

# Privacy Policy

Welcome to the Paybefore.com™ online portal and Paybefore™ family of media properties – the leading information sources for the prepaid and stored value card industry.

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## **Information about our Organization and Prepaid Media Websites**

All personal information that the user enters voluntarily in the use of any website owned or operated by PREPAID MEDIA (collectively, “**Prepaid Media Websites**”) falls under this Privacy Policy. PREPAID MEDIA is the sole owner of the information collected on Prepaid Media Websites. We will not sell, share, or rent this information to others in ways different from what is disclosed in this Privacy Policy. Our Privacy Policy does not cover any affiliated or third party organizations, including PREPAID MEDIA affiliated networks. PREPAID MEDIA affiliated networks and any other third parties referred to on Prepaid Media Websites are independent and autonomous organizations and have their own policies regarding privacy.

## **Providing Visitors with Anonymous Access**

You can access our Prepaid Media Websites home pages and browse our Prepaid Media Websites without disclosing your personal data.

## **Data Collection and Purpose Specification**

We collect the personal data that you may volunteer while using our services, including without limitation personal data when you register for subscription services, alternate contact information and a password which is used to protect your account from unauthorized access. Personally identifiable information such as your name, postal address, telephone number, or email, are collected only if you choose to give this information on a voluntary basis. In addition, our servers automatically record information that your browser automatically sends when you visit any website. PREPAID MEDIA stores, processes, maintains and may use this personal information in order to provide subscription and other services to you. We may use cookies and other technologies to simplify your online experience and to better understand our users’ needs and preferences.

We do not collect information about our visitors from other sources, such as public records or bodies, or private organizations, although we reserve the right to do so in the future.

## **Statistics**

PREPAID MEDIA analyzes the Web server logs to better understand the traffic to Prepaid Media Websites. This analysis does not involve creating individual profiles for visitors, although we reserve the right to do so in the future. PREPAID MEDIA uses only the aggregate, non-personally identifiable data.

## **Specific Information Collection Activities**

"Contact" Functions. Some pages on our Prepaid Media Websites offer users the opportunity to email either PREPAID MEDIA or other companies or organizations about specific issues. To do so, users may be asked to provide certain personal information to facilitate these communications. This information often includes the user's name, email address, and, depending on which contact method the user chooses, postal address. This information is used to create a template letter or message from the user to the organization or company and, if the user chooses to email the message using our automated function, it will include the user's email address as part of the email message. This provides the organization or company with a way to respond to users regarding the content of the original communication from the user.

"Register". To contribute to PREPAID MEDIA in any way, users are asked to provide certain personal information. This information may include the user's name, email address, phone number and postal address. This information is used to process and fulfill your membership(s) and allows PREPAID MEDIA to provide relevant information to you for tax or other purposes.

"Subscription" Function. To subscribe to email newsletters and other media properties offered by PREPAID MEDIA, users are asked to provide an email address and/or postal address. PREPAID MEDIA does not ask for additional information for this function. Users who no longer wish to receive certain of our communications may opt-out of receiving these communications by following the instructions for unsubscribing contained in the communication, and in addition a user may change the subscription settings on the user's personal profile at [www.paybefore.com](http://www.paybefore.com) at any time.

## **Specific Information Regarding our Paybefore Buyers Guide**

We provide the opportunity for owners of independent businesses to list certain personal information in our online industry directory, Paybefore Buyers Guide. This information is used to promote the business and provide the general public with relevant information about that business. This information is shared across all Prepaid Media Websites. By using this service, you agree to the terms of use listed in the PREPAID MEDIA Marketplace Terms of Use Statement and Agreement.

## **Sharing: Collaboration and Partners**

PREPAID MEDIA collaborates with certain other organizations to leverage its resources and impact on the marketplace. Only in those cases that PREPAID MEDIA determines will interest

the user and will strengthen our combined efforts will PREPAID MEDIA share personal contact information with our partners (credible third parties collaborating with PREPAID MEDIA, who have been presented with and agreed to be bound by our Privacy Policy). PREPAID MEDIA also enables collaboration by connecting people, and thus exchanges personal contact information for that purpose. We also may share aggregated, non-personally identifiable information, such as the number of users who clicked a particular advertisement, to third parties, but in no event will such information identify you individually.

### **Confidentiality / Security**

All of our employees and data processors who have access to and are associated with the processing of personal data are obligated to respect the confidentiality of our visitors' personal data and have agreed to be bound by the terms of this Privacy Policy and such other confidentiality and security measures as we determine are necessary. We take appropriate steps to protect against unauthorized access to personal data and restrict access to personal data.

Our visitors' personal data will only be disclosed (a) to government agencies and authorities where required by applicable laws or other regulation; (b) to enforce our Terms and Conditions or the terms of this Privacy Policy; (c) to detect, prevent or address issues relating to fraud, security breaches or other technical issues; or (d) to protect against imminent harm to the rights, property or safety of PREPAID MEDIA or other parties as required or permitted by law.

### **Links**

PREPAID MEDIA provides links to other third party sources of information that we believe may be of interest to visitors to Prepaid Media Websites. We have no control over the content of the third party sites to which we link in Prepaid Media Websites and these third party sites may have different privacy policies, which we encourage you to review. When you click through from Prepaid Media Websites to other websites, you may get cookies directly from those third party websites. PREPAID MEDIA does not see or use these cookies, and we do not control how other third party sites use these cookies.

### **Changes to Privacy Policy**

PREPAID MEDIA's features and services will change over time and our information-gathering practices and policies may also change.

While our philosophy of protecting user information from inappropriate uses and disclosures will not change, this policy will be updated occasionally to include any change that materially affects the collection, maintenance, use, or disclosure of personal information.

Other changes to this Privacy Policy that reflect refinements, improvements, updates, and new features will be made as appropriate and posted as soon as possible. Whenever the Privacy Policy changes, we will modify the date of the Privacy Policy to reflect that a change was made.

### **Access to the personal data we may retain about you**

You may request in writing any personal information about you that we hold, or correct or amend information about you if it is inaccurate by sending an email to [info@prepaidmedia.com](mailto:info@prepaidmedia.com) or writing to the address below.

### **Privacy Support**

If you have an inquiry or concern about our Privacy Policy, please contact us: [info@prepaidmedia.com](mailto:info@prepaidmedia.com).

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Attn: General Manager

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