

1. Introduction

- 1.1. CardPay Ltd ("CardPay") uses cookies and similar technologies ("Cookies") on this website www.cardpay.com and online resources ("Website").
- 1.2. This Cookie Notice is intended for visitors/users of the Website with a purpose to explain how we use Cookies. We value your privacy and aim to provide you with clear information about the technologies used on our Website and your choices in relation to these technologies.
- 1.3. When you visit our website, we notify you of our use of Cookies through a notification banner. By clicking 'agree' or by continuing to use the Website or by logging in to secure areas reserved for registered users, you agree and accept the terms of this Cookie Notice and consent to the placement of Cookies on your computer/device and to our use of Cookies as described in this Cookie Notice. If you do not consent to the use of Cookies, please block or disable them using your browser/device settings or the links identified below.

2. Use of cookies

- 2.1. Cookies are small text files which are stored on the computer or other device used to access the Website. Cookies allow the Website to identify devices used by users/visitors, personalize the Website functions and collect statistical data.
- 2.2. When you visit the Website and online resources, we may set cookies and may also use third party cookies to collect certain types of data on our website automatically. The collection of this data enables CardPay to improve security, usability of our Website and online resources and to measure effectiveness of online presence/marketing efforts.
- 2.3. We do not collect or store any personally identifiable information with cookies and do not combine cookie information with personally identifiable information in order to identify unique visitors.
- 2.4. We use some or all of the following categories of cookies on our Website:
 - **Strictly necessary** : These cookies are required for the operation of a website. They include for example cookies that enable users to log into to secure areas of the Website.
 - **Functionality** : These cookies are used to recognize users when they return to a website. They may be used to remember user settings and preferences (e.g. language).
 - **Analytical/performance cookies** : These enable to recognize and count the number of visitors and understand their interact with the website when they are using it. These cookies assist in improving the functioning and usability of the website.
 - **Targeting cookies**: These cookies record a user's visit to a website, pages visited and links followed.
- 2.5. Some of the cookies on our website are session cookies which expire when you close your browser and are therefore not stored on your computer/device. Others are persistent and remain on your computer/device for an extended period. We may set a persistent cookie for statistical purposes for example in order to enable us to track and target the location and interests of users that access our website(s) to enhance our marketing efforts.

2.6. Below is a list of cookies used on our Website, their type and purpose:

Cookie Name	Type/Purpose
<i>wires, wires_challenge</i>	To allow users to log into secure areas of the website. This is a necessary cookie.
<i>__cfduid</i>	To speed up loading times. This is a functionality cookie.
<i>privacypolicy_accept</i>	To store your preference with respect to this Cookie Notice and determine whether to display the Cookie Notice message. This is a functionality cookie.
<i>NID</i>	Google Recaptcha. This is a security cookie to protect our forms from spam. More information: http://www.google.com/policies/privacy/
<i>gat, _ga, _gid, _utma, _utmt, utmb, _utmc, _utmz, _utmv</i>	Google Analytics Cookie. Third party cookie to collect information on how users interact with the Website. This helps us to improve how our website works. Google Analytics collects information anonymously and reports website trends without identifying individual users. More information: http://www.google.com/policies/privacy/
<i>1P_JAR</i>	Google Static Cookie. Third party cookie that carries information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website. These cookies are used to gather website statistics, and track conversion rates. More information: http://www.google.com/policies/privacy/

3. Managing your cookies

- 3.1. You can block cookies through the settings of your browser/device to control the cookies that are set on your computer/device. You can also normally turn off third party cookies separately through the settings of your browser/device. You may also delete cookies at any time. Please note that if you set your browser to block cookies, you may not be able to use parts of our Website or affect the effectiveness of your use of the Website. To find out how to reject and delete cookies, please visit <http://www.allaboutcookies.org/>
- 3.2. You can opt-out of Google Analytics analysis of your anonymised browsing history on our Website here: <http://tools.google.com/dlpage/gaoptout>

4. Changes to our Cookie Notice

- 4.1. We may revise or update this Cookie Notice from time to time, and you will find the most recent version on our website www.cardpay.com.