



**POS Card Systems**  
a division of Vision Bankcard, Inc.  
2345 Spring Street  
Redwood City, CA 94063  
Ph (800) 500-3902

## **Privacy Policy**

POS Card Systems a division of Vision Bankcard, Inc. (POS) is committed to protecting your privacy and has adopted the following privacy principles, continuing our commitment to you, our valued customer. **Collection of Information:** We collect, retain and use information about you only for specific business purposes and where we reasonably believe that it will help administer our business or provide products and services to you. The information is used to protect and administer your records, account, and funds; to comply with certain laws and regulations; and to help us design and enhance our products and services offerings so that we may provide you with quality products, services, and superior customer support.

We do not license, sell, rent or trade any collected business information, including contact information or specific information about your accounts or other personally identifiable information unless: (1) you request or authorize it; (2) information is provided to help complete a transaction initiated by you; (3) information is provided to a reputable credit bureau or similar information reporting agency; or (4) the disclosure otherwise is lawfully permitted or requested.

For research purposes, we may use such information to generate statistics on merchant activity including transaction patterns, but these research initiatives will never include any personally identifiable information without authorized merchant consent.

**Cookies:** A cookie is a small amount of data, which often includes an anonymous unique identifier that is sent to your browser from a web site's computers and stored on your computer's hard drive.

Each web site can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it already sent to you, not the cookies sent to you by other sites.

You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.)

If you reject all cookies, you will not be able to use POS products or services that require you to "sign in", and you may not be able to take full advantage of all offerings. However, there may be some POS products and services that do not require that you accept cookies.

POS uses its own cookies for a number of purposes, including to:

Access your information when you "sign in", so that we can provide you with customized content in online areas such as CardSystems Online.

Display the most appropriate banners to third party offerings based on your activity while on POS's site.

Conduct research to improve POS content and services.

Require you to re-enter your POS password after a certain period of time has elapsed to protect you against others accidentally accessing your account contents.

Please note that third party usage of cookies is subject to their own privacy policies, not the POS privacy policy.

Third Parties:

As necessary for us to provide our services to you, POS may provide personally identifiable information about you to a party outside our affiliated companies and banks, such as a vendor or service company that we hire to prepare your account statements or to provide support or services for one or more of our products. These vendors and service companies agree to respect the confidentiality of such information about you and your products/services and must abide by applicable law. Security Measures: POS has implemented a number of security measures to protect your information. Your information is protected on secured networks and is accessible by a limited number of employees who have special access rights to such systems. When you access merchant information, we offer the use of a secure server. Industry-standard encryption technologies are used when transferring or receiving sensitive information supplied by users. POS updates and tests its technology to improve the protection of our information about you and to ensure the integrity of our information on a regular basis.

Third Party Links:

In an attempt to provide increased value to our visits, POS may choose various third party web sites to link to from its own site. However, even if the third party is affiliated with POS Card Systems a division of Vision Bankcard, Inc., POS has no control over these linked sites, each of which may (or may not) have their own privacy policies and practices in place. POS has no responsibility or liability for these independent policies or practices or for the content of such web sites. These linked sites are for your convenience and you access them at your own risk. Nonetheless, POS seeks to protect the integrity of its web site and the links placed upon it and therefore it requests any feedback not only on its own site, but for sites it links to as well (including if a specific links does not work.)

Modifications to Privacy Policy:

POS reserves the right to change the privacy policy, along with any related provisions at any time.

Brian Anderson, President     Date: January 1, 2007 (last modified January 1, 2007)