



Privacy Policy

Effective: January 2025

This Privacy Policy is effective for all users of our services and visitors to the website maintained at <https://www.vikartech.com/>, including any content, functionality, and services offered on or through <https://www.vikartech.com/> (the “Site”), operated by Vikar Technologies, Inc. (the “Company,” “us,” “we” or “our”). This Privacy Policy pertains to Site visitors (“Visitors” or “you”), users of our services, and any other ways in which you may communicate (e.g., via telephone) or interact with the Company.

Business to Business

At this time, the Company offers the Site and its services **only** to financial institutions (e.g., banks) and their authorized personnel for business purposes and with written consents required under applicable laws and regulations and privacy rules and policies. The Site is **not** intended for the customers of financial institutions (e.g., bank account holders) or consumers.

When you provide contact information to the Company, we request that it be limited to business contact information. If you provide personal information instead, this does not make this a consumer transaction. While we use reasonable measures to secure any personal information disclosed to us, privacy rights associated with a consumer transaction, as a general matter, do not apply to the Site.

Not Related to Bank’s Services to Bank Customers

If you are a customer or client of a financial institution such as a bank, this Privacy Policy does not relate to the information collected by your bank for which we act as a service provider. To understand your privacy rights regarding the personal information collected and processed by or at the direction of your bank, please see your bank’s privacy policy and/or privacy notices.

To the extent that we process any personal information on behalf of your bank as a service provider to your bank, we do so only as directed by your bank and for no other purpose whatsoever.

To the extent that consent is required for the cross border transfer of personal data or

otherwise to process personal data, such consent is secured by the banks themselves. Please refer to your bank's documentation for more information as to what information is processed and for what purposes.

Limitation of Storage of Personal Information

Please note that you must limit the amount of personal information uploaded to, transmitted to, stored on, or otherwise disclosed to the Site to the extent required in connection with your appropriate and permitted use of the Site.

Scope

This Privacy Policy describes how we collect, use, process, and disclose the limited (if any) personal information when Visitors access this Site. For information regarding the processing of personal information in relation to the services, please see our [Terms of Use](#). We have adopted this Privacy Policy to inform you of our information gathering practices and the ways in which we may use the limited personal information we receive from Site Visitors. This Policy applies to all personal information submitted to us for use with or in connection with the Site (but again, not in regard to Personal Information processed in relation to the services we provide). Your use of the Site is governed by our [Terms of Use](#) and this Privacy Policy. This Privacy Policy is incorporated into our [Terms of Use](#), only as to users of our services, and therefore governs your use of our services.

THIS PRIVACY POLICY DOES NOT APPLY TO THE DATA PROVIDED IN CONNECTION WITH OPENING AN ACCOUNT WITH A FINANCIAL INSTITUTION; THIS POLICY RELATES TO OUR COLLECTION AND PROCESSING OF SITE VISITORS ONLY.

Acceptance of this Privacy Policy

By accessing the Site, you are agreeing to be bound by this Privacy Policy and the [Terms of Use](#). By using the Site, you consent to the collection, use, processing, and disclosure of that information in accordance with this Privacy Policy. If you have questions or concerns about this Privacy Policy or would like to exercise any of your rights or learn more about how your data is used, you can contact us at Legal@vikartech.com. If you have a disability and are having trouble accessing this Privacy Policy, please contact us. Please see [Contact Information](#).

Please read our [Terms of Use](#) carefully. If you disagree or are uncomfortable with the [Terms of Use](#), or this Privacy Policy, please discontinue your use of the Site.

Changes To This Policy

We may modify or update this Privacy Policy from time to time, which will be indicated by changing the date at the top of this page. If we make any material changes, we will notify you by means of a notice on the Site or as otherwise required by law. We encourage you to review this page periodically for the latest information on our privacy practices.

Geographic Restrictions

The Site is based in the United States. Access to the Site may not be legal by certain persons outside of the United States. If you access the Site from outside of the United States, you do so on your own initiative and at your own risk and you are responsible for compliance with local laws.

Minimum Age

The Site is not intended for persons under the age of 18 (or the age of majority in your state). The Company does not knowingly receive or solicit data from children under 18 years of age (or the age of majority in your jurisdiction). By using the Site, you represent to the Company, intending for the Company to rely thereon, that you are at least 18 (or the age of majority in your jurisdiction). If the Company learns that information is collected from someone who is less than 18 years, the Company will take reasonable measures to promptly delete such data from its records. If you become aware of any data the Company may have collected from children under age 18 (or the age of majority), please contact the Company at Legal@vikartech.com

Types of Information and Data The Company Collects

This section includes all of the information that we may collect about you, but we will rarely collect all of these types of information about a Site Visitor or Site User.

As used in this Privacy Policy, “Personal Information” means information that relates, and is capable of being linked, to a particular person. For purposes of this Privacy Policy, Personal Information includes but is not limited to the following:

- name
- postal address
- e-mail address
- location IP address
- telephone number

The Personal Information we collect depends on

- the type of interaction we have with you (such as calling us or visiting the Site)
- which the Company service you purchase or use
- what information the Company’s customers choose to share with us

For purposes of the Site, we only collect limited information as noted above. We do not, through the Site, collect social security numbers, birthdates and/or other sensitive personal information about a Visitor. Should you purchase the Company’s services that require the collection and use of sensitive personal information, at that time, you will be advised as to the information we collect, and we will ask you at that time to confirm your consent and agreement therewith.

As stated above, we are a **business-to-business** service provider. While we use reasonable efforts to protect the information you provide to us, as discussed further below, we cannot guarantee your privacy. Accordingly, we ask that you not share with us Personal Information, and instead limit the information you share with us to your business contact information.

How The Company Collects Your Information

In this section of the Privacy Policy, we explain where and how we collect data from you. **When you provide information upon request or submission, please provide business points of contact, rather than personal (home) points of contact.**

- **Requests for Information.** When you enter information into the “Contact Us” feature of the Site to request general information about our services, you may be required to provide some or all of the following Personal Information:
 - name
 - company email address
 - company name and location
 - title
 - telephone contact information
- **Contacting Us.** When you send us an e-mail through the Site or contact us via telephone, you may be required to provide some or all of the following Personal Information:
 - name
 - company email address
 - company name and address
 - title
 - telephone contact information
- **Automatic Collection via the Site.** We receive and store certain types of information automatically, such as whenever you interact with the Site. Information automatically collected, along with examples, includes but is not limited to the following:
 - **Online Identifiers**
 - geo location/tracking details (note: not precise geolocation data)
 - browser fingerprint
 - operating system
 - browser name and version
 - IP addresses for the device from which you access the Site
 - **Usage Data**
 - authentication data
 - security questions
 - click-stream data

- o **Information Captured via Server Logs**
 - how you visited to the Site and how you interact online
 - your device type and unique device identification numbers
 - your device event information (such as crashes, system activity and hardware settings, browser type, browser language, the date and time of your request and referral URL)
 - how your device interacts with the Site, including pages accessed and links clicked
 - geographic location
 - other technical data collected through cookies, pixel tags and other similar technologies that uniquely identify your browser
- o **Information Captured via External Links**
- o **Information Captured via Log Files**
 - IP addresses
 - browser type
 - Internet service provider (ISP)
 - referring/exit pages
 - platform type
 - date/time stamp
 - number of clicks
- o See section **Cookies and Similar Technologies**

How The Company Uses Your Information

In this section of the Privacy Policy, we explain our commercial and business purposes for collecting information from you.

We gather Personal Information about you in order to respond to your requests and provide you with appropriate information about our services and resources. However, in some instances, we may combine information that we have collected from multiple sources in order to fulfill these purposes. The Company potentially uses each category of information that we collect for each of these purposes.

- **Providing Services.** The Company uses information for the purpose of providing services. We may also use information to respond to inquiries from potential customers who are interested in learning more about our services. Examples of the types of uses of your information for these purposes include is not limited to the following:
 - o producing and delivering documents purchased by you
 - o administering the Site
 - o displaying content based on your preferences
- **Communicating with You.** The Company uses information for the purpose of sending information to you to keep you updated about our services, informing you of relevant

updates, addressing any questions or to troubleshoot problems. Based on your communication preferences, we may also send you marketing communications (e.g., emails) to inform you of new services. You can always opt out of receiving these materials by clicking on the opt out link in each such marketing communication you may receive.

- **Security.** We may collect information for the purposes of detecting fraud or other suspicious activities.
- **Meeting Legal Requirements.** The Company collects information in order to meet our legal obligations. These obligations may include satisfying screening requirements prior to assisting with information requests. We also may use your contact information to notify you of incidents relating to our processing of your Personal Information.
- **Marketing.** The Company collects information for use in marketing to current and prospective customers according to your indicated preferences. You can opt-out of receiving marketing materials and/or change your preferences at any time.
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- **Development.** The Company collects information for researching and improving our existing services and developing new services.
- **Analytics.** The Company collects information for use in performing various types of analytics. For example, the Company uses information to analyze how you interact with the Site, where you arrive from and exit to, and gaining insights into the types of Visitors that may be interested in our services. We may also use information to develop inferences from the information we collect regarding your preferences, characteristics, predispositions, behaviors, and attitudes.
- **Operational Purposes.** The Company collects information for use for our operational purposes, and the operational purposes of our service/data providers and business partners. For instance, the Company may use information for maintaining the Site and other infrastructure, training and quality assurance, for conducting surveys, to promote our brand, and to use in connection with our relationships with service/data providers and business partners.
- **Financial Reporting.** The Company collects information for use in various types of financial reporting and other similar internal uses. Examples of the types of financial reporting that the Company may use your information in connection with our internal budgets and projections.
- **De-Identified or Aggregate Data.** In addition to the purposes listed above, the Company may also use de-identified or aggregate data that is not capable of being linked to any Visitor or user for additional purposes not listed above.

In addition to the above, the Company may disclose your Personal Information for any purpose for which you provide consent. We will not use your Personal Information for purposes other than those purposes disclosed in this Privacy Policy and the [Terms of Use](#), at the time the information is collected without your permission. From time to time, and as required under the applicable law, we may request your permission to allow it to share your contact information (including any Personal Information provided) with third parties.

Cookies and Similar Technologies

This section expands on how the Company uses Internet technologies, such as cookies, to collect information about you.

- **Cookies.** The Company and its service providers may use the standard cookie feature of major browser applications and third-party service/data providers or employ internally developed cookies and tracking codes that allow the Company to store a small piece of data on a computer or any other device you use to access the Site, about your visit to the Site or use of other plug-ins exchanging information with the Company. We also use similar technologies analyze trends, administer the Site, track users' movements around the Site, and gather demographic information about our user-base. You can remove persistent cookies by following directions provided in your Internet browser's "help" directory. You may also control which cookies are placed on your browser when you visit the Site through our cookie preference center. If you reject cookies, you may still use the Site, but your ability to use some areas of the Site, such as order forms, will be limited.
- **Web Beacons.** "Web beacons" (also known as "clear gifs" and "pixel tags") are small transparent graphic images that are often used in conjunction with cookies in order to further personalize the Site and to collect a limited set of information about you.
- **Third Party Tracking.** The use of tracking technologies by our service/data providers, technology partners or other third party assets (such as social media links) on the site is not covered by our Privacy Policy. These third parties may use cookies, clear gifs, images, and scripts to help them better manage their content on the Site. We do not have access or control over these technologies.
- **Partner and Affiliate Tracking.** Our partners and affiliates may use cookies and web beacons to collect information about your activities on this and other websites to provide you targeted advertising based upon your interests. This means that these partners and affiliates may show our ads on sites across the Internet based upon your previous visits to the Site. Together with our partners and affiliates, we may use these cookies and web beacons to report how your ad impressions, other uses of ad services, and interactions with these ad impressions and ad services are related to your visits to the Site.

If you would like to learn more or opt out of receiving online display advertising tailored to your interests, please visit the Networking Advertising Initiative at www.networkadvertising.org/managing/opt_out.asp or the Digital Advertising Alliance at

<http://aboutads.info/choices>.

If you delete your cookies, use a different browser, or buy a new computer, you will need to renew your online display advertising opt-out choice.

Third Party Sites, Resources and Services

The Company may maintain links to other websites and other websites may maintain links to the Site. This Privacy Policy applies **only** to <https://www.vikartech.com/> and not to other websites accessible from the Company or that you use to access the Company, each of which may have privacy policies materially different from this Privacy Policy. If you visit other websites, the Company is not responsible for the privacy practices or content of those websites. It is your responsibility to review the privacy policies of non-Company websites to confirm that you understand and agree with them.

Disclosure of Your Information to Third Parties

In this section of the Privacy Policy, we explain who we share your information with and under which circumstances we may do so.

- **Service/Data Providers.** The Company contracts with its service providers which help it to maintain and operate the Site, requiring those service providers to only use your information in connection with the services they perform for the Company, and contractually proscribe them from selling your information to anyone for any purpose. Examples of the types of service providers the Company may share personal information with (other than those mentioned above) include but are not limited to the following:
 - network infrastructure
 - cloud storage
 - security
 - user support
 - Internet (e.g., ISPs)
 - data analytics
 - information technology
- **Our Business Partners.** The Company collects information in order to provide business partners information in connection with Visitors or users who have either expressed interest in hearing from the business partner. The Company may share information with business partners in limited circumstances.
- **Required by Law.** The Company may disclose your information as required by law
 - to respond a subpoena or similar legal process

- o to comply with a lawful request by a regulator or public authority, including to meet regulatory, national security, or law enforcement requirements
- o when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others
- o to investigate fraud, or respond to a legal request
- o to enforce its [Terms of Use](#) and this Privacy Policy
- **Business Transfers and Related Parties.** If the Company undertakes or is involved in any merger, acquisition, reorganization, sale of assets, bankruptcy, or insolvency event, then we may sell, transfer or share some or all of our assets, including information related to Visitors and users in connection with the transaction or in contemplation of the transaction (such as conducting due diligence). If such an event occurs, your information may be treated like any other Company asset and sold, transferred, or shared with third parties, or used in ways not contemplated or permitted under this Privacy Policy. In this case, you will be notified via email and/or a prominent notice on the Site of any change in ownership or uses of your Personal Information, as well as any choices you may have regarding your Personal Information.
- **De-Identified or Aggregate Data.** In addition to the circumstances listed above, the Company may also share de-identified or aggregate data that is not capable of being linked to any Visitor with additional entities not listed above.

Privacy Rights and Requests

This Site is only for business purposes, and the Company offers business-to-business services only. Therefore, the collection of your Personal Information is in the context of, and in support of, a business transaction, not a consumer transaction. As such, this transaction, and your rights are not governed by consumer privacy laws to the fullest extent allowed in your jurisdiction.

Nevertheless, where doing so does not interfere with, or impede the Company's administration of the Site, or compliance with applicable laws, we will endeavor to comply with your requests.

Further, your rights to Personal Information are not absolute. Depending upon the applicable law, access may be denied as follows:

- when denial of access is required or authorized by law
- you are a resident of a state that does not provide for this right
- when granting access would have a negative impact on another's privacy
- to protect our rights and properties
- where the request is frivolous or vexatious, or for other reasons

Nevertheless, the Company will accommodate reasonable requests where possible and not excessive.

- **Submitting a Request.** You can make privacy rights requests relating to your Personal information by contacting the Company at email us at Legal@vikartech.com or call 201.988.2273. When we receive an individual rights request via other intake methods, we

may, or where required by law, will take steps to verify your identity before complying with the request to protect your privacy and security. You may also designate an authorized agent to make a request on your behalf. In order to designate an authorized agent to make a request on your behalf, you must provide the Company with written permission for the agent to make the request on your behalf or provide us with an executed power of attorney.

- **Verification of a Request.** After you submit the request, you will be asked to verify your email address and may also be asked to provide additional information to verify your identity, including potentially providing a declaration under penalty of perjury. The Company will attempt to verify your identity by asking for information that correlates with the information that we have previously collected about you. Where this is not possible, the Company may request you submit additional information for verification, such as proof of residency or redacted government-issued identification. Please note that we will be unable to satisfy your request until we have verified your identity.
- **The Company's Response to a Request.** Upon a verified request, and subject to the privacy interests of others and technical limitations, the Company will provide you with information about whether we hold any information related to you, information about your orders and similar information. This may include information about the nature and status of your order, information you provided to process your order, payment information, and contact information.

If you believe that the Company has infringed your rights, please contact the Company at Legal@vikartech.com.

Retention

At minimum, we will retain your information for as long as needed to provide services to you and as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. The Company may maintain some or all of this data in its archives even after it has been removed from the Site. Please note that retention activities, obligations, and requirements may vary by jurisdiction.

Security

We have implemented reasonable technological, administrative and operational controls intended to protect information collected through the Site from loss, misuse, unauthorized access, exfiltration and/or alteration. We will exercise reasonable care to endeavor to provide secure transmission of information between your computer and our servers but given that no information transmitted over the Internet can be guaranteed 100% secure, we cannot guaranty or warrant the security of any information transmitted to the Company over the Internet.

YOU MUST CAREFULLY CONSIDER WHAT INFORMATION YOU SHARE WITH US, AS WE CANNOT GUARANTEE THAT WE WILL BE ABLE TO BLOCK ALL ATTEMPTED ATTACKS TO THE SECURITY OF THE SITE. HENCE, YOU PROVIDE

THIS INFORMATION AT YOUR OWN RISK. ALTHOUGH WE USE REASONABLE SECURITY PRECAUTIONS WITH RESPECT TO THE LIMITED PERSONAL INFORMATION WE MAY COLLECT THROUGH THIS SITE, WE CANNOT GUARANTEE THAT ANY OF YOUR PERSONAL INFORMATION STORED ON OUR SERVERS WILL BE FREE FROM UNAUTHORIZED ACCESS. TO THE FULLEST EXTENT NOT PROHIBITED BY LAW, WE DISCLAIM AND SHALL HAVE NO LIABILITY FOR ANY LOSS OF, UNAUTHORIZED ACCESS OR DAMAGE TO, OR INTERCEPTION OF ANY OF YOUR PERSONAL INFORMATION STORED ON OUR SERVERS WHEN YOU ACCESS THE SITE.

IF YOU BELIEVE YOUR PRIVACY HAS BEEN BREACHED, PLEASE CONTACT US IMMEDIATELY BY EMAILING Legal@vikartech.com.

For further information, please see the Company's [Terms of Use](#).

Choice/Opt-Out

We send promotional emails and newsletters from time to time to Visitors who have provided us with their email address or whose email addresses we have obtained through other sources. You can opt-out of promotional communications by using the "Unsubscribe" link and following the unsubscribe instructions in an email you receive from us or by emailing us at Legal@vikartech.com We may also send service-related or transactional communications, which are not promotional. Generally, you may not opt-out of these communications. If you do not wish to receive service-related communications, you may terminate your account by contacting us at Legal@vikartech.com.

Contact Information

You can contact the Company about this Privacy Policy by writing or email the Company at the address below:

Vikar Technologies, Inc.
3 Saratoga Way Old Bridge,
NJ 08857
Legal@vikartech.com
201.988.2273