

MONERIS PRIVACY NOTICE

MONERIS' COMMITMENT TO PRIVACY

Moneris Solutions Corporation and its subsidiaries including Moneris Services Corporation (“we”, “us”, “Moneris”) are committed to maintaining the accuracy, confidentiality and security of your personal information. We recognize the importance of data privacy and hold ourselves accountable. We will collect, use and disclose your personal information in accordance with applicable privacy laws and respect your rights under these privacy laws.

SCOPE OF THIS PRIVACY NOTICE

This Privacy Notice describes the personal information we collect, use and disclose in the course of providing services to our merchant customers, including payment processing services, value-added services or hardware and hardware support services, as well as information we collect from our customers, prospective customers and website visitors.

The websites governed by this Privacy Notice are: <http://www.moneris.com>, <https://shop.moneris.com>, <https://cp.ernex.com/> and <my.getpayd.com>. Our Privacy Notice no longer applies once you leave our websites. Moneris is not responsible for the privacy practices of external websites you may visit. If you are a Moneris merchant this Privacy Notice applies in accordance with your agreement with us.

To learn more about privacy at Moneris, please click on the applicable section below. If your question is not answered here, please feel free to contact us and we will get back to you.

- 1) Personal Information Collected by Moneris
- 2) How Your Personal Information is Collected by Moneris
- 3) How your Personal Information is Used and Disclosed by Moneris
- 4) How We Safeguard Your Personal Information
- 5) Cookies and Website Data
- 6) Interest-Based Advertising
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If you would like to print our Privacy Notice, please click here to download a PDF version of the complete Privacy Notice.

PERSONAL INFORMATION COLLECTED BY MONERIS

Moneris may collect the following types of personal information from our merchant customers to open and administer a merchant account: name, role, financial information, postal address, email address, telephone number, birth date, banking information and/or information obtained from references. We may also obtain consent to collect personal and credit information from a credit reporting agency (including credit score). If you choose to provide us with your SIN, we use it to accurately identify you with the credit reporting agency. In limited circumstances, we may ask for your driver's license for credit adjudication or fraud verification purposes. To maintain quality customer service, calls to any of our customer service lines may be recorded as a part of our random call recording quality assurance program.

We also collect additional information from visitors to our websites, as described under "Cookies and Website Data" below.

If you are filling in a Code of Conduct inquiry or you are contacting us online, you will be asked to provide your name and contact information so that we can respond to your inquiry or request.

Providing us with your personal information is always your choice. However, your decision to withhold particular details may limit our ability to provide you with our products, services or information that you request. If we are unable to accommodate your request based on the information that has been provided to us, we may ask for additional details in order to identify other ways to be of assistance.

HOW YOUR PERSONAL INFORMATION IS COLLECTED BY MONERIS

Moneris obtains personal information in several ways:

- online through our websites, by email, in person or by phone, such as when you complete our application, adjudication and onboarding process;
- if you are a merchant, from other third parties, such as credit reporting agencies, financial institutions and from references provided by you; and/or
- from our merchant clients, in circumstances where we provide services on behalf of our merchant clients.

HOW YOUR PERSONAL INFORMATION IS USED AND DISCLOSED BY MONERIS

We use your personal information for its intended, specific and authorized purposes and for the purposes set out below:

- to provide you with the products, solutions and services you have requested;
- to provide products, services or solutions on behalf of our merchant clients, including hosted payment solutions;
- if you are a merchant, to determine your financial situation by collecting credit and related financial information from credit reporting agencies, financial institutions and from references provided by you;
- to facilitate the provision of our services by sharing personal information with our third party service providers located in Canada, the United States or other jurisdictions to provide services on our behalf, such as hosting, billing, analytics, customer service, fraud protection and content management tools, as well as to credit and debit card issuers, credit and debit card associations, credit agencies and similar parties connected to credit or debit card services;

- for reporting purposes and for security measures under credit or debit card association rules or regulations your personal information may be shared with credit and debit card issuers (VISA, MasterCard, Interac, etc.), financial institutions or other credit or debit card related entities;
- to communicate with you, to effectively provide the services you have requested and to safeguard your interests;
- to detect and investigate potentially fraudulent or questionable activities regarding your merchant account(s) or use of our services;
- to respond to customer inquiries;
- to offer you additional products, services and solutions we believe you might be interested in, which may include sharing information with banks or other third parties with your authorization;
- to maintain quality customer service; ; and/or
- to comply with applicable laws and/or regulations and as otherwise required or permitted by applicable laws and/or regulations, including anti-money laundering laws and card brand rules and regulations, which may include disclosure pursuant to a lawful access request by Canadian, US or other law enforcement and governmental authorities.

In providing the above noted services to you, your personal information may be stored, accessed, or used in a country outside of Canada (including the United States or the Philippines) by Moneris or its service providers, for any of the purposes identified above. Where personal information is located outside of Canada, it is subject to the laws of that jurisdiction, which may differ from those in your jurisdiction. Any personal information transferred to another jurisdiction will be subject to law enforcement and national security authorities in that jurisdiction. Subject to these laws, Moneris will use reasonable measures to maintain protections of your personal information that are equivalent to those that apply in Canada. By providing Moneris with your personal information, you are consenting to such cross-border transfers (including to the United States or the Philippines) for any of the purposes set out above.

Merchant Customer Privacy Practices:

We process personal information, such as payment card data, on behalf of our merchant customers. In these circumstances, we rely on our merchant customers to ensure that they have all necessary authority and consent under applicable privacy laws to provide personal information to us and for us to provide the services on their behalf and for otherwise complying with privacy laws. Please refer to the privacy policy of the merchant you are dealing with for more information about their privacy practices, including any cookie or similar technology usage.

HOW WE SAFEGUARD YOUR PERSONAL INFORMATION

We take the security and confidentiality of personal information very seriously. We have implemented physical, technical and administrative safeguards and comply with industry security standards (including Payment Card Industry Data Security Standards) designed to ensure that personal information is protected against unauthorized access, disclosure, inappropriate alteration or misuse. Our security practices are reviewed on a periodic basis and we routinely employ the latest technologies designed to protect the confidentiality and privacy of personal information.

COOKIES AND WEBSITE DATA

In general, you can visit the Moneris websites without telling us who you are or submitting any information about who you are. We collect the IP (Internet protocol) addresses of all visitors to our websites and other related information such as page requests, browser type, operating system and

average time spent on our website. We use this information to help us understand our website activity and to monitor and improve our websites.

Cookies, web beacons, pixel tags or other technologies may be used by Moneris on the websites governed by this Privacy Notice and on Moneris hosted payment solutions (including PAYD Pro Plus®). A cookie is a tiny element of data that our websites send to a user's browser, which may then be stored on the user's hard drive so that we can recognize the user's computer or device when they return. . Some of the cookies are set by us and others are set by third parties who deliver services on our behalf.

We use cookies for the following purposes:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our websites. They include, for example, cookies that enable you to log into secure areas of our website.
- **Functionality cookies.** These cookies are used to recognize you when you return to our websites. This enables us to customize your online experience (for example, by remembering your choice of language or region).
- **Analytical cookies.** We may use a third party such as Google Analytics to help us gather and analyze information about the areas visited on the websites (for example, the pages most read, time spent, search terms and other engagement data) in order to evaluate and improve the user experience and the websites. For more information or to opt-out from using the Google Analytics opt-out browser add-on, see "How Google uses data when you use our partners' sites or apps".
- **Advertising cookies.** These cookies help us make the advertising displayed to you more relevant to your interests and to help us measure the effectiveness of our advertising on other websites. Please see "Interest-Based Advertising / Advertising Cookies" below for more information with respect to our use of advertising cookies and your choices.
- **Offlinx cookies.** Our Offlinx® analytics solution is designed to help merchants measure the impact of digital marketing campaigns on in-store and offline sales. Using proprietary privacy-sensitive technology, Moneris uses pixel tags and a cookie to collect information about visits to a merchant's website (such as the channel or campaign information, through the URL address of the current and previous web page, and IP address) and to connect a user's browser to tokenized card numbers. Offlinx® does not collect name, address, e-mail address, IMEI number, location history or full web browsing history of the device owner, and the Offlinx® solution is not used to send targeted advertising. Merchants receive Offlinx® analytics reports in aggregated form (i.e. they do not contain any identifiable information about a website visitor). You may opt-out of the Offlinx® cookie on participating merchants' websites by disabling cookies in your browser.
- **Other cookies.** We, or our third parties, may also use cookies when you sign up for risk management tools, such as Kount®, or other add-on services offered by Moneris.

You can choose not to accept cookies by adjusting your browser settings. Certain technologies, like pixel tags, may continue to function even if you turn off cookies in your browser. However, if you choose not to accept cookies, some areas of the websites or our services may not function properly or optimally. If you would like to learn more about how to set your cookie options, please refer to your browser's documentation or online help for instructions.

INTEREST-BASED ADVERTISING

We work with third parties such as ad networks and other advertising companies that use their own technologies (including cookies and pixel tags) on our website and other websites in order to provide you with tailored advertisements across the Internet. This is a common marketing practice referred to as interest-based or online behavioural advertising. These companies may collect information about your activity on our websites and third-party websites (such as web pages you visit and your interaction with our advertising and other communications) and use this information to make predictions about your preferences and deliver ads that are more relevant to you on third party websites (including on social media platforms). This information may also be used to evaluate our online advertising campaigns.

Opting-Out of Interest-Based Advertising:

For more information about interest-based advertising on your desktop or mobile browser and to understand your options, including how you can opt-out of receiving interest-based ads from third-party advertising companies participating in the Digital Advertising Alliance of Canada (DAAC) Self-Regulatory Program for Online Interest-Based Advertising, please visit the DAAC website at <http://youradchoices.ca/choices>.

Important Notes About your Opt-Out:

- If you opt-out of interest-based advertising by a third party, these technologies may still collect data for other purposes including analytics and you will still see ads from us across the Internet, but the ads will not be targeted based on behavioural information about you and may therefore be less relevant to you and your interests.
- Interest-based advertising opt-outs work by saving cookies in your browser that tell the various ad partners that you have opted-out. Because cookies are generally browser-specific, your choice will only apply to the web browser from which you opt-out. You must opt-out from each web browser from which you do not want interest-based advertising (and this may involve different devices, if you use more than one).
- If you delete or clear your browser's cookies, you will need to opt-out again.

COMMERCIAL ELECTRONIC MESSAGES

Moneris may send you electronic messages (such as emails) related to business tips, news, offers and information regarding products and services. If you prefer not to receive these types of electronic messages you may opt-out by clicking the "Unsubscribe" link contained in any such message or you can [click here](#).

Important: When you unsubscribe, your electronic address will be removed from future commercial messages. However, Moneris will continue to use your electronic address to communicate with you in certain circumstances, including with respect to any agreement or arrangements you have with Moneris, the provision of service-related information, and to facilitate or complete arrangements with Moneris.

ACCURACY AND ACCESS

Moneris strives to keep personal information in an accurate, complete and up-to-date form to fulfill the purposes for which it is to be used. If you need to edit, update or correct your personal information, please contact us as set out below. You will be required to verify your identity. You may also contact us to request access to your personal information. If applicable, we may refer your request to the relevant merchant. Please note that there may be instances where access or updating may be restricted by law or applicable card brand rules and regulations.

You may verify any of your personal information by calling our customer contact centre at 1-866-319-7450.

UPDATING THIS PRIVACY NOTICE

This Privacy Notice was last modified December 1, 2019. Moneris will update this Privacy Notice from time to time. Any changes to our Privacy Notice are effective as of the modification date noted above.

QUESTIONS, CONCERNS OR COMPLAINTS

If you have a question, concern or complaint about the manner in which we or our service providers treat personal information, please contact:

Moneris Privacy Office
P.O. Box 219, Station D
Toronto, ON M6P 3J8
Phone: 1-844-663-2948
Email: privacyofficer@moneris.com