

REV. 10/2020

FACTS	WHAT DOES Paytiva, LLC and its affiliates DO WITH YOUR PERSONAL INFORMATION?																								
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.																								
What?	<p>The types of personal information we collect and share depend on the product or service you have with our bank partner, which we share. This information can include:</p> <ul style="list-style-type: none">▪ Social Security number and identifying information▪ Account balances and payment history▪ Debit Card Number and Bank Account Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>																								
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Paytiva, LLC and its partner banks chooses to share; and whether you can limit this sharing.																								
<table><tr><th>Reasons we can share your personal information</th><th>Does Paytiva, LLC share?</th><th>Can you limit this sharing?</th></tr><tr><td>For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes— to offer our products and services to you</td><td>No</td><td>We don't share</td></tr><tr><td>For joint marketing with other financial companies</td><td>No</td><td>We don't share</td></tr><tr><td>For our affiliates' everyday business purposes— information about your transactions and experiences</td><td>No</td><td>We don't share</td></tr><tr><td>For our affiliates' everyday business purposes— information about your creditworthiness</td><td>No</td><td>We don't share</td></tr><tr><td>For our affiliates to market to you</td><td>No</td><td>We don't share</td></tr><tr><td>For non-affiliates to market to you</td><td>No</td><td>We don't share</td></tr></table>		Reasons we can share your personal information	Does Paytiva, LLC share?	Can you limit this sharing?	For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	For our marketing purposes— to offer our products and services to you	No	We don't share	For joint marketing with other financial companies	No	We don't share	For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share	For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share	For our affiliates to market to you	No	We don't share	For non-affiliates to market to you	No	We don't share
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To limit our sharing	Not Applicable																								
Questions?	1- 800-971-3820 or www.paytiva.com or customerservice@paytiva.com																								

Who we are	Paytiva, LLC and its subsidiaries
What we do	
How does Paytiva protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Paytiva collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Wish to use our payment network services ▪ Give us your debit card, bank account and payments information ▪ Give us your contact information <p>We also collect your personal information from others, such as banks, lenders, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include companies that have common corporate ownership or control with Paytiva, LLC
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies, including our bank partners. Nonaffiliates we share with can include financial companies to offer additional products and services.</p>
Joint marketing	<p>An agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Paytiva is not engaged in joint marketing.
Other important information	
<p>We automatically collect certain information when you use our website or services. This information may include: "clickstream" data, including information regarding which of our web pages you access, the frequency of such access, and your product and service preferences; device information, including hardware model, operating system, browser, or IP address; and mobile device information, including telephone number, the unique device identifier assigned to that device, mobile carrier, or other device attributes.</p> <p>You may have other privacy rights in some states under state law. To the extent that such state laws apply, we will comply with them when we share information about you.</p> <p>State Disclosures Concerning Non-Financial Related Personal Information</p> <p>Some state laws, such as the California Consumer Privacy Act, provide certain rights to their residents concerning nonfinancial related personal information, including the rights to access and delete such information, unless an exception applies. These state laws do not apply to information subject to the federal Bank Secrecy Act ("BSA") and Gramm-Leach-Bliley Act ("GLBA"), except in some states in the event of a data breach. They also do not apply to information that cannot be associated or reasonably linked with a particular consumer or household. As a payment network platform, all of the information Paytiva is subject to BSA and GLBA is thereby exempt with respect to requirements related to accessing and deleting personal information as well as certain other rights under these laws.</p>	