

Service	Sub-Processor	Type of data transferred	Purpose for the data transfer	Location
ID	Onfido	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	Experian	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	FatZebra	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	DotDigital	Personal data provided by the user at the time of account creation.	To send transactional and marketing emails	UK
SMS	Twilio	Personal data provided by the user at the time of account creation.	To send transactional and reminder messages	Global
Fraud	Forter	Personal data provided by the user at the time of plan creation.	To reduce fraudulent transactions	Global
Cloud Service Provider	AWS	Hosting Infrastructure	To host Openpay core and user facing services.	London, UK
Address	Google	Personal data provided by the user at the time of account creation.	To verify the sanity of addresses	Global
Analytics	Google	Personal data collected from the user during the time they are browsing the portals	To understand user behaviour	Global
Cloud Service Provider	Rackspace	Hosting Infrastructure	To manage AWS infrastructure	London, UK
User Behaviour	Full Story	Personal data collected from the user during the time they are browsing the portals	To understand user behaviour	Global