

## **Privacy Policy**

### **Our Commitment**

CardSmith works with educational institutions, private label card issuers, card-accepting businesses and contracted business partners to provide the highest quality card services possible. We take seriously the trust our clients and cardholders place in CardSmith and recognize that one of the ways that we retain that trust is to respect our client's privacy. Our business is information-centric, and we maintain physical, electronic and procedural controls to protect the personal and professional information of our clients, customers and cardholders. We use personal information only for the purpose of providing excellent service and do not share that information with anyone, at any time, except as absolutely necessary to deliver our service.

### **How We Collect Personal Information**

- We receive personal information from clients in order to establish accounts in our systems on behalf of cardholders
- We manage web sites on behalf of clients that enable registered users and their authorized guests to access and manage accounts and user preferences;
- We give users the capability to "opt-in" to receive electronic communications from us on behalf of non-affiliated merchants participating in one or more of our card programs. Subsequently, we also provide users the capability to "opt-out" of such communications;
- We accept payments via credit and debit card at our secure web site. Credit and debit card information transmitted on-line is encrypted and received via secure page (HTTPS protocol). We do not use this information for any purpose other than to process the specific transaction(s) initiated by the user. Customers may elect to store credit or debit card information in our secure systems to simplify subsequent transactions. This information is protected by extensive information security technology and processes. Individual account information is password protected and available only to registered users.

### **How We Use Personal Information**

- We use personal information only as necessary to provide our service;
- We do not monitor or collect information about individual user activity on our web sites. All personal information, however obtained, is considered confidential and used solely for the purpose of providing our service;
- We send electronic communications to cardholders and guests with general program or individual, non-proprietary account information;
- We send electronic communications to cardholders with offers from card-accepting merchants using our services;
- We do not provide cardholder information to card-accepting merchants or others.



## **How We Secure Personal Information**

We maintain physical, electronic, and procedural safeguards to guard personal information. We have extensive security measures in place to protect cardholders and users of our web sites from misuse, loss, and/or alteration of the user information under our company's control. Our databases and internal company systems are guarded by industry-leading firewall and information security technologies. We employ encryption technologies and user authentication procedures that are designed to keep your data secure. We limit access to personal information solely to those authorized personnel and contractors who require it to perform their job and are contractually required to keep your information secure and confidential.

## **How We Update Our Privacy Policy**

We may change our policy from time to time to reflect a change in business practices. Any changes will be posted to our web site.

## **Questions or Comments**

If you have questions about this privacy policy or information security procedures we employ, please email [info@card-smith.com](mailto:info@card-smith.com), or call **1-877-CRD-SMTH (1-877-273-7684)**.