



Privacy Policy Statement

At Evertec Inc., our commitment to our clients is to provide the highest quality payment processing services and solutions, adding value and efficiency to the financial, government, manufacturing, telecommunications and service institutions we serve. In doing so, we place the highest importance on respecting and protecting the privacy and confidentiality of the information that our clients share with us. We provide this statement to help you understand what type of information is collected and also how we collect, use, share and protect your personal identifiable information (PII). This is very important so we hope you can take the time to review the following privacy information statement carefully.

INFORMATION WE COLLECT FROM YOU

In order to operate www.evertecinc.com and www.ath.com and to provide you with information on products and services that may be of interest to you, we may collect nonpublic personal identifiable information (PII) from you. The types of nonpublic personal identifiable information that we may collect in this site include, but are not limited to: name, address, email address, and personal data from an online resume submission or when you register for certain services. Also, we verify IP address, account number, username and password to provide you with access to restricted areas on our website.

USE AND SHARING OF INFORMATION

A visitor to our website may choose to send us personal or company information for different reasons, including, but not limited to submitting a resume, requesting information about our products or company; or accessing password/user restricted areas on our website. Information submitted for a specific purpose will be used for that purpose only and in accordance with applicable contracts, laws and regulations. Generally, we use your information to help us efficiently deliver the services you have requested, and business analysis. In some cases, we may need to engage non-affiliated third parties (service providers) to help us perform some of these tasks, including, but not limited to, performing customer service, or business analysis, and consequently we may share your information with these service providers. In such cases, we will require industry standard data security measures from third parties who are authorized by us to process the personal data on our behalf. We share your personal identifiable information in order to carry out our daily operations. There are federal laws that grant consumers the right to limit some, but not all, of the information that may be shared. Federal law only grants you the right to limit:

- The sharing of information between affiliates for the purpose of daily operations which pertain to your credit capacity, (we do not ask you for, nor do we maintain, this type of personal information).
- The sharing of information to be used for marketing
- The sharing of information with non-affiliates to be used for marketing.

To limit the sharing of your personal information, please send your request to evertecompliance@evertecinc.com

The following sets forth the ways in which we share your personal information and whether or not you may limit what is shared:

Ways in which we share your personal information	Do we share?	Can you limit what we share?
We share your personal identifiable information in order to carry out our daily operations. (Processing transactions and responding to legal requests and investigations).	Yes	No
For the purpose of conducting our affiliates' daily operations (information about your transactions and experience with us)	Yes	Yes
We do NOT share your personal information for marketing purposes, (to offer you products and services, or for our affiliates or non-affiliates to send you marketing offers).	No	N/A

Your information may be transferred to and maintained in whole or in part on computer networks which may be located outside of the state, province, country or other governmental jurisdiction in which you reside, and may be stored on equipment or in facilities leased or licensed from third parties. Unless required to be disclosed in response to a legal process, such as a court order or subpoena, or to a law enforcement agency's request, we will not share the collected information with third parties other than as set forth in this notice. Furthermore, unless authorized, we do not share this information with our affiliates.

We use appropriate technology and well-defined employee practices to process the personal identifiable information promptly and accurately. We will not keep the personal data longer than is necessary, except as otherwise required by applicable law.

USE OF COOKIES

In order to better serve you through the Internet, we use "cookies" in some webpages. A "cookie" is a small piece of information which a web server may place on your computer when you visit a web site. This is useful for having your browser remember some specific information (for example, pre-filed or pre-selected areas) which the web server can later retrieve. A "cookie" allows your browser remember you as a previous visitor and could improve the way you use the site because it remembers your preferences while you visit the site. When accessing some of the restricted areas at our website, your web browser sends the session number to our web servers. This information is collected to identify the communication session id. If you wish to disable these cookies, the "help" portion of the toolbar on most browsers will tell you how. However, if you set your browser to disable cookies, you may not be able to access certain areas or features of everttecinc.com.

ABOUT SECURITY

Once we receive your personal identifiable information (PII), Evertec has security measures in place to help protect against the loss, misuse, unauthorized modification or destruction of the information under our control. We use industry-recognized security safeguards, such as firewalls, anti-virus, intrusion detection systems, and operational procedures to detect and preclude unauthorized parties from accessing our systems.

Our operational procedures include restricted access to customer non-public personal identifiable information to those employees who have been trained to manage and safeguard this type of information. All employees, agents and contractors who have access to your identifiable personal information are required to protect this information in compliance with this Privacy Policy. We hold our employees responsible for complying with our Privacy Policy and its principles, and we take the appropriate measures to enforce our employees' responsibilities, as specified in our Code of Ethics. Additionally, we use internal and external resources to review the adequacy of our security procedures.

We use Secure Sockets Layer (SSL) encryption technology to safeguard the information shared with us in the restricted areas found in our website. SSL is the standard security technology for creating an encrypted link between a web server and a browser. This link ensures that all data passed between the web server and browsers remain private and integral. Adding SSL encryption to our web pages ensures end-to-end encryption for the duration of the session.

We also maintain physical and electronic security measures necessary to safeguard the confidentiality of your personal identifiable information (PII) as required by law and by this policy. These measures include restricting access to computers, archives and buildings.

MONITORING AND ENFORCEMENT

Evertec Inc. and its employees may only process your personal identifiable information in accordance with this Privacy Policy Statement. We conduct training and reviews of our compliance. Employees who do not comply with this Privacy Policy may be subject to disciplinary action, up to and including termination. Employees are expected to report violations to this Privacy Policy, and may do so to their managers, to the Privacy Officer, to the Compliance Officer or to the Legal Department. The Compliance Office from time to time will perform monitoring and testing to assure compliance with this Privacy Policy, as deemed necessary.

NO SPAM

Evertec will not send unsolicited e-mails to you. We will use e-mail to respond to e-mail messages from you or to engage in other communication, which you have expressly permitted.

LINKS TO OTHER WEB SITES

Our webpage may contain links to other webpages whose information sharing practices may be different from ours. You should consult the privacy notices on said webpages since we cannot assume any responsibility for the content or privacy policies of those other sites.

CHILDREN

Evertec is committed to the protection of children's online privacy under the Children's Online Privacy Protection Act (COPPA). Evertec does not knowingly collect information from children.

CHANGES TO THIS PRIVACY STATEMENT

We review our privacy statement regularly and may modify it from time to time. The amended and restated privacy statement will be posted on our website. We encourage you to periodically review this statement so that you will be aware of our updated privacy practices.

CONTACTING EVERTEC

If you have any questions about this privacy policy statement, the practices of this site or your interactions on this webpage, you can contact us at 787.759.9999 ext. 4808 or by email at everteccompliance@evertecinc.com

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