

Privacy Statement

IDT Payment Services, Inc. and IDT Payment Services of New York LLC - Privacy Statement (United States)

OVERVIEW	WHAT PERSONAL INFORMATION DOES IDT PAYMENT SERVICES, INC. AND IDT PAYMENT SERVICES OF NEW YORK LLC COLLECT AND HOW DO THEY USE YOUR PERSONAL INFORMATION?
Why?	<p>Financial companies like IDT Payment Services, Inc. and IDT Payment Services of New York LLC (collectively, “IDT”) choose how they share your personal information, whether you send money, receive money, use our services or we otherwise collect information about you. 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. IDT is committed to protecting the privacy of our customers’ personal information. This Privacy Statement is designed to inform you of our policies and procedures regarding the collection and use of your personal information, and your options with regard to that collection and use. Please read this Privacy Statement carefully to understand what we do.</p> <p>Our primary goals in collecting information from you are to provide and improve our products and services, to administer your account, and to provide better targeted advertising. As used in this Privacy Statement, the terms “use,” “using” and “processing” information include subjecting the information to statistical or other analysis and using or handling information in any way, including but not limited to, scanning, collecting, storing, evaluating, modifying, deleting, using, combining, disclosing and transferring information within our organization or among our affiliates within the United States or internationally.</p>
What?	<p>Depending on the product or service you use, you may provide personal information to us, we may automatically collect certain information, and/or we may obtain information from third party sources. The types of information we collect and share include without limitation:</p> <ul style="list-style-type: none"> • the sender’s and beneficiary’s name, address, mobile and home telephone number, email address and back account number; • government identification numbers, such as driver’s license, state identification, passport, visa, Social Security number, tax identification number or foreign government identification; • account balances and transaction history; • credit, payment history and information from credit reporting agencies and other third parties; and • if you contact us or transact with us via a computer or mobile device, then computer and mobile device information such as the domain and host you use to access the Internet, your computer’s Internet address, the browser and operating system software you use, social profile and network information, the date and time you access our website, the Internet address used to link to our website when you visit us, unique marketing IDs and other contact or lead information from third parties and location information. <p>We collect and use both personal information and non-identifying information about you. Personal information means information either on its own or in conjunction with other data that enables a specific person to be identified, but does not include “de-identified,” “anonymous,” or “aggregate”</p>

	information, which is not associated with a specific person. “Non-identifying information” means information that by itself cannot be used to identify a specific person (e.g., zip code, location information and individual preferences). You consent to our collection, transfer and storage of information by computers or other transfer or storage devices in the United States and elsewhere.	
When?	This Privacy Statement was posted and last modified on August 5, 2019.	
How?	This Privacy Statement applies to users of our regulated products and services, whether purchased or registered through an authorized retailer, from our website (www.bossrevolution.com) or through our Boss Revolution Money Transfer Application (the “App”). All financial companies need to share their customers’ personal information to run their everyday businesses. In the section below, we list the reasons why IDT shares its customers’ personal information and whether you can limit this sharing.	
Reasons why we share your personal information		Does IDT share?
For our everyday business purposes including to: process your transactions; maintain your account(s); respond to court orders and legal investigations; report to credit bureaus; gather information about website or App access, usage and performance; enhance your consumer experience; validate your creditworthiness or your identity; comply with Federal and State regulations; or as otherwise permitted or required by law		Yes
For our marketing purposes including to offer our products and services to you, or notify you about future events and promotions		Yes
For joint marketing with other financial companies including to offer you third party products and services that you might interested in		Yes
For our affiliates’ everyday business purposes including to: process your transactions; gather information about your transactions and experiences		Yes
For our affiliates’ everyday business purposes including to validate your creditworthiness		No
For our affiliates to market to you including to deliver customized content and advertising to customers whose behavior indicates that they are interested in a particular subject area		Yes
For non-affiliates to market to you including sharing certain information about you for marketing, advertising or other purposes, including the delivery of advertising campaigns and preparing and sharing aggregate business and marketing reports		Yes
General Sharing Info	We work with various third party vendors and partners for a variety of business purposes such as to help us offer, operate, provide, improve, understand, customize, support and market our products and services. We share information with these vendors and partners to the extent reasonably necessary for them to perform work on our behalf. For example, we may provide your credit card information and billing address to our payment processing company solely for the purpose of processing payment for a	

	<p>transaction you have requested. In addition, IDT shares certain information, including unique marketing identifiers, email addresses and mobile phone numbers, with third parties, including Google and Facebook, for marketing, advertising and analysis purposes, including the delivery of advertising campaigns and preparing and sharing aggregate business and marketing reports, demographic profiling and to deliver targeted advertising about products and services. In certain circumstances, IDT may receive a fee or other compensation for such sharing. When we share information with third parties, we request that all these vendors and partners protect your information and limit their use of the data to the purposes for which it was provided. IDT does not sell, rent or lease its customer lists to third parties.</p>
<p>To limit our sharing</p>	<p>OPT OUT RIGHT (EXCEPT FOR VERMONT OR CALIFORNIA CONSUMERS – SEE BELOW)</p> <p>If you prefer that we limit how we share your information as described above, you may opt out of certain sharing as follows:</p> <ul style="list-style-type: none"> • Call 1-800-618-3172 • Mail to: <p style="margin-left: 40px;">IDT Payment Services, Inc. IDT Payment Services of New York LLC 520 Broad Street Newark, NJ 07102</p> <p>VERMONT AND CALIFORNIA CONSUMERS: IDT will disclose information about consumers with a Vermont or California mailing address only with your written authorization, unless otherwise permitted or required by law. Written authorizations from Vermont consumers may be delivered to us at the address above or by email at compliance@idt.net and must contain your name, address and signature and your consent. You may revoke your consent at any time by calling us at 1-800-618-3172, or by writing or emailing us at the addresses provided above. California consumers should contact us at the addresses above for instructions on how to deliver their consent.</p> <p>NEVADA RESIDENTS: This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal opt-out list by calling us at 1-800-618-3172 or you may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: BCPINFO@ag.state.nv.us.</p> <p>Note: Disclosures not subject to an opt-out choice include: disclosures necessary to effect, administer or enforce a transaction you request; disclosures to our authorized service providers (including IDT’s agents); disclosures permitted or required by law; and disclosures to prevent fraud or other illegal activities.</p> <p>Note for Former Customers: When you are no longer an IDT customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p>You may also contact us at any time to review and request changes to any of your personally identifiable information.</p>
<p>Questions?</p>	<p>Call 1-800-618-3172</p>
<p>Who we are</p>	

Who is providing this notice?	IDT Payment Services, Inc. IDT Payment Services of New York LLC
What we do	
How does IDT protect my personal information?	To help protect your personal information from unauthorized access and use, we endeavor to use reasonable security measures. These measures include physical, electronic and procedural safeguards such as computer safeguards and secured files and buildings. We also endeavor to limit personal information access to only employees, agents and representatives that need to know. Employees are trained on the importance of protecting privacy and on the proper access to, use and disclosure of customer information. Although we work hard to protect your personal information that we collect and store, no program is 100% secure and we cannot guarantee that our safeguards will prevent every unauthorized attempt to access, use or disclose personal information. IDT maintains security and incident response plans to handle incidents involving unauthorized access to private information we collect or store. If you become aware of a security issue, please contact us.
How does IDT collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • send or receive money, complete a payment or use or request other products or services from us; • register with us, submit information to us on applications or forms or otherwise give us your contact information; • provide us with your government issued ID; • use your credit card, debit card, charge card or bank account to make payment; • use our App or visit our online websites (for example, to complete a transaction, manage your accounts, or provide your choices) either from a computer or mobile device; or • enter a promotion. <p>We also collect information about you from a variety of sources, including without limitation, computer systems, third party sources such as our business clients, government agencies, and other suppliers of information; and consumer reporting agencies.</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; and • sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. For details, see the "To limit our sharing" section.</p>
Definitions	
Affiliates	Companies related to IDT by common ownership or control. Affiliates can be financial and nonfinancial companies.
Non affiliates	Companies not related to IDT by common ownership or control. Non-affiliates can be financial or

	<p>nonfinancial companies. For example, we may disclose information about current and former consumers and customers to third parties, including without limitation: financial service providers that offer our services; banks, credit card companies, brokerage houses, mortgage lenders, mortgage originators and other financial companies, including for Joint Marketing purposes; non-financial companies such as retailers, direct marketers, auto dealers, utility companies, membership clubs and other providers of goods and services; government agencies; and otherwise as permitted or required by law. We may also disclose information to companies that perform marketing services for us or other financial institutions with whom we have Joint Marketing arrangements.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p>
<p>Other Important Information</p>	
TEXAS CONSUMERS	<p>If you have a complaint, first contact our compliance department at 1-800-618-3172 or by writing or emailing us at the mailing or email addresses noted above. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.</p>
APP AND ONLINE ACTIVITIES	<p>We do not honor any Web browser "do not track" signals or other mechanisms that provide you the ability to exercise choice regarding the collection of personally identifiable information about your online activities over time and across third-party websites or online services. In addition, other parties may collect personally identifiable information about your online activities over time and across different websites when you use our website or any of our services. We engage certain third parties who use mobile software development kits ("SDKs") to passively collect information from our users of the App. This information may include your e-mail address, and depending on the permissions granted to by you on your mobile device, your precise location (i.e., GPS-level data; see next section), apps you have installed and enabled, and your mobile identifier. We use this data to help us deliver personalized notifications and to identify you in a unique manner across other devices or browsers for the purposes of customizing advertisements or content.</p>
LOCATION DATA	<p>We may collect and share your precise location information through methods such as SDKs. We use a third party, X-Mode Social, Inc. ("X-Mode"), to collect and pass onto third parties your precise location information (such as your device GPS coordinates) or relative location information (for example, from WiFi signals or Bluetooth Low Energy devices in your proximity) linked to your mobile device or advertising identifiers and may do so when you use the App or when the App runs in the background on your device. That information may be used by third parties to customize ads in the App or in other apps. The information may also be used for market or other research regarding aggregated traffic patterns. X-Mode automatically collects usage information that does not identify an individual user ("Usage Data"). For example, when you use our products and services on a mobile device, X-Mode may automatically collect information such as your device type, operating system version and type, certain device settings, device time zone, device carrier, current IP address, and platform-specific advertising identifiers. X-Mode uses this information to enhance the services we offer, provide targeted advertising, and to help us understand how people use our products and services. Aggregated device data, including location and usage data, is also measured for the purposes of targeted advertising and market research by X-Mode. For further information, please see X-Mode's Privacy Policy. If you do not want this information to be linked to your device, you may go to your device settings and opt out of interest-based or personalized advertising (iOS: Settings → General → Privacy → Advertising → Limit Ad-Tracking; Android: Settings → Google → Ads → Opt out of Ads Personalization). You may also prevent location from being collected by this or other apps through your location permission settings.</p>
CHILDREN'S	<p>Our website is not directed at children under the age of 13. IDT does not knowingly collect or</p>

PRIVACY	maintain information at our website from persons under the age of 13
EXTERNAL WEBSITES	Our website may be linked to or from third party websites. IDT is not responsible for the content or privacy practices of websites that are linked to or from our website.
CHANGES	We reserve the right to modify this Privacy Statement and you are advised to review it periodically for changes. You can receive an updated Privacy Statement by calling us at 1-800-618-3172 or by visiting our website at www.bossrevolution.com/moneytransfer .