

Metavante Payment Services Privacy Statement



Facts	What does Metavante Payment Services, LLC 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Account balances and payment history ▪ Transaction history and checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' 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 Metavante Payment Services chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Metavante Payment Services 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	Metavante Payment Services, LLC
What we do	
How does Metavante Payment Services 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 Metavante Payment Services collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Pay your bills ▪ Provide account information ▪ Give us your contact information ▪ Tell us where to send the money <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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.</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"> ▪ <i>Our affiliates include companies with a Metavante name and financial companies such as Fidelity National Information Services, Inc. and Fidelity Information Services, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include your payees.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Metavante Payment Services does not jointly market.</i>

Other important information	
<p>State and Local Regulations: If, in addition to federal law, you are protected by specific state or local rules concerning information sharing, Metavante will fully comply with these as well. Vermont and California: We will not share information we collect about Vermont and California residents with companies outside of Metavante, unless the law allows. Nevada: State law requires that we provide residents with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: BCPINFO@ag.state.nv.us.</p>	

Online Privacy Notice

Metavante is committed to protecting the confidentiality of our customers' personal financial information. We believe it is helpful to have an overview of how this commitment is applied as Metavante collects, uses and protects your personal information when you visit us online.

Do we respond to “do not track” signals? Can other parties collect personally identifiable information on our website?

You may use a web browser that allows you to send a “do not track” signal to the operator of a commercial website or online service. This feature may allow you to request that the operator:

- not collect personally identifiable information about you, or
- not allow the operator or third parties to track your activity over time and across third-party websites and online services.

Alternatively, you may use another mechanism to make such a request.

Metavante Payment Services, LLC, the provider of this notice, is the operator of a commercial website or online service. We do not respond to any “do not track” signal or other mechanism that you might send us or use. We would like to explain that.

We do not allow third parties to access our website to collect personally identifiable information about you, in order that they may track your online activities over time and across third-party websites and online services.

Nor, as we have stated elsewhere in this notice, do we share any personally identifiable information about you with either affiliates or nonaffiliates for marketing purposes.

However, we need to collect, use and retain personally identifiable information about you for two reasons:

- First, we are a “money services business” under federal law. Under federal law, we are required to verify your identification and review any unusual activity. In order to do that, we need to collect, use and retain personally identifiable information about you.
- Second, we need to collect, use and retain personally identifiable information about you for our everyday business purposes, as described elsewhere in this notice.

Social Security Numbers

As part of its Online Privacy Notice, Metavante is committed to protecting the confidentiality of Social Security numbers, prohibiting unlawful disclosure of Social Security numbers and limiting access to Social Security numbers.

Protecting Children

Metavante strictly follows the federal guidelines of the Children's Online Privacy Protection Act (COPPA). We do not knowingly collect, maintain or use personally identifiable information from children under age 13 on our websites.