

Cookie and Tracking Technologies Guide

The use of cookies and similar tracking technologies is a common internet practice. We have developed this Guide to provide very general information on cookies and similar technologies (including pixel tags, web beacons, clear GIFs and Flash objects).

What are cookies?

Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. Cookies are useful in a number of ways, including allowing a website that you use to recognize your device, keep track of pages visited and even remember your preferences. Cookies can expire at the end of a browser session (these are called “session” cookies) or they can be stored longer (these are called “persistent” cookies).

Cookies can be used in the following ways:

Functionality cookies enable you to move around a website and use its features, including accessing secure areas of the website. Without these cookies, some services you have asked for cannot be provided, for example within a secured area requiring authentication. These cookies also allow a website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. For instance, a website may be able to provide you with local weather reports or traffic news by storing in a cookie the region in which you are currently located. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you may have customized. They may also be used to provide services you have asked for such as watching a video or commenting on a blog.

Performance cookies are used to improve how a website works. They collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a particular individual visitor, as the information is aggregated only.

Targeting or Advertising cookies are used to deliver advertisements that may be relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information may be shared with other organizations such as advertisers.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on.

How we use Cookies:

Cookies allow us to collect information such as browser type, time spent on the site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use our site and mobile apps and to assist us with resolving questions regarding the site and mobile apps.

We also utilize cookies for advertising purposes. In order to understand how advertising performs, we may collect certain information on our sites and mobile apps and through our advertising service providers. The collected information may include the number of page visits, pages viewed on our sites and mobile apps, search engine referrals, browsing activities over time and across other sites following your visit to one of our sites or mobile apps, and responses to advertisements and promotions on the sites and mobile apps where we advertise.

What are similar technologies?

Pixel tags, web beacons and clear GIFs (graphics interchange format) are tiny files used to monitor navigation on a website and may be used with cookies. These may be used in connection with some sites, downloadable mobile applications and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize/tailor your experience while engaging with us online and offline, for fraud detection and prevention, for security purposes, for advertising, and to assist us in resolving account holders' questions regarding use of our site and mobile app.

Flash objects (local shared objects) are small files stored on your device by a website using Adobe's Flash player technology. As part of our solutions for online authentication, we use Flash objects (sometimes referred to as "Local Shared Objects") to help us recognize you and your device when you come back to the site. For our pages running Adobe® Flash® content (demos and tutorials with moving content), we use Flash objects to determine your browser type and version of Adobe Flash in order for you to view the content. We do not use Flash objects for any online behavioral advertising purpose.

How can users manage cookies and similar technologies?

You may be able to control your acceptance of cookies and similar technologies on a website, and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. If you do not accept cookies, you may experience some inconvenience in your use of some sites and online products. For example, a website may not be able to recognize your device and you may need to answer challenge questions or provide additional information each time you log on.

Deleting cookies does not delete Flash objects. You can learn more about Flash objects including how to control and disable them on the Adobe website. If you choose to disable Flash objects from our site, then you may not be able to access and use all or part of the site or benefit from the information and services offered.

You can find additional information on cookies and similar technologies used on various websites through your browser or other internet resources.