Privacy Policy

Effective Date: [Insert Date]

Riclivo (“we,” “our,” “us”) respects your privacy and is committed to protecting your personal data.

1. Data We Collect

Bank transaction data (via read-only APIs or uploaded files).

Basic account details (email, name).

Device and usage data.

2. How We Use Data

Analyze transactions, detect charges, generate reclaim requests.

Provide support and improve services.

Legal compliance and fraud prevention.

3. Sharing

We do not sell your data. We share with service providers (API partners, payment processors) under strict agreements.

4. Security

AES-256 encryption at rest, TLS for data in transit, limited retention (delete after X days).

5. User Rights

You may request access, correction, deletion, or data export in line with GDPR/NDPR.

6. International Transfers

Data may be processed outside your country with safeguards.

7. Updates

This policy may be updated periodically, with notice provided.

Contact: [privacy@riclivo.com]