform you about changes in our Services, our Services offerings, and important Services-related notices, such as security and fraud notices. These communications are considered part of the Services and you may not opt out of them. In addition, we sometimes send emails about new product features, promotional communications or other news about Company. These emails can be opted-in or opted-out should the user choose to do so. If you have additional questions about a message you have received from Company please get in touch through the contact mechanisms described below.
* **For billing, account management and other administrative matters.** Company may need to contact user for invoicing, account management, and similar reasons and we use account data to administer accounts and keep track of billing and payments.
* **To investigate and help prevent security issues and abuse.**

If Information is aggregated or de-identified so that it is no longer reasonably associated with an identified or identifiable natural person, Company may use it for any business purpose. To the extent Information is associated with an identified or identifiable natural person and is protected as personal data under applicable data protection law, it is referred to in this Privacy Policy as **“Personal Data.”**

**Data Retention**

Company will retain Customer Data in accordance with a Customer’s instructions, including any applicable terms in the Customer Agreement and Customer’s use of Services functionality, and as required by applicable law. Customer may apply different settings to messages, files or other types of Customer Data. The deletion of Customer Data and other use of the Services by Customer may result in the deletion and/or de-identification of certain associated Other Information. Company may retain Other Information pertaining to you for as long as necessary for the purposes described in this Privacy Policy. This may include keeping your Other Information after you have deactivated your account for the period of time needed for Company to pursue legitimate business interests, conduct audits, comply with (and demonstrate compliance with) legal obligations, resolve disputes, and enforce our agreements.

**How We Share And Disclose Information**

This section describes how Company may share and disclose Information, as described in the section entitled 'Information We Collect and Receive' above. Customers determine their own policies and practices for the sharing and disclosure of Information. Company does not control how they or any other third parties choose to share or disclose Information.

* **The Customer’s Instructions.** Company may share and disclose Information in accordance with a Customer’s instructions and with appropriate consent, including any applicable terms in the Customer Agreement and the Customer’s use of Services functionality and in compliance with applicable law and legal process.
* **Displaying the Services.** When an Authorized User submits Information, it may be displayed to other Authorized Users using on behalf of the same Customer. For example, an Authorized User’s email address may be displayed with their profile.
* **Collaborating with Others.** The Services provide different ways for Authorized Users to collaborate, such as chat features or email interoperability. Information, such as an Authorized User’s profile Information, may be shared among Authorized User’s who are collaborating together.
* **Customer Access.** Owners, administrators, Authorized Users, and other Customer representatives and personnel may be able to access, modify, or restrict access to Information. This may include, for example, your employer using Service features to export logs of Services activity, or accessing or modifying your profile details.
* **Third-Party Service Providers and Partners.** We may engage third-party companies or individuals as service providers or business partners to process Information and support our business. These third parties may, for example, provide virtual computing and storage services, or we may share business information to develop strategic partnerships with Third-Party Service providers to support our common customers.
* **Third-Party Services.** Customer may enable or permit Authorized Users to enable Third-Party Services. We require each Third-Party Service to disclose all permissions for information access in the Services, but we do not guarantee that they do so. When enabled, Company may share Information with Third-Party Services. Third-Party Services are not owned or controlled by Company and third parties that have been granted access to Information may have their own policies and practices for its collection, use, and sharing. Please check the permissions, privacy settings, and notices for these Third-Party Services or contact the provider for any questions.
* **Corporate Affiliates.** Company may share Information with its corporate affiliates, parents and/or subsidiaries.
* **During a Change to Company’s Business.** If Company engages in a merger, acquisition, bankruptcy, dissolution, reorganization, sale of some or all of Company’s assets or stock, financing, public offering of securities, acquisition of all or a portion of our business, a similar transaction or proceeding, or steps in contemplation of such activities, some or all Information may be shared or transferred, subject to standard confidentiality arrangements.
* **Aggregated or De-identified Data.** We may disclose or use aggregated or deidentified Information for any purpose. For example, we may share aggregated or deidentified Information with prospects or partners for business or research.
* **To Comply with Laws.** If we receive a request for information, we may disclose Information if we reasonably believe disclosure is in accordance with or required by any applicable law, regulation or legal process.
* **To enforce our rights, prevent fraud, and for safety.** To protect and defend the rights, property or safety of Company, its users, or third parties, including enforcing its contracts or policies, or in connection with investigating and preventing illegal activity, fraud, or security issues, including to prevent death or imminent bodily harm.
* **With Consent.** Company may share Information with third parties when we have consent to do so. For workspaces registered to corporate entities, Company may share Information with consent of the workspace Primary Owner or authorized corporate officer. For workplaces created without a formal affiliation, Company may require user consent.

## Security

Company takes security of data very seriously. Company works hard to protect Information you provide from loss, misuse, and unauthorized access or disclosure. These steps take into account the sensitivity of the Information we collect, process and store, and the current state of technology. Given the nature of communications and information processing technology, Company cannot guarantee that Information during transmission through the Internet or while stored on our systems or otherwise in our care will be absolutely safe from intrusion by others. When you click a link to a third-party site, you will be leaving our site and we don’t control or endorse what is on third-party sites.

## Age Limitations

To the extent prohibited by applicable law, Company does not allow use of our Services and Website by anyone younger than 16 years old. If you learn that anyone younger than 16 has unlawfully provided us with personal data, please contact us and we will take steps to delete such information.

## Changes To This Privacy Policy

Company may change this Privacy Policy from time to time. Laws, regulations, and industry standards evolve, which may make those changes necessary, or we may make changes to our services or business. We will post the changes to this page and encourage you to review our Privacy Policy to stay informed. If we make changes that materially alter your privacy rights, Company will provide additional notice, such as via email or through the Services. If you disagree with the changes to this Privacy Policy, you should deactivate your Services account. Contact the Customer if you wish to request the removal of Personal Data under their control.

## Identifying The Data Controller And Processor

Data protection law in certain jurisdictions differentiates between the “controller” and “processor” of information. In general, Customer is the controller of Customer Data. In general, Company is the processor of Customer Data and the controller of Other Information. ELoveit, Ltd., a Texas limited liability company based in Houston, Texas, is the controller of Other Information and a processor of Customer Data relating to Authorized Users.

## Your California Privacy Rights

This section provides additional details about the personal information we collect about California consumers and the rights afforded to them under the California Consumer Privacy Act or “CCPA.”

For more details about the personal information we have collected over the last 12 months, including the categories of sources, please see the Information We Collect and Receive section above. We collect this information for the business and commercial purposes described in the How We Use Information section above. We share this information with the categories of third parties described in the How We Share and Disclose Information section above. Company does not sell (as such term is defined in the CCPA) the personal information we collect (and will not sell it without providing a right to opt out). Please note that we do use third-party cookies for our advertising purposes.

Subject to certain limitations, the CCPA provides California consumers the right to request to know more details about the categories or specific pieces of personal information we collect (including how we use and disclose this information), to delete their personal information, to opt out of any “sales” that may be occurring, and to not be discriminated against for exercising these rights.

California consumers may make a request pursuant to their rights under the CCPA by contacting us at info@payaxis.com. We will verify your request using the information associated with your account, including email address. Government identification may be required. Consumers can also designate an authorized agent to exercise these rights on their behalf.

**How Company complies with the California Consumer Privacy Act.**

Company complies with the California Consumer Privacy Act (CCPA) and supports our customers’ compliance with the CCPA. As a provider of enterprise collaboration tools, Company is primarily a service provider under the CCPA.

To help our customers meet their CCPA compliance obligations we offer several data management tools, including:

* Import and export tools. Businesses and organizations may access, import, and export their Customer Data using Company’s tools.
* Profile deletion tool. This tool helps customers respond to user requests to delete personal information, such as names and email addresses, from a Company account.
* Account Settings Page. The Account Settings page allows you to see your workspace’s plan and settings, or contact an admin who controls the workspace.
* California Consumer Protection Act (CCPA): In accordance with the CCPA requirements, we have published metrics to provide transparency into the rights requests we receive and how we handled those requests.

**What kinds of personal information does Company collect?**

We describe above the data Company collects. It’s important to understand how we define that data under two distinct categories: Customer Data and Other Information.

“Customer Data” means messages, files or other content submitted to the Service. This data is collected on behalf of the Customer and Company is a processor (service provider) of Customer Data and the Customer is the controller.

“Other Information” refers to data Company collects, generates and/or receives from usage of the Company Service, including related or other supplementary data. Company uses Other Information in furtherance of our legitimate interests in operating our Services. Company is the controller of Other Information.

For the specific categories of personal information related to the Customer Data in your workspace that the Customer may collect, maintain, sell or disclose, please direct your inquiry to the Customer.

**How do I exercise my consumer rights under the CCPA?**

* **Right to Know:** Subject to certain limitations, the CCPA provides California consumers the right to request to know more details about the categories or specific pieces of personal information we collect. To make such a request, please contact us at privacy@eloveit.com. Please note that Company is the controller of Other Information as defined above. For requests for Customer Data, please direct your inquiry to the Customer associated with your account.
* **Right to Deletion:** Subject to certain limitations, the CCPA provides California consumers the right to delete their personal information. The Customer can contact Company and request to delete an Authorized User’s profile information. To make a profile deletion request please visit this contact form or reach out to us at privacy@eloveit.com. When Authorized Users leave an organization that is the Customer, they may have the right to request their profile information be deleted by the Customer. The Customer is responsible for determining whether profile information can be deleted. For more information about deleting a profile, please contact us at info@payaxis.com
* **Request to opt out of sale of personal information:** Company does not sell personal information as such term is defined in the CCPA and will not sell personal information without providing a future right to opt-out of such a sale. You can choose to opt out of offers, promotions or other emails by managing your email preferences.

Consumer requests will be handled within the timeframes set forth in the CCPA.

**How does the verification process work?**

Company takes all reasonable precautions to verify your identity in connection with fulfilling its responsibilities under the CCPA. The verification steps may vary. We evaluate each request based on the individual submitting the request and the category of data related to the request (Customer Data or Other Information).

If you are a Customer making a request for Customer Data or deletion of information, we will verify your identity before processing the request.

If you are an Authorized User of an Company account and you are requesting access to or deletion of Customer Data, we will pass your request along to the Customer associated with your account to verify.

If you are an Authorized User or Customer requesting Other Information, we will verify your identity based on the nature of your request.

If you have requested only the categories of Other Information that Company has collected as a service provider, then Company need only verify identity to a reasonable degree of certainty. In order to provide specific information, Company will need to verify your identity to a reasonably high degree of certainty.

**How does Company meet its obligations under the CPRA?**

The CPRA’s (California Privacy Rights Act) date of enforcement is January 1, 2023.

CPRA establishes new rights for consumers including:

* Right to correct personal information.
* Right to limit sharing of personal information. The CCPA placed limits on the internal use by a business of personal information, but not did not explicitly apply limits disclosure to the outside for commercial or business purposes, except where the business was selling the information. The CPRA extends this right to any outside disclosure (that the CPRA terms "sharing"), regardless of whether the business is receiving compensation from the recipient.
* Right to opt out of the sharing (as well as selling) of personal information.
* Right to see all personal information, no matter when acquired. The CCPA restricted this right to personal information from the last twelve months.

The CPRA provides special protections for a new subset of personal information called “sensitive personal information” (SPI).

SPI consists of personal information that reveals a consumer’s:

* Social security, driver’s license, state identification card, or passport number
* Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
* Precise geolocation
* Racial or ethnic origin, religious or philosophical beliefs, or union membership
* Contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication
* Genetic data
* Information regarding the processing of biometric information for the purpose of uniquely identifying a consumer
* Information regarding the processing of personal information collected and analyzed concerning a consumer's health
* Information regarding the processing of personal information collected and analyzed concerning a consumer's sex life or sexual orientation

The CPRA provides additional limitations on the use and disclosure of SPI, above and beyond the limitations applicable to all personal information.

## Contacting Company

Please also feel free to contact Company if you have any questions about this Privacy Policy or Company’s practices, or if you are seeking to exercise any of your statutory rights. Company will respond within a reasonable timeframe.

Contact Email: info@payaxis.com

**COOKIE POLICY**

At Company, we believe in being transparent about how we collect and use data. This policy provides information about how and when we use cookies for these purposes. Capitalized terms used in this policy but not defined have the meaning set forth in our Privacy Policy which also includes additional details about the collection and use of information at Company.

## Does Company use cookies?

Yes. Company uses cookies and similar technologies like single-pixel gifs and web beacons. We use both session-based and persistent cookies. Company sets and accesses our own cookies on the domains operated by Company and its corporate affiliates (collectively, the “**Sites**”). In addition, we use third party cookies, like Google Analytics and Sentry.

## How is Company using cookies?

Some cookies are associated with your account and personal information in order to remember that you are logged in and which account you are logged into. Other cookies are not tied to your account but are unique and allow us to carry out analytics and customization, among other similar things.

Cookies can be used to recognize you when you visit a Site or use our Services, remember your preferences, and give you a personalized experience that’s consistent with your settings. Cookies also make your interactions faster and more secure.

| **Categories of Use** | **Description** |
| --- | --- |
| **Authentication** | If you're signed in to our Services, cookies help us show you the right information and personalize your experience. |
| **Security** | We use cookies to enable and support our security features, and to help us detect malicious activity. |
| **Preferences, features and services** | Cookies can tell us which language you prefer and what your communications preferences are. They can help you fill out forms on our Sites more easily. They also provide you with features, insights, and customized content. |
| **Marketing** | We may use cookies to help us deliver marketing campaigns and track their performance. Similarly, our partners may use cookies to provide us with information about your interactions with their services, but use of those third-party cookies would be subject to the service provider’s policies. |
| **Performance, Analytics and Research** | Cookies help us learn how well our Sites and Services perform. We also use cookies to understand, improve, and research products, features, and services, including to create logs and record when you access our Sites and Services from different devices, such as your work computer or your mobile device. |

## What third-party cookies does Company use?

You can find a list of the third-party cookies that Company uses on our Website along with other relevant information in our cookie table. While we do our best to keep this table updated, please note that the number and names of cookies, pixels and other technologies may change from time to time. Third-party cookies are limited to our Website and are not used in our Services.

## How are cookies used for advertising purposes?

Cookies and other ad technology such as beacons, pixels, and tags help us market more effectively to users that we believe may be interested in Company. They also help provide us with aggregated auditing, research, and reporting, and know when content has been shown to you.

## What can you do if you don't want cookies to be set or want them to be removed, or if you want to opt out of interest-based targeting?

Some people prefer not to allow cookies, which is why most browsers give you the ability to manage cookies to suit you. In some browsers you can set up rules to manage cookies on a site-by-site basis, giving you more fine-grained control over your privacy. What this means is that you can disallow cookies from all sites except those that you trust. You may also change your cookie preferences and settings at any time by clicking on the Manage Your Settings button below.

**MANAGE YOUR SETTINGS**

Browser manufacturers provide help pages relating to cookie management in their products.

If you limit the ability of websites and applications to set cookies, you may worsen your overall user experience and/or lose the ability to access the services, since it will no longer be personalized to you. It may also stop you from saving customized settings, like login information.

**CONTACT INFORMATION:**

Address:

2410 Polk St. Suite 200

Houston, TX 77003

Email:

info@mypayaxis.com