



Sub-Processor List

Service	Sub-	Type of data transferred	Purpose for the data transfer	Location Processor
ID	<a href="#">Onfido</a>	Personal data provided by the user at the time of account creation.	To verify the identity of the user to assist in meeting AML and KYC requirements.	UK
Credit	<a href="#">Experian</a>	Personal data provided by the user at the time of account creation.	To represent the creditworthiness of the individual trying to create plans with Openpay.	UK
Payments	<a href="#">FatZebra</a>	Personal data provided by the user at the time of account creation (Card Details)	To store the card and return a token to Openpay	Australia
Email	<a href="#">DotDigital</a>	Personal data provided by the user at the time of account creation.	To send transactional and marketing emails	UK
SMS	<a href="#">Twilio</a>	Personal data provided by the user at the time of account creation.	To send transactional and reminder messages	Global
Fraud	<a href="#">Forter</a>	Personal data provided by the user at the time of plan creation.	To reduce fraudulent transactions	Global
Cloud Service Provider	<a href="#">AWS</a>	Hosting Infrastructure	To host Openpay core and user facing services.	London, UK
Address	<a href="#">Google</a>	Personal data provided by the user at the time of account creation.	To verify the sanity of addresses	Global
Analytics	<a href="#">Google</a>	Personal data collected from the user during the time they are browsing the portals	To understand user behaviour	Global
Cloud Service Provider	<a href="#">Rackspace</a>	Hosting Infrastructure	To manage AWS infrastructure	London, UK
User Behaviour	<a href="#">Full Story</a>	Personal data collected from the user during the time they are browsing the portals	To understand user behaviour	Global

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