

Thank you for visiting www.affordablepaymentsolution.com (the “Website”). At National Payment Systems, LLC (“National”), we value and respect your privacy, and this privacy policy (the “Privacy Policy”) is designed to assist you in understanding how we collect, use, and protect any information you may provide to us. Our Terms and Conditions of Use available at www.affordablepaymentsolution.com describe the terms and conditions governing your access to and use of the Website and are incorporated herein by reference and form an essential part of this Privacy Policy. YOUR USE OF THE WEBSITE AND CONTINUED USE OF THE WEBSITE FOLLOWING ANY CHANGES TO THIS PRIVACY POLICY, SIGNIFIES YOUR CONSENT TO BE LEGALLY BOUND BY BOTH THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY AND THOSE SET FORTH IN OUR TERMS AND CONDITIONS OF USE. IF YOU DO NOT AGREE TO THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT USE THE WEBSITE OR PROVIDE ANY INFORMATION TO US.

THE INFORMATION WE COLLECT

National markets and/or provides merchant card services by and through processors, to merchants through bank(s) that are members of card associations. As a part of our business operations, we routinely collect and retain information about our customers and about other users of the Website, such as software developers and their dealer resellers who may wish to have access to information about us or our services. This information is necessary in allowing us to provide our services or to provide information about our services and company. It may be used for such activities as administration of records; execution of accounting and funding; compliance with laws or regulations; and/or the development of future products.

PERSONAL INFORMATION

Many of the users of our Website are businesses or other non-person legal entities. While most of the information we receive and collect is not of a personal nature, portions of the transaction information we receive may include public and non-public personally identifiable information about individuals (“Personal Information”).

USAGE INFORMATION

We may also collect certain indirect and/or aggregate information as a result of your use of, and interaction with, the Website (“Usage Information”). We may use certain standard web measurement and tracking technologies such as “cookies,” web server logs, or other statistics programs to collect Usage Information and track and record how you use the Website. This data is anonymous and does not personally identify you. Usage Information helps us measure the success of the Website and its features or pages and to improve your online experience. Your browser may have an option that allows you to accept cookies, reject cookies, or receive notification when a cookie is sent, but you should note that the use of such restrictive browser settings may limit your use of the Website. We do not use spy ware, adware or any other similarly intrusive software.

USE OF INFORMATION COLLECTED

We use your information in order to provide the services you request and to analyze, manage and improve the Website so that we may continually strive to provide you with the best possible service. In compliance with applicable laws, it is our policy to require only the Personal Information necessary to enable users to complete the specific transaction requested; we do not condition your participation in any specific activity on our Website, including any transaction, on the disclosure of more Personal Information than is reasonably necessary to complete such specific activity and/or transaction. Information such as traffic patterns and the number of page visits helps us to further develop and improve the Website layout to better meet your needs. We also use information such as your name and e-mail address to contact you, respond to your inquiries, and send you information. We may use such information to notify you of special offers and other services that we believe may be of interest to you or to notify you of important new changes to the Website. Finally, we use collected information to help us diagnose problems with our services, software or other products as well as our Website server or other technical issues relating to the performance of the Website. You should be aware that if you voluntarily disclose personally identifiable information (e.g., name, email address, etc.) on a bulletin board, chat

room or on any other community forum that is or may in the future be offered on the Website, such information may be collected and used by others and may result in unsolicited messages from other parties. We have no control over this type use of your personally identifiable information and, as such cannot be responsible. This Privacy Policy does not preclude our unrestricted use of non-personal, summarized, derived, or aggregate information (i.e., volumes, totals, averages, etc.).

DISCLOSURE OF YOUR INFORMATION

We may disclose the information we collect from and about you: (a) when necessary to perform services on your behalf, such as to obtain commercial and credit information to establish, maintain or renew a customer contract; (b) when we have reason to believe that such disclosure is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) our rights or property, customers or other users of the Website, or anyone else who could be harmed by such activities, or is appropriate or necessary to enforce the Terms and Conditions of Use, take precautions against liability, investigate and defend against any third-party claims or allegations, and/or protect the security or integrity of the Website; (c) to respond to judicial process and provide information to law enforcement agencies in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law or to comply with the rules and regulations of any credit or debit card payment network, or in the good-faith belief that such action is necessary to comply with state and federal laws or such rules and regulations; (d) to our business partners to report merchant card services processing activity, for research, analytical and marketing purposes, such as analyzing usage patterns for certain content, services, advertisements, promotions, and/or functionality on the Website and/or to our subsidiaries, affiliated companies, or other businesses or persons for the purpose of processing such information on our behalf.; or (e) otherwise with your consent. We may sell or buy other businesses or entities. In such event, we may transfer or assign the information we have collected as part of such merger, acquisition, sale, or other change of control. In such transactions, your information, including Personal Information, may be included in the transferred business assets. Also, in the unlikely event of our bankruptcy, insolvency, reorganization, receivership, or assignment for the benefit of creditors, or the application of laws or equitable principles affecting creditors' rights generally, we may not be able to control how your information, including Personal Information, is treated, transferred, or used and your information, including Personal Information, may be included in the transferred assets. We may use your Usage Information to identify and develop products and services that may be of interest to you and/or share this information with certain third parties for direct marketing purposes with respect to special offers, products, services, programs, promotions, surveys, publications, invitations or other opportunities that may be of interest to certain demographic groups. We do not sell your information to third parties and have no intention of doing so in the future. Under the laws of some jurisdictions, you may be entitled to request disclosure regarding how we share your Usage Information with third parties for direct marketing purposes ("Information-Sharing Disclosure"). To the extent required by applicable law, we shall provide the Information-Sharing Disclosure to you upon rightful request made in writing to National Payment Systems, LLC, Attention: Business Office, 1300 Esther Street Ste. 205, Vancouver, WA 98660. Except as explained above, we will not share any of your information with any third party, unless we have received your express permission to do so.

SECURITY PROCEDURES

We take commercially reasonable precautions and have implemented commercially reasonable technical measures intended to protect against the risks of unauthorized access to, erroneous disclosure of, and unlawful interception of information submitted via the Website. However, your email transmissions and/or other communications containing such information, including Personal Information, may be unlawfully intercepted or accessed by third parties and/or the Website may be subject to hostile network attacks or administrative errors. We cannot and do not guarantee the security of any information transmitted over the Internet. Once we receive your information, we take steps that we believe are commercially reasonable to limit access to your information to only those employees and service providers whom we determine need access to the information to provide the requested services, products, offers or opportunities that may be of interest to you. However, even after we

receive your information, we cannot guarantee that your information may not be accessed, disclosed, altered, or destroyed as a result of a breach of our commercially reasonable efforts or as a result of any other event beyond our reasonable control. Accordingly, we cannot and do not guarantee that your information, including Personal Information, is completely secure and safe from such risks. FOR THE AVOIDANCE OF DOUBT, WE EXPRESSLY DISCLAIM ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS OR IMPLIED, WITH RESPECT TO ENSURING, GUARANTEEING OR OTHERWISE OFFERING ANY DEFINITIVE PROMISE OF SECURITY IN CONNECTION WITH YOUR INFORMATION, INCLUDING PERSONAL INFORMATION OR USAGE INFORMATION, THROUGH THE WEBSITE.

CHANGES AND UPDATES TO THE PRIVACY POLICY

From time to time, we may revise this Privacy Policy. The most current version of this Privacy Policy can be reviewed by clicking on the “Privacy Policy” link located at the bottom of our Website. Your use of the Website following the posting of any revised Privacy Policy shall be deemed acceptance of the revised policy, so we strongly recommend that you check back on this Privacy Policy periodically. If, and only if, we make revisions to this Privacy Policy that result in a material lessening of the restrictions on our use or disclosure of your Personal Information, we will make a commercially reasonable attempt to provide you notice of such revision before implementing such revisions with respect to such Personal Information.

If you disagree with the terms of this Privacy Policy at any time, your sole remedy is to terminate your use of the Website and inform us of such termination as described in this Privacy Policy. Continued use of the Website constitutes your agreement to any Privacy Policy as in effect.

CONTACT INFORMATION

If you have any questions or comments with respect to this Privacy Policy or your rights hereunder, please contact us at processing@paymentsystemsforyou.com.

MISCELLANEOUS

If any part of this Privacy Policy is determined to be invalid or unenforceable pursuant to applicable law, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of this Privacy Policy shall continue in force and effect.