

Privacy and Security Policy

Your Data, Your Control

At **Evri Finance**, we recognize that managing your finances is a deeply personal endeavor. Your trust is paramount to us, and we are committed to ensuring that your personal and financial information remains secure and entirely under your control.

Complete Ownership of Your Data

- **Data Residency:** All your financial data, including budgets, transactions, categories, and notes, are stored exclusively on your device. We do not store, access, or process your data on our servers.
- **No Team Access:** Our team does not have access to your personal financial data. The only exception is when you choose to share specific information, such as screenshots, for troubleshooting purposes.

Limited Data Sharing

- **User-Initiated Sharing:** If you encounter issues and need assistance, you may share screenshots or specific data snippets with our support team. This shared data is strictly used for troubleshooting and is not stored or retained by us beyond the resolution of your issue.
- **No Data Retention:** We do not retain any of the data you share for support. Once your issue is resolved, any shared information is promptly deleted from our systems.

Robust Security Measures

Encryption

- **Data-at-Rest:** Your financial data is protected with **256-bit encryption** on your device, ensuring that it remains secure even if your device is lost or compromised. *(Please ensure that your app implements 256-bit encryption. If not, adjust the encryption level accordingly in this statement.)*
- **Data-in-Transit:** When you use features that require communication with external services (e.g., Plaid's API), your data is encrypted using **Transport Layer Security (TLS) 1.2 or higher**, safeguarding it during transmission.

Secure Integrations

- **Plaid API:** We partner with trusted services like [Plaid](#) to securely connect to your financial institutions. We do not store or have access to your bank login credentials. You can read more about [Plaid's](#) security policy on their website.
- **OAuth Integrations:** For services supporting OAuth (such as **Sign in with Apple**), connections are made directly without accessing or storing your login details.

Local Data Management

- **Device Security:** We encourage you to secure your device with strong passcodes, biometric authentication, and regular software updates to protect your data.
- **No Server Storage:** Since all data resides on your device, there is no risk of data breaches from our servers.

Data Syncing with iCloud

- **Optional Data Sync:** You have the option to sync your financial data across your Apple devices using **iCloud**. This feature is **opt-in** and is not enabled by default.
- **User Consent:** Syncing your data via iCloud requires your explicit consent. You can enable or disable this feature in the app settings at any time.
- **Data Security with iCloud:** When you choose to sync your data using iCloud, your information is encrypted both in transit and at rest on Apple's servers, adhering to Apple's security standards.

Data Retention and Deletion

Your Rights

- **Account Deletion:** You can delete your **Evri Finance** account at any time through the app's settings or by contacting us at delete@evrifinance.com. Deleting your account will set your subscription to dormant, preserving your user settings and data on your device.
- **Seamless Reintroduction:** If you choose to rejoin, you can do so at any time using the same account information, allowing for a seamless reintroduction to our platform with all your user settings saved. Alternatively, you may sign up with new information for a fresh start.

Subscription Management

- **Dormant Subscription:** Deleting your account does not require you to manage your subscription separately. Your subscription will automatically become dormant upon account deletion.
- **Reactivation or New Sign-Up:** You can reactivate your dormant subscription by signing back into your existing account, restoring all your previous settings. If you prefer a fresh start, you can create a new account with different information.

Privacy Commitment

No Third-Party Sales

- **Your Data is Yours:** We **do not sell or share your personal data** with third parties for advertising or any other purposes. Your financial information remains confidential and solely under your control.

User Consent

- **Explicit Consent:** We collect, process, and store your data only with your explicit consent, in full compliance with all applicable data privacy laws.

Keeping You Informed

Transparency

- **Clear Communication:** We strive to make our data practices straightforward and understandable without legal jargon.
- **Policy Updates:** Any significant changes to our privacy practices will be communicated promptly to ensure you are always informed.

Support

- **We're Here to Help:** For questions or concerns about your data, reach out to us via in-app support or email us at support@evrifinance.com.

Continuous Improvement

- **Ongoing Security:** While your data remains on your device, we continuously enhance our app's security features to protect your information from potential threats.
- **User Feedback:** Your input is invaluable. Let us know how we can improve your experience and enhance our security measures.