



## PRIVACY POLICY STATEMENT

At Evertec Inc., our commitment to our clients is to provide the highest quality payment processing services and solutions, adding value and efficiency to the institutions we serve. In doing so, we place the highest importance on respecting and protecting the privacy and confidentiality of the information that our clients share with us. This Privacy Statement applies solely to information collected by this website. We provide this Privacy Statement to inform you what type of information is collected through this webpage and also how we collect, use, share and protect your personally identifiable information (PII). We also inform you the choices you can make about the way your information is collected online and how that information is used. This information is very important so we hope you can take the time to review the following Privacy Policy Statement carefully.

The evertecinc.com website is owned by Evertec Inc., who is responsible for your information and has its principal place of business at Hwy 176 Km 1.3 Cupey, San Juan, P.R. 00926

## DEFINED TERMS

**Affiliates** – the term “affiliate” means any company that controls, is controlled by, or is under common control with another company.

**Cookie** – small text files that are stored on your computer as a result of visiting a web site. This allows the site to know that you have visited before and, in some cases, can be used to record your preferences.

**Data Protection Authority** - independent public authorities that supervise, through investigative and corrective powers, the application of the data protection law. They provide expert advice on data protection issues and handle complaints lodged against violations of the General Data Protection Regulation (GDPR) and the relevant national laws. There is one in each EU Member State.

**Non-affiliates** – means not associated with a particular group, organization, etc.

**Personally Identifiable Information (PII)** – (common term in the United States) refers to information which can be used to distinguish or trace an individual’s identity, such as their name, social security number, biometric records, etc. alone or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother’s maiden name, etc.

**Personal data** – (common term in Europe) refers to information relating to an identified or identifiable natural person. A person can be identified, directly or indirectly, from information such as name, ID number, location data, online identifier or other factors specific to the physical, physiological, health, genetic, mental, economic, cultural, ethnic, religious or social identity of that person. This even includes IP addresses, cookie strings, social media posts, online contacts and mobile device IDs.

**Secure Sockets Layer (SSL) encryption technology** – secure protocol developed for sending information securely over the internet. Usually, when you are asked to “log in” on a website, the resulting page is protected by (SSL). It encrypts the data being transmitted so that a third-party cannot “eavesdrop” on the

transmission and view the data being transmitted. Only the user's computer and the secure server can recognize the data. When you visit a website starting with "https", the "s" after the "http" indicates the website is secure. These websites often use SSL certificates to verify the authenticity.

**Third party** – a person who is not a party to a contract or transaction.

## INFORMATION WE COLLECT FROM YOU

In order to operate [www.evertecinc.com](http://www.evertecinc.com) and [www.ath.com](http://www.ath.com) and to provide you with information on products and services that may be of interest to you, we may collect nonpublic Personally Identifiable Information (PII) from you. We only collect information that you voluntarily provide us when you visit our page. We will not sell or rent this information to anyone. The types of nonpublic Personally Identifiable Information that we may collect in this site include, but are not limited to: name, telephone number, email address, and personal data from an online resume submission or when you register to receive information about certain services. Also, we may verify your username and password to provide you with access to restricted areas on our website.

## USE AND SHARING OF INFORMATION

A visitor to our website may choose to send us personal or company information for different reasons including, but not limited to, submitting a resume, requesting information about our products or company; or accessing user/password restricted areas on our website. Information submitted for a specific purpose will be used for that purpose only and in accordance with applicable contracts, laws and regulations. Generally, we use your information to help us efficiently deliver the information you have requested about our services. We may share your personal identifiable information in order to carry out our daily operations. There are federal laws that grant consumers the right to limit some, but not all, of the information that may be shared. Federal law only grants you the right to limit:

- The sharing of information between affiliates for the purpose of daily operations **which pertain to your credit capacity**, (we do not ask you for, nor do we maintain, this type of personal information).
- The sharing of information **with affiliates** to be used for marketing products and services.
- The sharing of information **with non-affiliates** to be used for marketing products and services.

To limit the sharing of your personal information, please send your request to [evertecompliance@evertecinc.com](mailto:evertecompliance@evertecinc.com)

The following sets forth the ways in which we share your personal information and whether or not you may limit what is shared:

Ways in which we share your personal information	Do we share?	Can you limit what we share?
We share your personal identifiable information in order to carry out our daily operations. (Processing transactions, offering information about our services and responding to legal requests and investigations).	Yes	No
For the purpose of conducting our affiliates' daily operations (information about your transactions and experience with us)	Yes	No
Sharing of information between affiliates for the purpose of daily operations which pertain to your credit capacity.	No	N/A
We do NOT share your personal information for marketing purposes, (to offer you products and services, or for our affiliates or non-affiliates to send you marketing offers).	No	N/A

Your information may be transferred to and maintained in whole or in part on computer networks which may be located outside of the state, province, country or other governmental jurisdiction in which you reside, and may be stored on equipment or in facilities leased or licensed from third parties. Unless required to be disclosed in response to a legal process, such as a court order or subpoena, or to a law enforcement agency's request, we will not share the collected information with third parties other than as set forth in this notice.

We use appropriate technology and well-defined employee practices to process the Personally Identifiable Information promptly and accurately. We will not keep the personal data longer than is necessary, except as otherwise required by applicable law.

## ACCESS TO YOUR PERSONAL DATA

You have a right to request a copy of the personal information we keep about you by contacting us at [everteccompliance@evertecinc.com](mailto:everteccompliance@evertecinc.com). We will require proof of your identity before disclosing the data. Where appropriate, you may have the data erased, rectified, amended or completed. We reserve the right to refuse to provide our visitors with a copy of their personal data, but will give reasons for our refusal. You will be able to challenge our decision to refuse to provide a copy of your personal data.

## USE OF COOKIES

In order to better serve you through the internet, we may use Cookies in some webpages. A Cookie is a small piece of information which a web server may place on your computer when you visit a web site. This is useful for having your browser remember some specific information (for example, pre-filled or pre-selected areas) which the web server can later retrieve. A Cookie allows your browser to remember you as a previous visitor and could improve the way you use the site because it remembers your preferences while you visit the site. When accessing some of the restricted areas at our website, your web browser sends the session number to our web servers. This information is collected to identify the communication session id. If you wish to disable these Cookies, the "help" portion of the toolbar on most browsers will tell you how. However, if you set your browser to disable cookies, you may not be able to access certain areas or features

of evertecinc.com.

## **ABOUT SECURITY**

Once we receive your Personally Identifiable Information (PII), Evertec has security measures in place to help protect against the loss, misuse, unauthorized modification or destruction of the information under our control. We use industry-recognized security safeguards, such as firewalls, anti-virus, intrusion detection systems, and operational procedures to detect and preclude unauthorized parties from accessing our systems.

Our operational procedures include restricted access to customer's non-public Personally Identifiable Information to those employees who have been trained to manage and safeguard this type of information. All employees, agents and contractors who have access to your Personally Identifiable Information are required to protect this information in compliance with our Privacy Policy. We hold our employees responsible for complying with our Privacy Policy and its principles, and we take the appropriate measures to enforce our employees' responsibilities, as specified in our Code of Ethics. Additionally, we use internal and external resources to review the adequacy of our security procedures.

We use Secure Sockets Layer (SSL) encryption technology to safeguard the information shared with us in the restricted areas found in our website. SSL is the standard security technology for creating an encrypted link between a web server and a browser. This link ensures that all data passed between the web server and browsers remain private and integral. Adding SSL encryption to our web pages ensures end-to-end encryption for the duration of the session. You can verify this by looking for a lock icon in the address bar and looking for "https" at the beginning of the address of the webpage.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job are granted access to Personally Identifiable Information. We also maintain physical and electronic security measures necessary to safeguard the confidentiality of your Personally Identifiable Information (PII) as required by law and by our Privacy Policy. These measures include restricting access to computers, archives and buildings. The computers and servers in which we store Personally Identifiable Information are kept in a secure environment.

## **MONITORING AND ENFORCEMENT**

Evertec Inc. and its employees may only process your Personally Identifiable Information in accordance with this Privacy Policy Statement. We conduct training and reviews of our compliance. Employees who do not comply with our Privacy Policy may be subject to disciplinary action, up to and including termination. Employees are expected to report violations to this Privacy Statement, and may do so to their managers, to the Privacy Officer, to the Compliance Officer or the Compliance Director, the Legal Department or the confidential Ethics Line. The Compliance Office from time to time will perform monitoring and testing to ensure compliance with this Privacy Policy Statement, as deemed necessary.

## **NO SPAM**

Evertec will not send unsolicited e-mails to you. We will use e-mail to respond to e-mail messages from you or to engage in other communication, which you have expressly permitted.

## **LINKS TO OTHER WEB SITES**

Our webpage may contain links to other webpages whose information sharing practices may be different from ours. We encourage our users to be aware when they leave our site and to consult the privacy notices of any other webpages since we cannot assume any responsibility for the content or privacy policies of those other sites.

## **CHILDREN'S PRIVACY**

Evertec is committed to the protection of children's online privacy under the Children's Online Privacy Protection Act (COPPA). We encourage parents and guardians to take an active role in their children's online activities and interests. Evertec does not knowingly collect information from children under 13 years of age and we do not target our website to children under 13. If a parent or guardian becomes aware that his or her child has provided us with information without their consent, the parent or guardian should contact us. We will delete such information from our files as soon as reasonably practicable.

## **CHANGES TO THIS PRIVACY STATEMENT**

We review our privacy statement regularly and may modify it from time to time. Some of the changes will be in response to changes in applicable laws and regulations. The amended and restated privacy statement will be posted on our website. We encourage you to periodically review this statement so that you will be aware of our updated privacy practices. The date when the Privacy Statement was last updated will always be included at the end of the Privacy Statement.

## **CONTACT EVERTEC WITH QUESTIONS REGARDING THIS PRIVACY STATEMENT**

Individuals may address their privacy related concerns by contacting Evertec at [everteccompliance@evertecinc.com](mailto:everteccompliance@evertecinc.com) or by telephone at 787-759-9999 ext. 4808. Please contact us if you have any questions about this Privacy Policy Statement, the practices of this site, your interactions on this webpage or if you feel we are not abiding by this Privacy Policy Statement. Every privacy-related complaint will be acknowledged, recorded and investigated, and the results of the investigation will be provided. If a complaint is found to be justified, appropriate measures will be taken.

If you are a resident of the European Union, and have an unresolved privacy or personal information collection, use or disclosure concern that we have not addressed satisfactorily, please be aware that you can address your concern to your local Data Protection Authority, who may decide to further investigate the matter. Evertec will always fully cooperate with any regulatory request.

Last updated April 8, 2019.