



Innovative Business Software, Inc.

Privacy Statement

This Privacy Statement describes how INNOVATIVE uses, shares and protects business, financial, and personal information. This statement applies to all information collected or submitted using INNOVATIVE Software. Your privacy, and the privacy of the information provided, is important to us. We use reasonable care to protect your data from loss, misuse, unauthorized access, disclosure, alteration and untimely destruction. We grant access to personal information about you only to our employees, agents, and service providers so they can provide products or services, process and service your account, and administer our business. At times, we will provide links to other websites. We encourage our users to be aware when they leave the Software, and to read the privacy statements of every website that collects personally identifiable information.

INFORMATION COLLECTION AND USE

What information is collected We limit the collection of personal information to the information that we need to administer and improve the Software, to provide our products and services to our customers, and to fulfill any legal and regulatory requirements.

The categories of personal information that we collect may include, but are not limited to:

- Contact information to allow us to communicate with you or the End User
- Financial and bank account information to provide the Services
- Credit, debit, or cash/payment card information if used, such as for billing
- Credit or debt history regarding creditworthiness or credit history

How personal information is collected

In order to access or use certain information, Software features or INNOVATIVE Services, we may be required to collect personal information. Personal information is primarily collected:

- When the Services are utilized, we obtain the information we need to provide the Services
- From applications, forms and other information provided to us
- When an End User account is established to receive Services
- From Software registration
- From Customer or End User comments or suggestions, requests for information about our Services, or contact with our customer service department via phone, email or other forms of communication
- From consumer and business reporting agencies regarding creditworthiness or credit history
- From third parties to verify information given to us

How personal information is used

We use the information provided on the Site to perform the Services requested. We limit the collection of private customer information that we need to:

- Facilitate customer requested transactions
- Provide superior service
- Comply with legal, reporting and regulatory requirements
- Administer and improve our Software
- Detect fraud or theft to protect our business and Customer/End User information
- Contact Customers/End Users with information on Services, or upcoming events

How aggregated, non-personal information is used

We may collect general, non-personal, statistical information about the End Users of the Software and our services in order to determine information regarding the use of our Software and general information about our Customers/End Users. We may also group this information to provide general aggregated data. The aggregated data will not personally identify any Customers or End Users to the Software or Services.

How cookies are used

A "cookie" is a piece of data that our Software may provide to your browser while our Software is being used. The information stored in a cookie is used for user convenience purposes, such as reducing repetitive messages, tracking helper tool versions, and retaining user display preferences. If use of a cookie is rejected, use of the Software or Services may be degraded. Other parties, such as third party ad networks, may collect information about an individual's online activities when a consumer uses our Software or Services.

Children under 13 years of age

We do not knowingly collect personal information from children under 13 years of age. All dependent data needed for use of the Software or Services is customarily provided by a guardian and kept secure as indicated in this Statement.

PARTIES WITH WHOM INFORMATION MAY BE SHARED

We do not sell or disseminate customer information collected during use of the Software or Services to any third parties under any circumstances, except to fulfill legal and regulatory requirements or to facilitate customer requested transactions.

Information is shared to facilitate the Services needed in order to properly and efficiently handle duties related to our Services. We may share information with:

- Government agencies to fulfill legal, reporting and regulatory requirements
- Attorneys, accountants and auditors
- Credit reporting agencies

- Our employees, affiliated companies, subsidiaries, agents and third party service vendors to perform Services related to your account, to offer additional Services, perform analysis to determine qualification to receive future services or collect amounts due
- Banking and payment facilitators for payment processing and transactions
- Credit bureaus and similar organizations, law enforcement or government officials. We reserve the right to release information if we are required to do so by law or if, in our business judgment, such disclosure is reasonably necessary to comply with legal process, in a fraud investigation, an audit or examination

CHANGES TO THIS PRIVACY STATEMENT

This statement may be revised from time to time due to legislative changes, changes in technology or our privacy practices or new uses information not previously disclosed in this Statement. Revisions are effective upon posting and continued use of this Software or Services will indicate acceptance of those changes. Please refer to this Statement regularly.

Last revised date: May 6, 2020