

## Privacy Policy Statement

MPAY PHILIPPINES INC. ("Mpay" for brevity) is dedicated to safeguarding the privacy of personal data belonging to our merchants, vendors, and clients. We are committed to compliance with the Data Privacy Act of 2012, its implementing rules and regulations, as well as relevant memorandum circulars, advisories, and opinions. This commitment ensures that we handle the collection, use, communication, disclosure, utilization, protection, and disposal of your personal information in strict accordance with applicable laws.

### Privacy Notice

#### Personal and Business Information

Mpay collects the following information when you utilize our services, engage with our authorized representatives or designated agents, or electronically submit inquiries:

- Complete merchant profile (such as indicated on the application form)
- Contact details (telephone number, email address, office, home, and mobile contact numbers)
- Home and/or business address
- Employment and/or Business information
- Specimen signature
- Government-issued identification and/or proof of business registration
- Financial and employment records (income, educational background, employment details)

### Use

With your consent, the personal information collected will be used for documentation and processing within Mpay. Information shared with third parties, business partners, or government agencies will be encrypted and filtered, used for legitimate business purposes, to enhance our products and services, support our operations, strengthen internal risk protocols, and provide seamless service. Third-party providers undergo due diligence to ensure compliance with the Data Privacy Act of 2012 and its implementing rules and regulations. The information will be utilized to:

- Facilitate application and usage of our products and services
- Respond to feedback, queries, complaints, and requests
- Issue billing and transactional documentation
- Conduct profile analysis for research and development of products and services
- Manage risk and prevent fraud
- Provide troubleshooting and technical assistance
- Ensure compliance with:
  - Data Privacy Act of 2012, its implementing rules and regulations, memorandum circulars, advisories, and opinions

- Republic Act No. 9160 (Anti-Money Laundering Act of 2001, as amended)
- Applicable local and international laws, rules, and regulations

All processing activities involving your personal data will only be undertaken by Mpay with your explicit consent.

## **Purpose of Collecting Information**

The purpose of collecting information at MPay encompasses several key areas. Verification and security are paramount, as ensuring the identity of merchants and users helps prevent fraud and unauthorized access. Compliance with regulatory requirements, such as those set by the BSP and other governing bodies, is essential to ensure lawful operations. Additionally, collecting information facilitates the provision of services, such as processing transactions and managing accounts, and supports accurate and efficient customer support by having detailed information readily available. It also plays a crucial role in risk management by assessing and managing risks associated with financial transactions and business operations. Furthermore, information collection allows for the personalization of services and communications to better meet the needs and preferences of users. Lastly, maintaining accurate records is vital for auditing, reporting, and future reference. By collecting this information, MPay can ensure a secure, compliant, and efficient service for all users.

## **Protection Measures and Retention**

At MPay only authorized personnel will have access to your personal and business information, exchanged through secure means such as email and hard copy. We recognize the critical importance of data retention for several key reasons. We comply with regulatory requirements, including those set by the BSP and the Data Privacy Act of 2012, ensuring that we retain information as mandated by law. Additionally, we retain data to meet our business needs, which include providing top-notch services, managing your accounts efficiently, and supporting our business operations seamlessly. We also keep data to offer you effective customer support and ensure service continuity. Our risk management practices necessitate data retention to mitigate risks associated with financial transactions and business activities. For record-keeping purposes, we store data meticulously for auditing, reporting, and future reference. Rest assured, once the retention period expires, we securely delete or anonymize your information to protect your privacy.

## **User Rights**

You have the right to specify how your information is handled and protected:

- Right to be informed: Understand the purpose, scope, and method of data processing.
- Right to object: Refuse processing of your data for marketing and advertising.
- Right to access: Access your data.
- Right to rectification: Correct any errors in your personal data.

- **Right to erasure or blocking:** Have your personal data removed from our filing systems and those of our outsourced entities.

## Web Analytics

Mpay uses cookies for website analytics to improve functionality and provide a better browsing experience. Non-identifiable web traffic data including IP addresses, search terms, pages visited, links clicked, web browser used, and visit date/time is analyzed. This data is not shared with third parties.

## Commitment

Mpay ensures high standards of security and confidentiality in all processes related to your personal information. We have implemented physical and technical measures to secure personal data and established protocols to safeguard this information.

## Updates

Mpay reserves the right to amend this Privacy Statement to comply with applicable laws, rules, and changes in our business environment. Please review this Policy Statement periodically for updates.

This Privacy Statement reflects Mpay's commitment to protecting your personal information and complying with relevant data protection laws in the Philippines.

## Contact Information

For questions, feedbacks and or concerns about this Privacy Policy, you may contact us at:

Address: 1807 Trade and Financial Tower, BGC, Taguig City, Philippines

Phone: (+63) 0966 069 3525

Website: <https://www.mpayph.com/>

For general inquiries: [admin@mpayph.com](mailto:admin@mpayph.com)