



## Cross Switch Privacy Policy

Modified on: 9<sup>th</sup> October 2024

### CROSS SWITCH PRIVACY POLICY

#### INTRODUCTION

This privacy policy (“Policy”) explains how the Cross Switch Group of companies (“We” or “Us”) collect, store, use and disclose your business and personal information via our online presence, which includes our main website [www.cross-switch.com](http://www.cross-switch.com) as a visitor or when you sign up for our services as a merchant. Throughout this Policy, we use the term “personal information” to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous so that it does not identify a specific person.

By using our website or service, you agree to the collection and use of your information in accordance with this Policy. If you sign up to be a Cross Switch’s merchant, our collection, use and disclosure of your customers’ personal information will be subject to the terms contained in the Master Service Agreement you enter with us.

This Policy does not apply to third party websites, products or services even if they link to our services or website or we link to theirs. Please refer to the privacy policies of those third parties.

#### Changes to this Policy

We may amend this Policy by posting a revised version on our website. You are advised to visit this page regularly to check for updates.

Your continued use of our website and/or services following such changes will indicate your acceptance of the new Policy.

#### HOW WE COLLECT INFORMATION

Personal information that you provide to us voluntarily

We collect personal information about you that you voluntarily/directly provide to us when you: (i) contact us to learn more about Cross Switch services; (ii) during your registration as a merchant and thereafter should you actively update or

supplement such details in your merchant account; or (iii) when you contact our customer service.

You may also choose to submit your personal information to us via other methods, including (i) if you decide to upload or download certain content (or products) from the website; (ii) through participation in an offer, promotion or competition; (iii) respond to surveys; (iv) register and subscribe for certain additional services, or otherwise use the optional features and functionality of the website in response to marketing or other communications; or (v) through social media or online forums.

Information that we collect automatically via various technologies

#### Cookies information

When you access our website, we may send one or more cookies to your hard drive to collect certain internet usage information. You can choose to prevent the site from storing cookies on your hard drive by disabling cookies in your browser options.

#### Other tracking technologies

When you access our website or platform or open one of our HTML emails, certain internet usage information may be automatically collected and recorded by us from your system by using different types of tracking technology. We may use products such Google Analytics on our sites to help us analyse your use of our sites and how we can improve your experience.

#### TYPES OF INFORMATION WE COLLECT

##### General Information about visitors or merchant

We may electronically collect, store and use the following merchant or visitor information:

internet usage information, including your Internet Protocol address (“IP Address”), browsing habits, click patterns, unique user ID, version of software installed, system type, screen resolutions, color capabilities, plug-ins, language settings, cookie preferences, search engine keywords, JavaScript enablement, the content and pages that you access on the website or platform, and the dates and times that you visit the website or platform, paths taken, and time spent on sites and pages within the website or platform; an optional information you may provide on a voluntary basis, such as demographic information or information related to your favorite social networking site (e.g. the site name, address and description), or information relating to your participation in competitions, promotions, surveys, and/or additional services.

##### Information we collect about merchants

We may electronically collect, store and use the following

Cross Switch South Africa Technologies (PTY) Ltd,  
[www.cross-switch.com](http://www.cross-switch.com)

12 Cornelia Street, Robindale, Randburg, Gauteng, 2194, South Africa  
Tel: +27 (11) 888 1885 Email: [support@cross-switch.com](mailto:support@cross-switch.com)  
Registration number: 2021/641333/07

merchant information:

if you are an individual, your full name/s, birth date, identity number and/or passport number, gender, country of residence, and nationality;

if you are a legal entity, your full name, registration number, country of incorporation, physical address, and the personal details of all your directors, owners and/or office bearers;

e-mail address, mobile number, and such other contact details as provided in the merchant application form; and/or your bank account details.

## HOW WE USE OF YOUR PERSONAL INFORMATION

We may use and analyse your personal information to:

Provide our products and services to you;  
keep you informed generally about new products and services (unless you choose not to receive our marketing messages);  
determine eligibility for and offer new products and services;  
bill you for using our products or services and make payment of funds due to you; respond  
to enquiries, send service notices and provide customer support;  
to verify your identity in order to comply with Know-Your-Customer ("KYC") obligations;  
to comply with fraud monitoring, prevention and detection obligations associated with the identification and reporting of illegal and illicit activity, imposed on us by the operation of law, industry standards and by our financial partners;  
to inform you, subject to obtaining your prior consent, of competitions, promotions and special offers from us and/or our partners and/or affiliates (except where you have opted out of receiving such communications);  
understand how you use our website and/or platform, products and services to develop more interesting and relevant products and services, as well as personalising the products and conduct aggregate analysis and develop business intelligence that enable us to operate, protect, make informed decisions, and report on the performance of, our business; and/or  
provide aggregated reports to third parties (such reports do not contain any information which may identify you as an individual).

## DISCLOSURE OF PERSONAL INFORMATION

We share your Personal Information with trusted entities as outlined below:

our affiliates in order to provide our services;  
our service providers under contract who help with our business operations such as identity verification services, website hosting, information analysis, information technology and related infrastructure, customer service and billing services;  
financial institutions that we partner with to jointly create and

offer products and services.

banking partners as required by card association rules for reporting and audit purposes;

law enforcement, government officials, fraud detection agencies or other third parties when:

we are compelled to do so by a subpoena, court order or similar legal procedure;

we need to do so to comply with any law; and/or

we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violation of our Merchant terms and condition;

corporate transactions in the event that we enter into a disposition that changes the structure of our business, such as a merger, acquisition, sale, assignment or change of control, we may share your personal information with third parties for the purpose of facilitating and completing the transaction; and  
other third parties with your consent and direction to do so.

## INTERNATIONAL TRANSFERS OF YOUR PERSONAL INFORMATION

Our operations are supported by a network of computers, cloud-based servers and other infrastructure located globally. We may transfer and process personal information that we maintain about you to countries other than your country including to the United Kingdom, European Union or elsewhere in the world. These countries may have data protection rules that are different from your country. When transferring personal information across borders, we take measures to comply with applicable data protection laws related to such transfer.

By using our services and website, you are deemed to understand and accept that data may be subject to such cross-border transfers.

## SECURITY

We are committed to securing your personal information and have taken steps in this regard. We protect your personal information by maintaining physical, electronic and procedural safeguards in compliance with the Payment Card Industry Data Security Standards (PCI DSS). We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfil their job responsibilities.

You should not divulge your account credentials to anyone. YOU ARE RESPONSIBLE FOR MAINTAINING THE SECRECY OF YOUR UNIQUE PASSWORD AND ACCOUNT INFORMATION AT ALL TIMES.

If you have reason to believe that the security of your account has been compromised, please contact us immediately.

Cross Switch South Africa Technologies (PTY) Ltd,  
[www.cross-switch.com](http://www.cross-switch.com)

12 Cornelia Street, Robindale, Randburg, Gauteng, 2194, South Africa  
Tel: +27 (11) 888 1885 Email: [support@cross-switch.com](mailto:support@cross-switch.com)  
Registration number: 2021/641333/07

## **RETENTION OF PERSONAL INFORMATION**

If you are a Peach Payments' merchant, we retain your personal information as long as we are providing the services to you. We retain personal information after we cease providing services to you to the extent to comply with our legal and regulatory obligations (for example we are required to retain the information as part of our contractual obligations to our financial partners). When we retain your personal information, we do so in accordance with any limitation periods and retention obligations that are imposed by applicable law.

## **YOUR RIGHTS AND CHOICES**

Subject to applicable law, you may have the following rights described here with regard to the personal information we control about you:

right to request that we rectify or update your personal information that is inaccurate, incomplete or outdated;

right to request access to your personal information, provided you provide us with proof of identity in a form acceptable to us;

right to request that your account is deactivated;

right to request that we delete your personal information in certain circumstances provided by law; note that certain information may be retained for legal purposes and will only be held for so long as required by applicable law;

where the processing of your personal information is based on your previously given consent, you have the right to withdraw your consent at any time; and/or

right to opt-out from receiving marketing communications; note where you opt out from receiving marketing communications we will still send you service-related communications. This is necessary in order to provide our services to you.

If you have questions about your personal information, please contact us at [legal@cross-switch.com](mailto:legal@cross-switch.com)

## **CHILDRENS PRIVACY**

Our service is not directed at minors. We do not knowingly collect information from children. If you believe that we have mistakenly or unintentionally collected personal information from a child, please contact us. If we become aware that we have collected personal information from a child, we will promptly delete it.

## **AGREEMENT**

By using our website and/or platform, you indicate your acceptance of this Policy.

If you have any questions about this Policy, please contact [legal@cross-switch.com](mailto:legal@cross-switch.com)

## **Contact Us:**

If you have questions about your Personal Data, please contact us using one of the following means: [legal@cross-switch.com](mailto:legal@cross-switch.com)

To access our [PROMOTIONAL OF ACCESS TO INFORMATION MANUAL](#)

Physical mail to:

Cross Switch South Africa Technologies (PTY) Ltd

12 Cornelia Street, Robindale, Randburg, Gauteng, 2194,

South Africa