

Official Payments Privacy Statement

Last Modified: January 15, 2019

Official Payments (“OPAY,” “we,” or “us”) is committed to protecting your privacy and to gaining and maintaining your trust by following a core set of principles:

- **Transparency:** We provide clear notice of privacy practices through this Privacy Statement so that you can make informed decisions about data collection and use.
- **Choice:** If you choose to share personal information with us, OPAY will identify the options you have for controlling the use of this information. You are also given the opportunity to opt out of receiving certain communications from or on behalf of us.
- **Access:** OPAY allows you to update or delete personal information that you have provided through our products and services.
- **Security:** We will protect the data you entrust to us through strong security and encryption.
- **Accountability:** OPAY responds to user inquiries, participates in industry programs, and has adopted privacy practices that are consistent with applicable country, state, and local laws and regulations.

Privacy Statement

Your privacy is important to us. Please read this Privacy Statement carefully to understand what information OPAY collects from and about you, through our interactions with you and your use of our website, www.officialpayments.com (the “Site”), products, or services, and how we use and disclose that information. It also describes your choices regarding use, access, correction, and deletion of your personal information.

1. User Acceptance of Privacy Statement

By using the Site, you accept and consent to the terms and conditions of this Privacy Statement, as may be updated from time to time, as well as the Terms of Use, which are incorporated herein. If you do not agree to this Privacy Statement, we ask that you do not use the Site.

2. Information Collection

Information You Provide: In general, you can visit the Site without providing personal information. However, OPAY collects the following personal information from you when you choose to provide it. Please note that, if you decline to provide the requested information, you may not be able to take full advantages of the Site and its features, make a payment, or otherwise use OPAY’s products and services.

- *Registration, Account Access, and Payments:* When you register, access your account information, or make a payment online, we must collect certain information about you to create the account or to facilitate your transaction. The types of information we may collect from you depend on the product or service you have with us, and may include:
 - Your name, mailing address, billing address, email address, and phone number

- Your bill payment (including payment amount and designated payee)
- Your credit or debit card or bank account numbers, expiration date, and cardholder or account holder name
- Social Security Number (SSN) and/or employer identification number (EIN)
- User name, your account number associated with the bill that you are paying, and any applicable credentials

Except as otherwise provided below under the "Information Use" section, when you supply information about yourself for a specific purpose, we use that information only for the specified purpose and to fulfill our regulatory or legal obligations or manage the security and internal operations of the Site.

- *Online Surveys:* At times, we may conduct online surveys to better understand your needs, to provide you with enhanced services, and to help you use the services and Site more effectively. If you participate in a survey, we will request certain information, such as your name, email address, and ZIP code. Participation is completely voluntary.
- *Testimonials:* We also display testimonials of satisfied customers and other endorsements on our Site. With your consent, we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us at mbox-aci-privacy-officer@aciworldwide.com.
- *Social Media:* If you link to your Facebook or other social media account through the Site, we may receive certain information about you based on your registration and privacy settings on those third-party services. This information may include, but may not be limited to, your name, demographic information, updated address or contact information, location, interests, and account and other online activity.

Information Automatically Collected: When you use and interact with the Site, OPAY uses various technologies to collect information about you automatically. For example, we may automatically collect browser type, device type, operating system, the unique device identifier of any of your computer(s) or device(s) that are used to access the Site, software version, Internet Protocol ("IP") address, geolocation, phone model, phone operating system, and the domain name from which you accessed the Site. We also may collect information about your use of the Site, including the date and time you visit the Site, the areas or pages of the Site that you visit, the amount of time you spend viewing or using the Site, the number of times you return to the Site, other click-stream or site usage data, emails that you open, forward, or click-through to our Site, and other sites that you may visit.

We may use the following technologies to collect this information:

- *Cookies:* OPAY uses cookies and similar technologies for several purposes, depending on the product, including:
 - **Storing Your Preferences and Settings.** We use cookies to save preferences, such as language, browser, and multimedia player settings, so you do not have to set them each time you return to the Site.

- **Sign-in and Authentication.** When you sign into the Site, we store a unique ID number and sign-in time in an encrypted cookie on your device. This cookie allows you to move from page to page within the Site without having to sign in again.
- **Security.** We use cookies to detect fraud and abuse of our Site and services.
- **Social Media.** The Site may include features provided by social media companies, such as the Facebook “Like” and “Share” buttons. These features may collect your IP address and the page(s) you visit on the Site. In addition, they may set a cookie to enable the features to function properly.
- **Analytics.** To provide our products and services and to improve your user experience on our Site, we use cookies and other identifiers, including cookies and other identifiers from third-party analytics providers, to gather usage and performance data. For example, we use cookies to count the number of unique visitors to a web page and to develop other statistics about the operations of our products and services.
- **Performance.** OPAY uses cookies for load balancing to ensure that the Site remains up and running.
- **Log Files:** We may automatically gather, or engage a third party to gather, certain data about our Site’s traffic and store it in log files. For this purpose, we use IP addresses to analyze trends, execute the Site, track our users’ activities, and gather broad demographic information for aggregate use. We may combine this automatically collected log information with other information that we collect about you. We do this to improve the services we offer you, marketing, analytics, or Site functionality.
- **Local Storage:** We use Local Storage, such as HTML5, to store content information and preferences on your device. Third parties with whom we partner to provide certain features on our Site or to display advertising based on your browsing activity also use HTML5 to collect and store information about you. Various browsers may offer their own management tools for removing HTML5.

Information Collected from Other Sources: We may acquire information from other trusted sources to update or supplement the information that you provide or that we collect automatically (such as information to validate or update your address or other demographic and lifestyle information). We may use this information to help us maintain the accuracy of the information that we collect, to target our communications so that we can inform you of products, services, or other offers that may be of interest to you, and for internal business analysis or other business purposes.

Combination of Information: We may combine the information that we receive from and about you, including information you provide to us and information that we automatically collect through our Site, as well as information collected offline, across other computers or devices that you may use, and from third party sources.

3. Information Use

OPAY may use the information collected from and about you in the following ways:

- To process transactions and otherwise provide you with our products and services;

- To maintain your account and allow you to register and create and access that account;
- To enhance your Site experience, including by recognizing you and your Site preferences and settings;
- To provide you with customized Site content, targeted offers, and advertising on the Site or on other sites;
- To contact you with information and other materials from us or on behalf of our partners and affiliates;
- To respond to your inquiries and contact and communicate with you when necessary;
- To review the usage and operations of our Site, develop new products or services, and conduct analysis to enhance or improve our content, product, and services;
- To use your data in an aggregated, non-specific format for analytical and demographic purposes;
- To address problems with the Site or our business and to protect the security or integrity of the Site or our business; and
- As otherwise described to you at the point of collection or with your consent.

4. Information Disclosure

OPAY may disclose the information collected from and about you in a number of ways. OPAY does not sell or rent any of your personal information and will not share any of your personal information with third parties except in the circumstances described below, as otherwise described to you at the point of collection, or with your permission.

- *Service Providers:* We may share your information with our business partners, service vendors, suppliers, or other authorized third-party contractors who provide services on our behalf. We will only provide these third parties with the minimum amount of information necessary to complete the requested service and will require that these third parties keep your information confidential and use it only for the limited purpose of completing the requested service.
- *Legal Matters and Safety:* We may disclose your information to cooperate in investigations of suspected fraud or other illegal activity, including situations involving potential threats to the physical safety of any person; to conduct investigations of violations of OPAY's Terms of Use, any other legal document or contract related to our services, or the rights of any third party; when we are obliged or permitted by law to do so, such as in response to a court order, subpoena, judicial process, or government request or investigation; or when we suspect fraudulent or criminal activities.
- *Aggregate Non-Personal Information:* We share de-identified non-personal, statistical or demographic data with our business partners or for public relations and marketing purposes. For example, we may reveal the percentage of our customers who make payments with a credit card versus a checking account.

- *Merger or Acquisition:* We reserve the right share your information in the event that OPAY merges with or is acquired by another company. Should such a merger or acquisition occur, we will notify you via a prominent notice on our Site, and use reasonable efforts to try to require that the other company use personal information provided through this Site in a manner that is consistent with this Privacy Statement.
- *Select Third Parties:* OPAY may disclose personal information to select partners, affiliates, and third parties (e.g., financial service providers) with which it has joint marketing agreements and that we believe may have offers of interest to you.

5. Your Choices and Opt Outs

Tracking Options and California Do Not Track Disclosures: You may adjust your browser or operating system settings to limit tracking or to decline cookies, but by doing so, you may not be able to use certain features on the Site or take full advantage of all of our offerings. Check the “Help” menu of your browser or operating system to learn how to change your tracking settings or cookie preferences. On your mobile device, you can adjust your privacy and advertising settings to limit tracking for advertising or control whether you receive more relevant advertising.

Please note that our systems may not recognize Do Not Track headers or requests from some or all browsers. To learn more about the use of cookies or other technologies to deliver more relevant advertising and your choices with respect to the collection and use of data by these third-party tools, please click [here](#) or [here](#).

You can also opt out of data collection or use by some third-party analytics providers by clicking the following links:

- AppsFlyer: www.appsflyer.com/optout
- Mixpanel: mixpanel.com/optout
- Visible Measures: www.visiblemeasures.com/viewer-settings-opt-out
- WebTrends: ondemand.webtrends.com/support/optout.asp

Your Rights with Respect to Your Personal Information: If you’d like, you may:

- Request access to and the correction of personal information collected from and about you on the Site. You may also update the personal information associated with your profile by visiting your account.
- Cancel your account or request that we no longer use your information to provide you with any services.
- Erase or, in some instances, object to the processing of your personal information.

To exercise these rights, please contact our Chief Privacy Officer, at mbox-aci-privacy-officer@aciworldwide.com. Please do not send us your personal information, other than your name and email address, via email. We will respond to your request to access within a reasonable timeframe.

We will retain your information for as long as your account is active or as needed to provide you with services. In addition, we will maintain and use your information for as long as necessary to comply with our legal obligations, resolve disputes, and administer our agreements.

Opting Out: We provide consumers with the ability to opt out of receiving certain communications from OPAY:

- *Marketing Communications:* By default, if you are a U.S. resident and provide us with your email address, we will send you emails about new or additional services from which you may benefit. In addition, if available in your area, you may opt in to receive autodialed marketing SMS text messages from OPAY. Message frequency depends on information such as your geographic location, and message and data rates may apply. Receiving autodialed SMS text messages is not a condition of purchasing a product or service.

To opt out of marketing communications from OPAY, you may email us at mbox-aci-privacy-officer@aciworldwide.com. You may also opt out of receiving marketing emails from OPAY by clicking the “Unsubscribe” link found at the bottom of the email. You may also opt out of receiving marketing SMS text messages by replying STOP. We will send you a single message confirming your opt-out.

- *Transaction- or Account-Related Communications:* As a default, we may contact you via email or SMS text message to confirm or remind you of an upcoming payment (e.g., a quarterly tax payment) or to notify you of a scheduled or successfully completed Auto Payment. To opt out of these communications, you may email us at mbox-aci-privacy-officer@aciworldwide.com. You may also opt out of receiving these SMS text messages by replying STOP. We will send you a single text message to confirm your cancellation.

6. Information Sharing with Unaffiliated Third Parties

If you provided OPAY with permission to share your personal information with unaffiliated third parties for their marketing purposes, you may opt out of such disclosure by contacting us at mbox-aci-privacy-officer@aciworldwide.com.

7. Data Storage and Privacy Shield

Your personal information will be transferred to, stored and processed on servers in, and subject to the laws of the United States, where data protection and other laws may differ from those of your country of residence. To help ensure we respect your data privacy rights and protect the transfer of your personal information to the United States, where it will be processed and stored, we comply with the EU-U.S. Privacy Shield Framework and Swiss-U.S. Privacy Shield Framework, as set forth by the U.S. Department of Commerce. We also require that our third-party service providers comply with the Privacy Shield or another mechanism permitted under applicable EU and Swiss data protection law(s) for the transfer and processing of personal information. To learn more about the Privacy Shield program, and to view our certification page, please visit <https://www.privacyshield.gov>. In certain situations, OPAY may be required to disclose your personal information in response to lawful inquiries or requests by public authorities, including to meet national security or law enforcement requirements and to respond to judicial process, in countries in which we operate.

The U.S. Federal Trade Commission has jurisdiction over OPAY’s compliance with the Privacy Shield. If you have any questions or concerns, please contact us at mbox-aci-privacy-officer@aciworldwide.com.

officer@aciworldwide.com. If you have an unresolved concern after contacting us directly, please contact our U.S.-based third-party dispute resolution provider (free of charge) at <https://feedback-form.truste.com/watchdog/request>. Under certain conditions, more fully described here, you may be entitled to invoke binding arbitration when other dispute resolution procedures have been exhausted.

8. Children

OPAY recognizes the importance of children's safety and privacy on the Internet. For this reason, we do not intentionally collect personal information from children under the age of 13, nor do we offer content targeted to children under 13.

9. Security

The security of your information is very important to us. We take commercially reasonable precautions consistent with applicable regulatory requirements and applicable published security standards, including encryption as outlined in the Payment Card Industry Data Security Standard (PCI DSS), to protect the personal information submitted to us. However, no method of transmission over the Internet or method of electronic storage is 100% secure. As a result, we cannot guarantee absolute security.

10. Links to Other Sites

The Site may contain links to other third-party sites, which may have privacy policies that differ from our own. Please note that we are not responsible for the practices of these third-party sites, and they are not covered by this Privacy Statement. We encourage you to be aware when you leave our Site and to review the privacy policies of these sites.

11. Revisions to Privacy Statement

We may amend this Privacy Statement from time-to-time, and at any time. If we make updates, we will revise the "Last Modified" date posted at the top of this Privacy Statement. Any updates to the Privacy Statement become effective when we post the updates to our Site. If we make any material changes, we will notify you by email or by a notice on this Site prior to the change becoming effective. OPAY encourages you to periodically review the Privacy Statement for changes. Your continued use of the Site following the posting of changes will mean that you accept those changes.

12. Other Important Information

California residents: In accordance with California law, we will not share information we collect about you with companies outside of OPAY except as required or permitted by law. For example, we may share information to service your accounts, complete requested transactions, or to provide rewards or benefits to which you are entitled.

Texas residents: If you have a complaint, first contact OPAY at 1-800-487-4567 or email at mbox-aci-privacy-officer@aciworldwide.com. If you still have an unresolved complaint, please direct your complaint to the Texas Department of Banking: 2601 North Lamar Boulevard, Austin, TX 78705-4294; 1-877-276-5554 (toll free); <http://www.dob.texas.gov/>

Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of OPAY except as required or permitted by law. For example, we may share information to service your accounts, complete requested transactions, or to provide rewards or benefits to which you are entitled.

13. Contact Us

If you have any questions or comments related to this Privacy Statement, please contact our Chief Privacy Officer, via email at mbox-aci-privacy-officer@aciworldwide.com or:

ACI Worldwide – Official Payments
Attention: Chief Privacy Officer, Risk Management
3520 Kraft Road, Suite 300
Naples, FL 34105

<https://privacy.truste.com/privacy-seal/validation>