

## **Privacy Policy**

ETelCom takes privacy and data protection issues very seriously. ETelCom's Privacy Policy applies to personal information collected from merchants who contract with ETelCom to use our services, as well as consumer information that ETelCom may acquire in the course of our business.

As ETelCom's services change, we may revise this policy. If you have questions about ETelCom's privacy practices please contact us at [info@etelcom.net](mailto:info@etelcom.net)

## **Information Collected**

ETelCom collects information from its merchants through an application process used to establish an account to utilize our services. ETelCom does not obtain information from individuals or companies via our Web site. We only obtain information from when an individual or company applies for an account to use our services. At that time, we will ask for contact information (such as your name, street address, phone, fax and e-mail address), and information pertaining to your business, including but not limited to current financial statements, bank account and/or settlement account information, and how you will utilize ETelCom's services. Additionally, to process individual transactions for merchants, we typically will receive from the merchant information related to the specific transaction. This might include information about the transaction that a consumer has furnished the merchant in placing the order for example. Any personal information we might receive in processing transactions varies according to the nature of the transaction and the way in which merchants are using our services. It generally will include customer information, banking information and transaction information. Personal consumer information is used to process payment transactions and for no other purpose.

## **Information Disclosure**

Protecting personal information about merchants and consumers is an important part of our business. Personal information is shared with third party banks to the extent necessary for ETelCom to complete the e-check transaction. We also may release personal information when we believe release is appropriate to comply with law or verify information with other companies for fraud protection and risk reduction.

## **Information Security**

Information security is critical to our business. We work to protect the security of consumers' information as well as our merchants through the use of security and encryption software. Any information that is gathered, rather than merely passed through as part of a transaction, is stored on servers located in a secure data center. The number of people with access to these servers is very limited. Firewalls and other security technology are used to prevent system servers and computers from being accessed by unauthorized persons. It is the merchant's responsibility to protect against unauthorized access to the system through misuse of individual Merchant ID, User Name and Password. To assure of no unauthorized access, please be certain you log off the system when finished with your session and protect your Merchant ID, User Name and Password used to access your merchant account.

**System Access**

ETelCom gives merchants' authorized personnel the ability to set system access and user permissions on an individual basis, including system view and administrative settings.

**Contacting ETelCom, Inc.**

If you have any questions about this legal policy, the practices of this website, or your dealings with ETelCom please e-mail [info@etelcom.net](mailto:info@etelcom.net) or call 408-217-2555.