

Privacy Policy-Issuing 3DS App Channel Validation Platform

This Privacy Notice governs your Issuing 3DS App Channel Validation Platform Account and any information you provide to us.

Netcetera adheres to high standards of data protection of personal data collection and processing.

This Privacy Notice explains what information the Issuing 3DS App Channel Validation Platform collect about its users and what we do with that information.

This Privacy Notice applies to the information that we obtain through your registration in the Issuing 3DS App Channel Validation Platform via a device or when you otherwise interact with Netcetera.

In this notice, when we talk about personal data we mean any information that relates to an identifiable natural person.

If you wish to use the Issuing 3DS App Channel Validation Platform, you must accept all the provisions of this Privacy Notice. If you do not agree to any provision of this Privacy Notice, you will not be able to register or use the Issuing 3DS App Channel Validation Platform.

Please note that we may amend this Privacy Notice from time to time.

For the purpose of this Privacy Notice the controller of your personal data is:

Netcetera

Zypressenstrasse 71
P.O. Box
8040 Zürich
Switzerland

T +41 44 297 55 55
info@netcetera.com
<https://www.netcetera.com>

Privacy Contact:

privacy@netcetera.com

What types of personal data do we collect?

Opening a 3DS App Channel Validation Platform Account- user account and using the Issuing 3DS App Channel Validation Platform to use Netcetera's Acquiring services to initiate Application-based 3DS transactions.

If you choose to open an Issuing 3DS App Channel Validation Platform Account on our Websites we will ask you to provide us with certain information about you. In particular, we may ask you to provide the following information:

- **Issuer BINs that will be used for testing**
- **Email address of the tester**
- **Password**
- **Phone number**
- **First name of the tester**
- **Last name of the tester**
- **Address**
- **Country**
- **Company**
- **Issuer Name**

Please note that without this personal data we may not be in a position to provide you with our service.

Browsing Information: IP address is anonymized, i.e. we cannot detect where you come from or associate your Netcetera web usage with any other data held by us.

Newsletter/mailings: e-mail address and sometimes name. [More information on newsletters and mailings.](#)

Cookies

The Issuing 3DS App Channel Validation Platform uses only necessary cookies. We do not use cookies to identify and track the users.

Marketing automation

The Issuing 3DS App Channel Validation Platform website and its related services use Pardot. Pardot is a software as a service (SaaS) marketing automation platform by Salesforce offering email automation, targeted email campaigns and lead management for B2B sales and marketing organizations. Pardot automates common marketing tasks, including: tracking customer behaviors, creating digital marketing campaigns, web form management, website tracking, social marketing, landing page marketing, creating reports to track performance, lead generation, personalization of landing page content for the current viewer.

Learn more about Pardot <https://www.pardot.com/>

Website analytics

The Issuing 3DS App Channel Validation Platform website and its related services use Matomo. Matomo is an open source software tool for web analysis. Web analysis is the collection, collection and evaluation of data on the behaviour of visitors to Internet sites. Learn more about the [web analytics tool Matomo](#).

Matomo uses cookies to help the website analyze how users use the site. The information generated by the cookie about your use of the website will be transmitted to and stored by Netcetera.

If you do not want to be tracked, check the box below.



What is the purpose and the legal grounds for processing your personal data?

We always process your personal data for a specific purpose and only process the personal data relevant to achieve that purpose.

We process your personal data based on the following legal grounds for:

- performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract;
- based on your consent, voluntarily provided by you on the Site (e.g. when you create an account);
- compliance with a legal and regulatory obligations to which we are subject;
- the purposes of our legitimate interests.

We process your personal data for the following purposes:

- to verify your identity;
- providing technical and content-related support in the scope of using the 3DS App Validation Account;
- managing our relationship with you, including communicating with you in relation to our products and services (for example, when you register for an event);
- providing and improving our products and services;
- meeting our legal and regulatory obligations.

Netcetera does not collect, share or process your sensitive personal data (religious or political views, health related data etc.) in any manner.

Who do we share your personal data with?

Sometimes we share your personal data with third parties, including other companies or offices of Netcetera in connection with our business strategy and where necessary for us to provide you with our products and services.

We may share your personal data with Mastercard for troubleshoot issues. The following data will be shared: First Name, Last Name, Email address and Company name. We also may share your personal data with Mastercard for Registration Report. The following data will be shared: Company name, Issuing BIN, registration date & time, First Name, Last Name, Email, Issuer Name, Country. For details about the information we may share with Mastercard see Mastercard Global Privacy Policy <https://www.mastercard.us/en-us/vision/corp-responsibility/commitment-to-privacy/privacy.html>.

We also ask third party service providers to carry out certain business functions for us such as marketing service providers, consultants and accountants, and any prospective buyers of Netcetera and its related businesses. We take steps to ensure they meet our confidentiality and data security standards, so that your personal data remains secure.

We may disclose personal data to public authorities, regulators or governmental bodies when required by law or regulation or if an authority or governmental body has issued an order requesting such personal data from us. Before we provide the information, we will inform you if the applicable law allows us to do so.

We store and process your personal data on servers located within Switzerland and the European Economic Area (the "EEA"). Normally we do not transfer your personal data outside of Switzerland and/or the EEA. If special cases require a transfer of personal data outside of Switzerland and/or the EEA, such as to our location in North Macedonia, we only do so where (i) you have given us your consent, (ii) the country ensures an adequate level of protection for your personal data, (iii) we have put appropriate safeguards in place to protect your personal data or (iv) the transfer is permitted by applicable laws.

If you would like to find out more about the appropriate safeguards that we have in place to govern the transfer of your personal data you can contact us at privacy@netcetera.com.

How long do we keep your personal data?

We only store personal data for as long as it is necessary to fulfil the purpose for which it was collected or to comply with legal or official requirements.

How do we keep your personal data secure?

We have in place appropriate technical and organisational measures to prevent unauthorised or unlawful access to the personal data you have provided to us. As complete data security cannot be guaranteed for communication via e-mails, instant messaging, and similar means of communication, we would recommend sending any particularly confidential information by an alternative secure means.

What are your privacy rights and how can you exercise them?

You have the right to:

- access your personal data and to be provided with certain information in relation to it, such as the purpose for which it is processed, the persons to whom it is disclosed and the period for which it will be stored;
- require us to correct any inaccuracies in your personal data without undue delay;
- require us to erase your personal data;
- require us to restrict processing of your personal data;
- receive the personal data which you have provided to us, in a machine readable format

Please note that these rights are not absolute and are subject to certain exemptions under applicable data protection law.

If you have any questions or would like to exercise any of your rights please contact: privacy@netcetera.com.

If you are not satisfied with Netcetera's response, you have the right to make a complaint to the data protection authority in the jurisdiction where you live or work, or in the place where you believe an issue in relation to your data has arisen.