

**California Privacy Notice**  
**Effective Date: July 16, 2025**

This section applies exclusively to individuals residing in the State of California. It is designed to comply with the **California Consumer Privacy Act of 2018 (CCPA)** and the **California Privacy Rights Act of 2020 (CPRA)** (together referred to as the “CCPA”). Any terms defined by the CCPA carry the same meaning in this notice.

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## 1. Information We Collect

In the past twelve (12) months, **Verifen Funding** has collected the following categories of personal information from California residents:

Category	Examples
<b>Identifiers</b>	Name, email address, phone number, physical address, Social Security number, driver’s license, passport or similar ID, account credentials, Employer Identification Number, and other contact details.
<b>Information under Cal. Civ. Code § 1798.80(e)</b>	Name, phone number, physical address, signature, Social Security number, ID documents, payment card data, bank account information.
<b>Internet or Other Network Activity</b>	IP address, browser type, device type, operating system, language settings, geolocation (based on IP), browsing behavior, session duration, referral pages, and interaction data on our websites.
<b>Protected Classification Characteristics</b>	Date of birth, nationality, gender, and other demographic data.
<b>Commercial Information</b>	Purchase history, product and service interest, payment behavior, transaction records, credit-related information, and financial statements.
<b>Geolocation Data</b>	Location inferred through IP-based GPS data.
<b>Audio, Visual, or Electronic Information</b>	Customer service call recordings and submitted photographs.
<b>Professional or Employment Information</b>	Job title, role description, and business contact information.
<b>Inferences</b>	Profiles created based on preferences, behaviors, tendencies, attitudes, and other patterns derived from collected data.

Because certain types of personal information fall under multiple legal classifications, some of the data we collect may appear in more than one category.

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## **Sensitive Personal Information**

We may collect sensitive information as defined under California law, which may include:

- Social Security number, passport, or driver's license
- Login credentials and related security codes
- Precise location data
- Racial or ethnic origin
- Sexual orientation or related preferences

We do not retain this information for longer than necessary to fulfill its intended purpose, in compliance with applicable laws and internal retention policies. Factors affecting retention include the duration of our relationship with you, regulatory obligations, and legal considerations.

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## **2. Purpose for Collecting Information**

We may use your personal and sensitive personal information as described in our [Privacy Policy](#), primarily for:

- Service delivery and operations
  - Security and fraud prevention
  - Legal compliance
  - Advertising and analytics
  - Customer service and support
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## **3. Information Sources**

Personal information may be collected from:

- Direct interactions with you
- Your use of our websites and services
- Financial and business documents you provide
- Service providers and data partners

Refer to Section 1.3 and Section 2 of our [Privacy Policy](#) for full details.

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## **4. Sharing and Disclosure**

We may disclose your personal data to service providers and third parties, as necessary to operate our business. When sharing data for a business purpose, we maintain contracts that require confidentiality and prohibit use for any purpose beyond service performance.

In the past twelve (12) months, we have disclosed all of the above categories of personal and sensitive information for business purposes.

Additionally, **Verifen Funding** may "sell" or "share" information as defined by the CCPA—primarily for cross-context behavioral advertising. Like many digital companies, we use advertising platforms that deploy cookies and similar tools to serve relevant ads based on your interactions with our site.

**Categories of information "sold/shared":**

- Identifiers
- Personal details under Cal. Civ. Code § 1798.80(e)
- Internet/network activity

See Sections 1.2, 2, and 5 of our [Privacy Policy](#) for more.

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## **5. Your Privacy Rights in California**

If you are a California resident, you have the right to:

- **Access Information** – Request disclosure of the categories or specific data we've collected, used, or shared.
- **Request Deletion** – Ask us to delete personal information we've collected, with certain exceptions.
- **Opt-Out** – Opt out of the "sale" or "sharing" of your personal information.
- **Limit Use of Sensitive Information** – Restrict how we use and disclose sensitive data.
- **Request Corrections** – Correct inaccurate personal information.
- **Freedom from Discrimination** – You won't be penalized for exercising any of these rights.

### **How to Exercise Your Rights**

To make a request, please contact us via:

- Email: [privacy@verifen.com](mailto:privacy@verifen.com)
- Phone: (888) 788-6160
- Online: [www.verifen.com/privacy-request](http://www.verifen.com/privacy-request)

Verification of your identity (name and email at minimum) may be required. If acting on behalf of someone else, you must provide legal documentation such as a power of attorney.

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## **Household and Minor Data**

We do not knowingly collect data from individuals under the age of 18 or aggregate data at the household level. Requests involving minors or entire households will be handled on a case-by-case basis.

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## **Response Timeline**

We aim to respond to verified requests within 45 days. If additional time is needed, we may extend the deadline by another 45 days and notify you.

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**Shine the Light (California Civil Code § 1798.83)**

We do not disclose personal data to unaffiliated third parties for their direct marketing. However, California residents may inquire about this by emailing [privacy@verifen.com](mailto:privacy@verifen.com).

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**6. Notice of Right to Opt-Out**

To opt out of behavioral advertising data sharing, please visit:  
[www.verifen.com/privacy-request](http://www.verifen.com/privacy-request)