

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. 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

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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