

# Data Retention and Deletion Policy

Last updated: **December 16, 2025**

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## 1. Purpose

This policy describes how we retain, protect, and delete customer data, including financial data accessed via Plaid, in connection with our daycare management platform.

## 2. Scope

This policy applies to production systems and services that store or process customer data for our application, including linked financial account data and imported transactions.

## 3. Data We Retain

Depending on features enabled by a customer, we may retain the following categories of data:

- **Account linkage metadata** (e.g., institution and account identifiers returned by Plaid).
- **Imported transaction data** used for bookkeeping, reconciliation, and reporting.
- **Application data** such as user accounts, roles, and organization (daycare) configuration.
- **Operational logs** necessary for reliability and security monitoring.

## 4. Retention Principles

- **Purpose limitation:** We retain data only to provide the service (bookkeeping, reconciliation, reporting) and for legitimate operational needs.
- **Data minimization:** We avoid collecting or storing data not required for the service.
- **Access controls:** Access to customer data is restricted to authorized users within the customer's organization and authorized administrators.

**Read-only access:** Our Plaid integration is used to import data for bookkeeping and reporting. We do not initiate payments or transfers via Plaid.

## 5. Deletion and Revocation

Customers may request deletion of their data or revoke access to linked financial accounts.

- **Disconnecting a bank link:** If a linked account is disconnected, we stop importing new financial data for that link. Where applicable, associated access tokens are revoked/removed.
- **Account termination:** Upon termination of a customer account, we delete or anonymize associated customer data within a reasonable timeframe, subject to legitimate operational and accounting needs.
- **Deletion requests:** Customers may request deletion by contacting [johnhope.dawa@gmail.com](mailto:johnhope.dawa@gmail.com). We will verify the requestor's authorization and process the request within a reasonable timeframe.

Note: Some limited data may be retained temporarily in backups and logs for security, fraud prevention, and system reliability, and will be removed as those backups/logs cycle out.

## 6. Security Controls

- **Encryption in transit:** Data is transmitted using TLS (HTTPS).
- **Least privilege:** Administrative access to production systems is limited to authorized personnel.
- **Credential management:** Sensitive credentials (including API keys and tokens) are stored securely and are not exposed in application UI.

## 7. Policy Review

This policy is reviewed periodically and updated as the product, customer requirements, and applicable privacy and security expectations evolve.

## 8. Contact

For questions about this policy or to request deletion, contact:

[johnhope.dawa@gmail.com](mailto:johnhope.dawa@gmail.com)

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This document is provided for transparency regarding data retention and deletion practices for the application where Plaid Link may be deployed.

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