

Tallis Bank B2B Privacy Policy

Last Modified: December 2024

This Tallis Bank B2B Privacy Policy describes how Tallis Bank Technologies, Inc., together with its affiliates and subsidiaries (collectively "Tallis Bank," "we," "our," or "us") collects, uses, shares, and protects the personal information of Tallis Bank's business customers, including businesses applying for and using our products or services, and Tallis Bank's business contacts, including Tallis Bank's partners and vendors (collectively, "you" or "your").

This Tallis Bank B2B Privacy Policy also tells you about your rights and choices with respect to your personal information, and how you can reach us to get answers to your questions.

If you are not a Tallis Bank business customer or business contact, the privacy policy that was provided at the point of collection applies.

1. Information We Collect

We collect information about you in a variety of ways depending on how you interact with us and our websites, mobile applications, products, and services, including:

- Directly from you, such as when you register for an account, sign up to receive communications from us, or engage with us in a business capacity.

- Through the use of cookies, server logs, and other similar technologies when you interact with our websites, mobile applications, advertisements, and emails.
- From other sources, like information from our subsidiaries and affiliates, Business Partners, Service Providers, financial institutions, credit agencies, and other third parties, or from publicly available sources.

Personal Data collected from you. In the table below, we provide the list of categories of Personal Data that Tallis Bank collects about you and the purposes for collection.

Categories of Personal Data	Types of Information	Purposes for Personal Data Collection
Customer account information	We collect your full name, username, password information, business email address, and mailing address when you register on our customer portal. We also collect information relating to the actions that you perform while logged into the portal.	<ul style="list-style-type: none"> • Provide you with Account-related functionalities • Keep track of the Personal Data associated with your Account • Help you access and restore access to your Account • Prevent others from accessing your Account • Communicate directly with you
Customer authentication information	We collect identifiers, such as your government identification, social security number, security codes, signature, company name, and job title when you request, contract for, or inquire about our Services.	<ul style="list-style-type: none"> • Permit our financial partners to verify your identity • Provide our Services to you
Demographic information	We may collect demographic information, such as your date of birth, gender, veteran status, and marital status.*	<ul style="list-style-type: none"> • Understanding our users and customers • Provide our Services to you • As otherwise required by law

Internet or other electronic network activity information	We collect internet activity information, such as IP address, browser characteristics, device IDs and characteristics, operating system version information, referring URLs, and geolocation information.	<ul style="list-style-type: none"> • Analytics • Advertising and marketing • To keep your information and our Services safe and secure • To improve our Services
Payment information	We collect your business name, contact information, billing address, bank account information, and credit or debit card information when you submit a payment for any of our products or services.	<ul style="list-style-type: none"> • Operate, maintain, and provide to you the features and functionality of the Service • Perform our contract to provide you with Services
Preference information	We may collect your preferences related to marketing, advertising, communications, and participation in our Services.	<ul style="list-style-type: none"> • Understanding our users and customers • Provide our Services to you and our customers
Other information you choose to provide	We collect other information you provide when you contact us for assistance with our Services or to provide your feedback.	<ul style="list-style-type: none"> • Receive and act upon your feedback or issues.
Cookies & first-party tracking	We use cookies and clear GIFs. A cookie is a small data file that a website transfers to your computer's hard drive. Web beacons (sometimes called transparent GIFs, clear GIFs, or web bugs) are small strings of code that provide a way for us to deliver a small graphic image (usually invisible) on a web page or in an email. Web beacons can recognize certain types of information on your computer such as cookies, the time and date a web page is viewed, and a description of the web page where the web beacon is placed.	<ul style="list-style-type: none"> • We use cookies, web beacons, and web server logs to improve your experience on our websites, including to troubleshoot and perform analytics on the services, provide you with content customized to your interests, and understand whether users read email messages and click on links contained within those messages so that our websites can deliver relevant content. We may also use web beacons, web server logs, and similar standard technologies to track your use of our websites or to track your response to email messages that we send you in connection with our websites.
Cookies & third-party tracking	We may use third-party advertising companies to serve advertisements regarding products and services that may	<ul style="list-style-type: none"> • We use this information to deliver relevant ads. Where required by law, we base the use of third-party cookies upon consent.

	interest you when you access and use our websites or online or mobile applications, other websites or applications, or other online services. To serve such advertisements, these companies place or recognize a unique cookie on your browser, including through use of pixel tags. If you would like more information about this practice, and to learn about your choices in connection with it, please see more information about our use of cookies in the “Cookies” section below.	
--	--	--

*Information may be considered a “special” category of personal data as defined in Article 9 GDPR.

Personal Data collected from third parties. In addition to the information that we collect from you directly, we may also receive information about you from other sources, including third parties, Business Partners, our affiliates, Service Providers, or publicly available sources.

- **Affiliates, Subsidiaries, Business Partners, and Service Providers.** We may obtain your Personal Data from our affiliates, subsidiaries, Business Partners, and Service Providers to offer and provide our products and services and to support our core business functions.
- **Credit Bureau and Agencies.** We may obtain third-party information (consumer and/or commercial credit reports) from credit bureaus and agencies, which is reviewed to make a credit decision, determine risk and fraud profiles, and provide underwriting for accounts.

- **Marketing Partners.** We may obtain your Personal Data from our marketing partners, which may include, if applicable, third parties from whom we purchase data.
- **Information from Other Sources.** We may supplement the information we collect with information from other sources, such as publicly available information about your online and offline activity from advertisers, commercially available sources, and information from our affiliates, subsidiaries, or Business Partners.

2. How We Use Information.

We may use and/or disclose some or all of the Personal Data we collect from and about you for the following purposes:

- To offer and provide our products and services and to support our core business functions.
- To service or fulfill orders, including to communicate with you about our products and services, send order confirmations, register and service your Account, and respond to customer service requests related to the products and services we provide.
- To maintain our customer relationship and provide you with information about or changes to our websites, our Terms of Use, and/or this Privacy Policy.
- For internal business processes, authentication, loss and fraud prevention, public safety, and legal functions.

- For direct marketing purposes, which may include sending you information about our existing, new, or updated products and services.
- To invite you to participate in user surveys or to ask for your feedback on our websites or online or mobile applications or services.
- To conduct research, analysis, and advertising.
- For internal statistical, product development, marketing, or operational purposes, such as to measure and understand demographic, user, user interest, purchasing, and other trends among our users.
- To keep your information and our Services safe and secure.
- To investigate, prevent, defend against, or take other action regarding violations of our Privacy Policy or Terms of Use, illegal activities, suspected fraud, or situations involving potential threats to the legal rights of us or others.
- To comply with applicable laws and regulations.

We retain your personal information for only as long as necessary to fulfil the purposes in this Privacy Policy, including for the purposes of satisfying any legal, accounting, or reporting requirements, unless a longer retention period is required or allowed by law.

3. How We Share Information.

We may disclose your Personal Data to third parties and/or service providers as indicated below.

- **Affiliates and Subsidiaries.** We may disclose your Personal Data to affiliates that support our core business functions to provide you with the Services, offer you additional products or Services, and to operate the Tallis Bank Referral Program.
- **Service Providers.** We may disclose your Personal Data to service providers that support our core business functions, including, but not limited to, services providers that assist with processing payments and orders, maintaining databases, billing, providing credit, complying with governmental or quasi-governmental reporting, collection services, or customer service.
- **Merchants.** We may disclose your personal information to merchants with whom we do business for the purpose of delivering gift cards to you or other people or entities.
- **Joint Promotions.** We may disclose your personal information to affiliates or business partners for the purpose of offering joint promotions.
- **Acquisitions.** We may disclose your personal information to a potential or actual acquirer, successor, or assignee as part of any reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock (including in bankruptcy or similar proceedings).

- **Required by Law.** We may disclose your personal information if required to do so by law or in the good faith belief that such action is appropriate: (i) under applicable law, including laws outside your country of residence; (ii) to comply with legal process; (iii) to respond to requests from public and government authorities, including public and government authorities outside your country of residence; (iv) to enforce our terms and conditions; (v) to protect our operations or those of any of our affiliates; (vi) to protect our rights, privacy, safety or property, and/or that of our affiliates, you or others; and (vii) to allow us to pursue available remedies or limit the damages that we may sustain.
- **Other Disclosures with Your Consent.** We may ask if you would like us to share your information with other unaffiliated third parties who are not described elsewhere in this policy.

We do not sell your Personal Data. We only share and disclose your Personal Data with the third parties set forth in this section or as discussed in this Privacy Policy, such as with the use of cookies and similar tracking technologies for purposes of targeted advertising.

Sensitive personal information. We do not process “sensitive personal information” for purposes other than those specified in the CCPA Regulations section 7027(m) (such as to provide our products and services and for security purposes).

4. Cookies And Other Tracking Technologies.

We, and our third-party partners, use cookies to automatically collect certain types of usage information when you visit our website, use our Services, read our emails, or otherwise engage with us. We typically collect this information through a variety of tracking technologies, including cookies, Flash objects, web beacons, file information and similar technology (collectively, "Tracking Technologies").

What are cookies? "Cookies" are small packets of data that a website stores on your computer's or mobile device's hard drive (or other storage medium) so that your computer will "remember" information about your use. Below is a summary of the types of cookies we use.

- **Essential Cookies:** These are cookies without which you would not be able to use our Services. For example, essential cookies adjust the website data transmitted to match your internet connection, get you to the secure versions of the website, and help provide products or services you specifically request. If you set your browser to block these cookies, some parts of our website will not work.
- **Analytic Cookies:** These cookies count visits and traffic sources to measure and improve the effectiveness of our Services. We may use persistent cookies, which will remain on your computer even after you close your browser, to understand general website usage and volume statistical information (which does not include personal information) and improve the content and

offerings on our websites. We may also use persistent cookies to store user preferences.

- **Functional cookies:** These cookies allow the website to remember choices you make and provide enhanced functionality and more personalized features. These technologies are used so that we can provide a continuous and more personalized experience for you (e.g., to recognize you by name when you return to a website).
- **Advertising Cookies:** These cookies help us manage and display our advertisements based on your activity on our Websites and other websites; this is known as interest-based advertising. We may use targeting cookies to gather demographic information about our user base as a whole. We may allow third-party ad servers (i.e., third parties that provide technology to place ads on websites and track ad performance) to use cookies, web beacons, and other technologies to automatically collect information about your visit to our websites or to place our ads on third-party websites and to analyze the effectiveness of those ads. We use or may use the data collected through Tracking Technologies to provide custom, personalized content, information, and product offers, including targeted content and advertising.

Interest-based advertising. We and our third-party partners may also use cookies and tracking technologies for advertising purposes. We may share, or we may permit third party online advertising networks

and other third-party services, to collect, information about your use of our Services over time so that they may play or display ads that may be relevant to your interests on our Services as well as on other websites or apps, or on other devices you may use.

We may use one or more third-party analytics services (like Google Analytics) to evaluate your use of our Services, as the case may be, by compiling reports on activity (based on their collection of IP addresses, Internet service provider, browser type, operating system and language, referring and exit pages and URLs, data and time, amount of time spent on particular pages, what sections of the website you visit, number of links clicked, search terms and other similar usage data) and analyzing performance metrics. For more information about Google Analytics, please review the site “How Google uses information from sites or apps that use our services,” located at www.google.com/policies/privacy/partners/. To opt out of Google Analytics specifically, please go to <https://tools.google.com/dlpage/gaoptout>. Please note that by blocking any or all cookies, you may not be able to use the full functionality of our Services.

Depending on your browser or mobile device, you may be able set your browser to delete or notify you of cookies and other tracking technology by actively managing the settings on your browser or mobile device. You may also be able to limit interest-based advertising through the settings on your mobile device by selecting "limit ad tracking" (iOS) or "opt-out of interest based ads" (Android). To learn

more about interest-based advertising and how you may be able to opt-out of some of this advertising, you may wish to visit the Network Advertising Initiative's online resources, at <http://www.networkadvertising.org/choices>, and/or the Digital Advertising Alliance's resources at www.aboutads.info/choices, and you may also adjust your ad preferences through your social media settings, where applicable. You may also be able to opt-out of some – but not all – interest-based ads served by mobile ad networks by visiting <http://youradchoices.com/appchoices> and downloading the mobile AppChoices app. If you have any questions about opting out of the collection of cookies and other tracking/recording tools, you can contact us directly at support@tallisbank.com.

'Do Not Track'. Although we do our best to honor your privacy preferences, we are unable to respond to your browser's 'Do Not Track' signal at this time.

5. How You Can Control Your Information

Profile and data sharing settings. You may update your profile information, such as your username and profile photo, and may change some of your data sharing preferences on your Settings Page.

Access to your mobile device information. You may control our access to your mobile device information through the "Settings" app on your device. For instance, you can withdraw permission for our App to access your address book, location, photo stream and camera.

How to control your communications preferences. You can stop receiving promotional email communications from us by clicking on the “unsubscribe link” provided in such communications. We make every effort to promptly process all unsubscribe requests. You may not opt out of service-related communications (e.g., account verification, transactional communications, changes/updates to features of the Service, and technical and security notices).

6. How We Protect Your Information

Data storage and transfer: Personal Data collected through our Services may be stored and processed in the United States or any other country in which Tallis Bank or its affiliates subsidiaries, Business Partners, or Service Providers maintain facilities. If you are located in the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that with respect to “personal data” that you may provide to us, we serve as the “controller” and may transfer Personal Data to a country and jurisdiction that does not have the same data protection laws as your jurisdiction. Where possible, we take steps to treat Personal Data using the same privacy principles that apply pursuant to the law of the country in which we first received your information, and in all cases, we shall put in place adequate safeguards to ensure your personal data has an equivalent level of protection. By using our services, you acknowledge and agree to such transfer of information to the U.S. or any other country in which Tallis Bank or its affiliates, subsidiaries,

Business Partners, or Service Providers maintain facilities and the use and disclosure of information about you as described in this Privacy Policy.

Keeping your information safe: We care about the security of your Personal Data and while we use reasonable efforts to protect your Personal Data from unauthorized access, use, or disclosure, cannot guarantee the security of your Personal Data. Please visit our Trust Center to learn more about how we protect your Personal Data. If we are required by law to inform you of a breach to your Personal Data, we may notify you electronically, in writing, or by telephone, if permitted to do so by law.

Links to other websites and services. Our Services may contain links to the third-party websites of our Business Partners, advertisers, and social media sites. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for their policies. We strongly recommend that you read their privacy policies and terms and conditions of use to understand how they collect, use, and share Personal Data. We are not responsible for the privacy practices or the content on the websites of third-party sites.

Deidentified information. To the extent we process “deidentified” Personal Data, as defined under applicable law, we will maintain and use that information in deidentified form and will not attempt to reidentify the information except as permitted by applicable law.

7. Children

We do not knowingly collect, use, sell, or solicit any Personal Data from anyone under the age of 13 without parental consent. If you believe that we might have any Personal Data from a child under 13, please contact us at support@tallisbank.com.

8. Your Choices

Some jurisdictions give you a right to make the following choices regarding your personal information:

- **Right to know.** You may request the following information about the Personal Data we have collected, used, disclosed or sold about you during the past 12 months, and to receive information in a commonly used, portable format:
 - the categories and specific pieces of Personal Data we have collected about you;
 - the categories of sources from which we collected the Personal Data;
 - the business or commercial purpose for which we collected the Personal Data;
 - the categories of third parties with whom we shared the Personal Data; and
 - the categories of Personal Data about you that we disclosed for a business purpose and sold to third parties,

and the categories of third parties to whom the information was disclosed or sold.

- **Right to correct** You may request that we correct or modify your Personal Data.
- **Right to delete.** You may request that we delete the Personal Data we have collected from you, though we may be permitted to retain personal information for certain purposes.
- **Right to object.** In certain circumstances, you may object to the processing of your Personal Data, or request that we restrict processing of your Personal Data, by following the instructions described below.
- **Right to non-discrimination.** You have the right to not be discriminated against for exercising your privacy rights.
- **Right to Appeal** You may have the right to appeal our response to your request.

Submitting a privacy request. To submit a request to exercise any of the privacy rights described above, you may email us at support@tallisbank.com. To protect your information, we will verify your identity before responding to your request. To verify your identity, we will request some information from you, like your email address and phone number, and/or by requiring you to log into your Account. We may also ask to see your government ID, along with a current digital photo of your face so we can ensure the photo ID truly belongs to you.

Authorized agents. In some circumstances, you may designate an authorized agent to submit requests to exercise certain privacy rights on your behalf. If any authorized agent submits a request on your behalf, we require the authorized agent to submit the following information so that we can confirm their authority to act on your behalf:

- Evidence of authorization to act on your behalf, such as with a: (1) Secretary of State authorization, (2) notarized written permission from the consumer, or (3) power of attorney; and
- Evidence of your identity: (1) first and last name, (2) email address, and (3) password.

If we do not receive both pieces of information, the request will be denied.

Please note there may be circumstances where we cannot honor your request, as permitted under law. For example, if you request deletion, we may need to retain certain Personal Data to comply with our legal obligations.

Lodging a complaint. You have the right to lodge a complaint with your applicable supervisory authority.

If you are a resident in the United Kingdom or the European Union and think we have not complied with the requirements of the GDPR as it applies to your personal data, you have a right to lodge a complaint with the Information Commissioner's Office (ICO) in the UK: casework@ico.org.uk or 0303 123 1113 / +44 1625 545 700;

www.ico.org.uk, and/or one of the EU supervisory authorities:
https://www.edpb.europa.eu/about-edpb/about-edpb/members_en.

9. Changes To This Privacy Policy

We may modify or update this Privacy Policy from time to time to reflect the changes in our business and practices. Please look at the 'Last Updated' date at the top of this page to see when this Privacy Policy was last revised. Any changes to this Privacy Policy are effective when posted on our website.

10. Contact Information

If you have any questions, comments, or complaints about this Privacy Policy, or if you need to access this Privacy Policy in an alternative format due to having a disability, please contact us at support@tallisbank.com. We will attempt to respond to your requests and to provide you with additional privacy-related information.