## **Privacy Policy**

# Privacy and Policy

### Privacy Policy for Xsilica Software Solutions

At PAYG, accessible from <a href="https://payg.in">https://payg.in</a>, one of our main priorities is the privacy of our visitors. This Privacy Policy document contains types of information that is collected and recorded by PAYG and how we use it.

If you have additional questions or require more information about our Privacy Policy, do not hesitate to contact us through email at <a href="mailto:care@payg.in">care@payg.in</a>

### Log Files

PAYG follows a standard procedure of using log files. These files log visitors when they visit websites. All hosting companies do this and a part of hosting services' analytics. The information collected by log files include internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date and time stamp, referring/exit pages, and possibly the number of clicks. These are not linked to any information that is personally identifiable. The purpose of the information is for analyzing trends, administering the site, tracking users' movement on the website, and gathering demographic information.

#### Account information

In the off chance that you make a record to exploit the full scope of administrations offered on PAYG, we request and record Personal Information, for example, your name, email address, and mobile number. We may gather and store your Sensitive Personal Data or Information, (for example, any monetary data credit/debit card subtleties, financial balance and know your client ("KYC") archives according to RBI guidelines and some other data as might be appropriate) that the User may select to spare in the User account made with PAYG). We utilize your email address to send you updates, news etc.

If you do not want to receive any sms/mail from us regarding use of our services, please click on the unsubscribe link provided at the bottom of such e-mails. We use your mobile numbers to send you transaction alerts and SMS alerts based on your preferences. If you do not wish to receive such SMSes from us, please raise a ticket at support desk to stop receiving SMSes from us. PAYG assures that your Personal Information will not be made public or sold to any third party.

We also store customer information of customers making payments through PAYG. However, only when user chooses to share the info on the businesses linked with PAYG we share the information to respective businesses. However, PAYG is not liable in any way for any misuse of this information by the business or people related to the businesses to whom the information is shared by the customer.

#### Cookies and Web Beacons

Like any other website, PAYG uses 'cookies'. These cookies are used to store information including visitors' preferences, and the pages on the website that the visitor accessed or visited. The information is used to optimize the users' experience by customizing our web page content based on visitors' browser type and/or other information.

### Google DoubleClick DART Cookie

Google is one of a third-party vendor on our site. It also uses cookies, known as DART cookies, to serve ads to our site visitors based upon their

1 of 5 10/10/2021, 11:25 PM

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Our Advertising Partners Some of advertisers on our site may use cookies and web beacons. Our advertising partners are listed below. Each of our advertising partners has their own Privacy Policy for their policies on user data. For easier access, we hyperlinked to their Privacy Policies below.

Google <a href="https://policies.google.com/technologies/ads">https://policies.google.com/technologies/ads</a>

### **Privacy Policies**

You may consult this list to find the Privacy Policy for each of the advertising partners of PAYG. Our Privacy Policy was created with the help of the GDPR Privacy Policy Generator and the Privacy Policy Generator from TermsFeedplus the Terms and Conditions Templat

Third-party ad servers or ad networks uses technologies like cookies, JavaScript, or Web Beacons that are used in their respective advertisements and links that appear on PAYG, which are sent directly to users' browser. They automatically receive your IP address when this occurs. These technologies are used to measure the effectiveness of their advertising campaigns and/or to personalize the advertising content that you see on websites that you visit.

Note that PAYG has no access to or control over these cookies that are used by third-party advertisers.

### Third Pary Privacy Policies

PAYG's Privacy Policy does not apply to other advertisers or websites. Thus, we are advising you to consult the respective Privacy Policies of these third-party ad servers for more detailed information. It may include their practices and instructions about how to opt-out of certain options. You may find a complete list of these Privacy Policies and their links here: Privacy Policy Links.

You can choose to disable cookies through your individual browser options. To know more detailed information about cookie management with specific web browsers, it can be found at the browsers' respective websites. What Are Cookies?

#### Children's Information

Another part of our priority is adding protection for children while using the internet. We encourage parents and guardians to observe, participate in, and/or monitor and guide their online activity. PAYG does not knowingly collect any Personal Identifiable Information from children under the age of 13. If you think that your child provided this kind of information on our website, we strongly encourage you to contact us immediately and we will do our best efforts to promptly remove such information from our records.

### Online Privacy Policy Only

This Privacy Policy applies only to our online activities and is valid for visitors to our website with regards to the information that they shared and/or collect in PAYG. This policy is not applicable to any information collected offline or via channels other than this website.

#### Consent

By using our website, you hereby consent to our Privacy Policy and agree to its Terms and Conditions.

### Complaints and Grievance Redressal

Any complaints with respect to Personal Information or content of this Website or comment or breach of use of the Website or any intellectual property of any User shall be informed to the designated Grievance Officer on below in writing or through email.

#### GRIEVANCE OFFICER:

WEBSITE: payg.in

ADDRESS:

Xsilica Software Solutions

BBR Forum, Road No.2, Banjara Hills

Telangana, India

PH:04048544533

Xsilica Software Solutions Terms of Service

## Policy-2

Welcome to our Privacy Policy

Your privacy is critically important to us.

Xsilica Software Solutions is located at:

Xsilica Software Solutions

2 of 5 10/10/2021, 11:25 PM

Privacy Policy | PayG https://payg.in/privacy-policy.html

04048544533

It is Xsilica Software Solutions's policy to respect your privacy regarding any information we may collect while operating our website. This Privacy Policy applies to <a href="https://payg.in">https://payg.in</a> (hereinafter, "us ", "we ", or "https://payg.in"). We respect your privacy and are committed to protecting personally identifiable information you may provide us through the Website. We have adopted this privacy policy ("Privacy Policy ") to explain what information may be collected on our Website, how we use this information, and under what circumstances we may disclose the information to third parties. This Privacy Policy applies only to information we collect through the Website and does not apply to our collection of information from other sources.

This Privacy Policy, together with the Terms and conditions posted on our Website, set forth the general rules and policies governing your use of our Website. Depending on your activities when visiting our Website, you may be required to agree to additional terms and conditions.

#### Website Visitors

Like most website operators, Xsilica Software Solutions collects non-personally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. Xsilica Software Solutions's purpose in collecting non-personally identifying information is to better understand how Xsilica Software Solutions's visitors use its website. From time to time, Xsilica Software Solutions may release non-personally-identifying information in the aggregate, e.g., by publishing a report on trends in the usage of its website.

Xsilica Software Solutions also collects potentially personally-identifying information like Internet Protocol (IP) addresses for logged in users and for users leaving comments on <a href="https://payg.in">https://payg.in</a> blog posts. Xsilica Software Solutions only discloses logged in user and commenter IP addresses under the same circumstances that it uses and discloses personally-identifying information as described below.

### **Mobile Application**

When you visit the mobile application, we may use GPS technology (or other similar technology) to determine your current location in order to determine the city you are located within and use it to verify digital signature with current location. We will not share your current location with other users or partners.

### Gathering of Personally-Identifying Information

Certain visitors to Xsilica Software Solutions's websites choose to interact with Xsilica Software Solutions in ways that require Xsilica Software Solutions to gather personally-identifying information. The amount and type of information that Xsilica Software Solutions gathers depends on the nature of the interaction. For example, we ask visitors who sign up for a blog at <a href="https://payg.in">https://payg.in</a> to provide a username and email address.

## Security

The security of your Personal Information is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

#### Advertisements

Ads appearing on our website may be delivered to users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This Privacy Policy covers the use of cookies by Xsilica Software Solutions and does not cover the use of cookies by any advertisers.

#### Links To External Sites

Our Service may contain links to external sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy and terms and conditions of every site you visit.

We have no control over, and assume no responsibility for the content, privacy policies or practices of any third party sites, products or services.

### Protection of Certain Personally-Identifying Information

Xsilica Software Solutions discloses potentially personally-identifying and personally-identifying information only to those of its employees, contractors and affiliated organizations that (i) need to know that information in order to process it on Xsilica Software Solutions's behalf or to provide services available at Xsilica Software Solutions's website, and (ii) that have agreed not to disclose it to others. Some of those employees, contractors and affiliated organizations may be located outside of your home country; by using Xsilica Software Solutions's website, you consent to the transfer of such information to them. Xsilica Software Solutions will not rent or sell potentially personally-identifying and

3 of 5 10/10/2021, 11:25 PM

order or other governmental request, or when Xsilica Software Solutions believes in good faith that disclosure is reasonably necessary to protect the property or rights of Xsilica Software Solutions, third parties or the public at large.

If you are a registered user of <a href="https://payg.in">https://payg.in</a> and have supplied your email address, Xsilica Software Solutions may occasionally send you an email to tell you about new features, solicit your feedback, or just keep you up to date with what's going on with Xsilica Software Solutions and our products. We primarily use our blog to communicate this type of information, so we expect to keep this type of email to a minimum. If you send us a request (for example via a support email or via one of our feedback mechanisms), we reserve the right to publish it in order to help us clarify or respond to your request or to help us support other users. Xsilica Software Solutions takes all measures reasonably necessary to protect against the unauthorized access, use, alteration or destruction of potentially personally-identifying and personally-identifying information.

### **Aggregated Statistics**

Xsilica Software Solutions may collect statistics about the behavior of visitors to its website. Xsilica Software Solutions may display this information publicly or provide it to others. However, Xsilica Software Solutions does not disclose your personally-identifying information.

#### Affiliate Disclosure

This site uses affiliate links and does earn a commission from certain links. This does not affect your purchases or the price you may pay.

#### Cookies

To enrich and perfect your online experience, Xsilica Software Solutions uses "Cookies", similar technologies and services provided by others to display personalized content, appropriate advertising and store your preferences on your computer.

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. Xsilica Software Solutions uses cookies to help Xsilica Software Solutions identify and track visitors, their usage of <a href="https://payg.in">https://payg.in</a>, and their website access preferences. Xsilica Software Solutions visitors who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using Xsilica Software Solutions's websites, with the drawback that certain features of Xsilica Software Solutions's websites may not function properly without the aid of cookies.

By continuing to navigate our website without changing your cookie settings, you hereby acknowledge and agree to Xsilica Software Solutions's use of cookies.

#### E-commerce

Those who engage in transactions with Xsilica Software Solutions – by purchasing Xsilica Software Solutions's services or products, are asked to provide additional information, including as necessary the personal and financial information required to process those transactions. In each case, Xsilica Software Solutions collects such information only insofar as is necessary or appropriate to fulfill the purpose of the visitor's interaction with Xsilica Software Solutions. Xsilica Software Solutions does not disclose personally-identifying information other than as described below. And visitors can always refuse to supply personally-identifying information, with the caveat that it may prevent them from engaging in certain website-related activities.

#### **Business Transfers**

If Xsilica Software Solutions, or substantially all of its assets, were acquired, or in the unlikely event that Xsilica Software Solutions goes out of business or enters bankruptcy, user information would be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of Xsilica Software Solutions may continue to use your personal information as set forth in this policy.

## Privacy Policy Changes

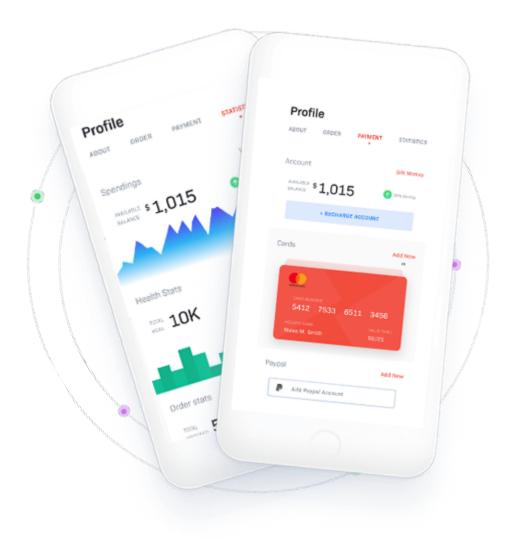
Although most changes are likely to be minor, Xsilica Software Solutions may change its Privacy Policy from time to time, and in Xsilica Software Solutions's sole discretion. Xsilica Software Solutions encourages visitors to frequently check this page for any changes to its Privacy Policy. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.

#### **Contact Information**

If you have any questions about this Privacy Policy, please contact us via Email or phone.

4 of 5 10/10/2021, 11:25 PM

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Virtual POS is another easy purpose of the offer and showcasing solutions worked to enable dealers to develop and deal with their organizations more than ever and is a part of PayG now.





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<u>UPI 2.0</u>

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