

CheckFreePay Privacy Notice

Last updated as of March 7, 2025.

This "Privacy Notice" describes the privacy practices of CheckFreePay Corporation of New York to residents of New York state and by CheckFreePay Corporation for residents elsewhere (collectively, "CheckFreePay," "we", "us", or "our"), each a subsidiary of Fiserv, Inc., and the rights and choices available to individuals with respect to their information collected by or on behalf of CheckFreePay. For convenience, our websites and mobile application covered by this Privacy Notice are collectively referred to as the "Site." Where this Privacy Notice applies, CheckFreePay may provide additional or supplemental privacy notices to individuals at the time we collect their data, which will govern how we may process the information provided at that time.

We may modify this Privacy Notice from time to time. When we update the Privacy Notice, we will revise the effective date above and post the new Privacy Notice on the Site. We recommend that you review the Privacy Notice each time you access or use the Site to stay informed of our privacy practices.

Please note that this Privacy Notice does not apply to your relationship with the companies to which you make payments or from which you are receiving payments using the Site. These companies have separate privacy policies, which you can view on their respective websites.

Personal Information We Collect

Information we collect from individuals (both directly and through agents)

Personal information that you may provide us (either directly or via our agents when making a payment), such as information you provide through the Site or otherwise communicate with us, including via our pages on social networks, includes:

- **Contact information**, such as your full name, mailing address, phone number, and email address
- **Profile information**, such as the user ID, password, and Personal Identification Number that you establish on the Site, information about your interests and preferences, and your referral code
- **Identity verification information**, such as your Social Security Number, date of birth, and answers to your account security questions
- **Financial information**, such as your 16 or 19-digit card number and expiration date, your biller account number or unique biller ID, your checking account number, and images of checks you deposit via the Site.
- **Transaction information**, such as details about purchases, money transfers, or other financial transactions you make using your CheckFreePay account, and information you provide when you enter into one of our contests or other promotions.
- **Feedback and correspondence**, such as information you provide when you receive customer support or otherwise correspond with us online
- **Usage information**, such as information about how you use the Site and interact with us, including information associated with any content you may upload to the Site or otherwise submit to us, and information you provide when you use any interactive features of the Site
- **Precise geolocation information**, if you authorize our mobile application to access your location
- **Communications preferences**, such your preferences for receiving account alerts, marketing communications, surveys, and other communications from us

In addition, you may provide to us information about third parties, such recipients of funds transfers or payments. We may also receive transaction-related and other personal information from the businesses with which you are transacting. This information may include the recipient's email address, bank account information, and mailing address, depending on the method of funds transfer or payment.

Information we obtain from third party platforms or providers

We may maintain pages for CheckFreePay and our products media variety of third-party platforms or providers, such as Facebook, X, YouTube, Instagram, and other social media networks. When you interact with our pages on those third-party networks or platforms, the third-party's privacy policy will govern your interactions on the relevant platform. If the third-party platform provides us with information about our pages or your interactions with them, we will treat that information in accordance with this Privacy Notice. We may also collect information about you from public and private sources and other providers.

Information collected by automatic means

When you access our Site, we, our service providers, and our business partners may automatically collect a variety of information about your computer or mobile device and activity on our Site via cookies, pixel tags, third-party software developer kits integrated into our mobile application, and other technologies. A "cookie" is a text file that websites send to a visitor's computer or other Internet-connected device to uniquely identify the visitor's browser or to store information or settings in the browser. A "web beacon," also known as an Internet tag, pixel tag or clear GIF, is used to transmit information back to a web server. Pixel tags (which are also known as web beacons and clear GIFs) are embedded invisibly on webpages or within HTML formatted emails and are used to demonstrate that certain content was viewed. We and our service providers and business partners may collect information about your online activities over time and across third-party websites when you use our websites and mobile applications.

The information that may be collected automatically includes:

- **Information about your computer or mobile device**, such as computer or device type, manufacturer, and model, information about the operating system and software and applications installed on your computer or mobile device, browser type and language, information about your network connectivity and nearby networks, unique device identifiers (such as the Google Advertising ID or Apple ID for Advertising), screen resolution, IP address, the website you visited before browsing to our Site, and information about the battery level of your mobile device;
- **Information about your use of and actions on our Site**, such as pages you viewed on the Site along with referring and exit URLs, how long you spent on a page, navigation paths between pages, information about your activity on a page, access times, and length of access.

How We Use Your Personal Information

We use personal information for a variety of business purposes, including:

- Providing and improving our products and services, for example to:
 - Operate, evaluate, maintain, administer, and improve the Site
 - Process and manage transactions you make through the Site and your account with us if you have one, including funds transfers, bill payments, processing remittances, mobile check deposits, and generation of barcodes for payments at one of our walk-in locations or partners. By using the Site, you direct us to share your information with the billers, persons to whom you wish to remit payments, or our partners to whom we provide services (e.g. bill payment services using a CheckFreePay barcode that you present).
 - Identify nearby ATMs
 - Provide support and maintenance for the Site, including by, for example, responding to your service-related requests, questions and feedback
 - Better understand your needs and interests, and personalize your experience with the Site
 - Provide support and maintenance for the Site
 - Manage and communicate with you regarding your account with us, if you have one, including by sending you account alerts that you requested, service announcements, technical notices, updates, security alerts, and support and administrative messages

- **Manage individual referrals**
- **Research and Development.** We use the information we collect for research and development purposes, including to develop and create analytics and related reporting and other value-added services
- **Marketing.** We may send you marketing communications, surveys, and other communications about CheckFreePay, Fiserv and its services that we believe you would find interesting. You may opt-out of receiving commercial email marketing messages by following the opt-out processes described under “Marketing communications” below. We may also administer contests and other promotions
- **Compliance with law.** We use your information to comply with applicable laws and card association rules and respond to lawful requests and legal process, such as subpoenas or requests from government authorities

Compliance, fraud prevention and safety. We use your information to ensure the integrity and security of our products and services. For example, we may verify your identify; enforce the terms and conditions that govern our products and services; protect our rights, privacy, safety or property, and/or that of you or others; and protect, investigate and deter against fraudulent, harmful, unauthorized, unethical or illegal activity.

How We Share your Personal Information

We may share your personal information with:

- **Affiliated companies.** We may disclose your personal information to our parent company Fiserv, Inc., and to other companies within the Fiserv group of companies, including Fiserv’s and our subsidiaries and corporate affiliates, for purposes consistent with this Privacy Notice.
- **Billers or companies to whom you make payments.** We share your information with the persons or companies to whom you request us to remit payments on your behalf (including to verify your account information with such billers).
- **Our Agents through whom you make payments.** We share your information with our agents through whom you make payments (e.g. companies and stores which provide personnel and systems to allow the collection of payments from you on our behalf).
- **The recipient of a funds transfer you initiate.** This information is limited to your name, the amount of the transfer, and the date and time of the transfer.
- **Other financial institutions with whom we partner to provide you services.** We may disclose your information with other financial institutions (or other entities providing bill payment services); for example, when you present a CheckFreePay barcode we may share information that we have collected from you to help facilitate the payment.
- **Service Providers.** We may employ service providers, contractors and partners that enable functionality of the Site and administer and provide services on our behalf (such as customer support, fraud detection and prevention, hosting, email delivery, marketing, and database management services). These third parties may use your information only as permitted by CheckFreePay and in a manner consistent with this Privacy Notice.
- **Professional advisors.** Professional advisors, such as lawyers, bankers, auditors and insurers, where necessary in the course of the professional services that they render to us.
- **Compliance with laws and law enforcement; protection and safety.** We may disclose information about you to government or law enforcement officials or private parties as required by law, and disclose and use such information as we believe necessary or appropriate to (a) comply with applicable laws and lawful requests and legal process, such as to respond to subpoenas or requests from government authorities; (b) enforce the terms and conditions that govern the Site or CheckFreePay’s services; (d) protect our rights, privacy, safety or property, and/or that of you or others; and (e) protect, investigate and deter against fraudulent, harmful, unauthorized, unethical or illegal activity.
- **Business transfers.** In addition, we may sell, transfer or otherwise share some or all of its business or assets, including your personal information, in connection with a business transaction (or potential business transaction)

such as a merger, consolidation, acquisition, reorganization or sale of assets or in the event of bankruptcy, in which case we will make reasonable efforts to require the recipient to honor this Privacy Notice.

- Other third parties, as disclosed to you at the time you provide your information or with your consent.

Optional Third-Party Features, Functionality, and Offers

CheckFreePay may partner with third-party companies to provide optional additional features or functionality on or within the Site or to offer or sell goods or services directly to you through the Site. We will state on the Site when you are engaging with a third-party, and you will typically be presented with the third-party company's terms and conditions and privacy policy before you engage with that company. For example, we currently partner with companies that enable you to deposit checks via your mobile device when using our mobile application and a company that enables you to purchase gift cards directly through the Site. We may add or remove third-party companies that provide features, functionality, and offers at any time. If you choose to use optional features or purchase goods or services from a third-party through the Site, any information you provide to that third party will be subject to that third party's privacy policy and the terms and conditions that govern the feature or functionality or the use or sale of its goods or services.

Your Rights and Choices

Accessing, Deleting or Updating your Information

You may update or correct the personal information in your CheckFreePay account by visiting your Account settings. Additionally, to the extent required by law, you may be entitled to request access to, deletion of, and portability of your information or more information about our information practices. Requests should be submitted by you or an authorized agent in writing as set out in the "Contact Us" section below. If you make a request, you will be asked to provide sufficient information to allow us to reasonably verify that the individual is the person about whom we collected information. These rights are not absolute, and we may decline your request as permitted by applicable laws.

Marketing communications

You may opt out of marketing-related emails by clicking on a link at the bottom of each such email or, if applicable, logging in and changing your account settings. You may continue to receive service-related and other non-marketing emails.

Disabling cookies

You can typically remove or reject cookies via your browser settings. In order to do this, follow the instructions provided by your browser (usually located within the "settings," "help" "tools" or "edit" menus). Many browsers are set to accept cookies until you change your settings.

For further information about cookies, including how to see what cookies have been set on your computer or mobile device and how to manage and delete them, visit www.allaboutcookies.org.

If you do not accept our cookies, you may experience some inconvenience in your use of our Site. For example, we may not be able to recognize your computer or mobile device and you may need to log in every time you visit our Site.

Online Behavioral Advertising

Some of the business partners that collect information about users' activities on the Site may be members of organizations or programs that provide choices to individuals regarding the use of their browsing behavior for purposes of targeted advertising. Users may opt out of receiving targeted advertising on websites through members of the Network Advertising Initiative by clicking [here](#) or the Digital Advertising Alliance by clicking [here](#). Users of mobile applications may opt out of receiving targeted advertising in mobile applications through participating members of the Digital Advertising Alliance by installing the AppChoices mobile application, available [here](#), and selecting the user's choices. In addition, your mobile device settings may provide functionality to limit our, or our partners', ability to engage in ad tracking or targeted advertising using the Google Advertising ID or Apple ID for Advertising associated with your mobile device.

Please note that we also may work with companies that offer their own opt-out mechanisms and may not participate in the opt-out mechanisms that we linked above.

If you choose to opt-out of targeted advertisements, you will still see advertisements online but they may not be relevant to you. Even if you do choose to opt out, not all companies that serve online behavioral advertising are included in this list, and so you may still receive some cookies and tailored advertisements from companies that are not listed.

Do Not Track Signals

Some Internet browsers may be configured to send "Do Not Track" signals to the online services that you visit. We do not currently respond to do not track signals. To find out more about "Do Not Track," please visit <http://www.allaboutdnt.com>.

Security

CheckFreePay employs measures, including advanced technology, to protect personal information collected online against unauthorized access, disclosure, alteration, or destruction. These measures may include, among others, encryption, physical access security, and other appropriate technologies. CheckFreePay reviews and enhances its security systems as necessary. However, no security safeguards are 100% secure and we cannot guarantee the security of your information.

International Transfers

CheckFreePay is headquartered in the United States and has service providers in other countries, and your personal information may be transferred to the United States or other locations outside of your state, province, country or other governmental jurisdiction where privacy laws may not be as protective as those in your jurisdiction.

Other Sites and Services

The Site may contain links to other websites and services. These links are not an endorsement, authorization or representation that we are affiliated with that third party. We do not exercise control over third party websites or services, and are not responsible for their actions. Other websites and services may follow different rules regarding the use or disclosure of the personal information you submit to them. We encourage you to read the privacy policies of the other websites you visit and services you use.

Contact Us

If you have any questions about our Privacy Notice or privacy practices, please contact the Fiserv Privacy Office at dpo@fiserv.com or +1 800-368-1000

US Consumer Privacy Notice

The following Consumer Privacy Notice applies to you if you are an individual who resides in the United States and uses CheckFreePay services for your own personal, family, or household purposes.

Rev. 03/2022

FACTS	WHAT DOES CHECKFREEPAY 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?	<div data-bbox="358 1808 1463 1871">The types of personal information we collect and share depend on the product or service you have with us. This information can include:</div> <div data-bbox="358 1875 1089 1969"><ul style="list-style-type: none">■ Social Security number and payment history■ Account transactions and checking account information■ Account balances and transaction history-</div>

How?

All financial companies need to share 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 CheckFreePay chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CheckFreePay 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?

Call +1 (800) 368-1000 or go to www.checkfreepay.com

Who we are	
Who is providing this notice?	<p>This notice is provided:</p> <ul style="list-style-type: none"> (i) to residents of New York state by CheckFreePay Corporation of New York, (ii) to residents of California when using CheckFreePay's services to pay bills by CheckFreePay Corporation of California and by CheckFreePay Corporation for other services, and (iii) by CheckFreePay Corporation for residents elsewhere (collectively, "CheckFreePay").
What we do	
How does CheckFreePay 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 CheckFreePay collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Provide account information or give us your contact information ■ Pay your bills and tell us who receives the money ■ Show us your driver's license or government-issued ID <p>We may also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ CheckFreePay is a subsidiary of Fiserv, Inc. ■ Our affiliates include companies such as First Data Corporation.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include financial service providers, such as banks; and non-financial companies, such as companies selling consumer products, services and utilities companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card companies and other financial institutions.
Other important information	

For California Residents: We will not disclose nonpublic personal information about you to our joint marketing partners, or to nonaffiliates for them to market to you, except as permitted by California law.

For Vermont Residents: We will not disclose nonpublic personal information about you to our joint marketing partners, or to nonaffiliates for them to market to you. We will not share a credit report about you with our affiliates, except with your express consent or as permitted by law.

We may share your personal information, as permitted by law, with the person or company to whom we are remitting payments on your behalf, to other financial institutions to whom we provide services and facilitate your transactions, and to our agents. You cannot limit this sharing.