

Privacy Policy

MeritCard collects personally identifiable information when you register for a MeritCard account, and when you use certain MeritCard products and services. MeritCard may also receive personally identifiable information from its resellers and other business partners.

When you register with MeritCard, we ask for your contact information (such as your name, street address and email address), as well as certain information pertaining to your business, along with billing information such as a bank account.

In the course of processing a payment transaction, we typically receive from the merchant or a financial institution information related to the transaction. This normally includes information about the payment that a consumer has furnished the merchant or financial institution in placing the order. We do not acquire any information directly from consumers through the www.MeritCard.com Web site.

The personally identifiable information we acquire in processing payment transactions varies according to the nature of the transaction and the way in which merchants or financial institutions are using our payment services. It may include, for example, the amount of the transaction, the consumer's name, credit card number and expiration date, checking account number, billing address, and shipping address.

MeritCard uses the information collected to fulfill your requests for certain products and services, to process payment transactions, to facilitate billing, and otherwise deliver a payment gateway service. We may also send merchants service announcements, newsletters, and periodic notices about specials, new products and services and products and services offered by MeritCard business partners. Personally identifiable consumer information is used to process payment transactions and for no other purpose.

Information Sharing and Disclosure

Protecting personally identifiable information about merchants and consumers is an important part of our business. We share and disclose such information only as described below.

MeritCard sends personally identifiable information about you to other companies or people: 1) when we have your consent to share the information; 2) when we need to share your information with third parties, such as banks and credit card processors, to provide the product or service you have requested; 3) in connection with products and services offered by MeritCard business partners and/or companies who work on behalf of MeritCard to provide a product or service to you; 4) it is appropriate to comply with law; 5) it is necessary to enforce or apply the terms and conditions of our Merchant Agreement and other applicable agreements; or 6) it is necessary to protect the rights, property, or safety of MeritCard, our users, or others, which may include the exchange of information with other organizations for fraud protection and/or risk reduction.

In the event that MeritCard is acquired, merchant account information may be one of the transferred assets.

Information Security

Information security is critical to our business. We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts information you input. We store information gathered on secure computers located in a locked data center. The number of employees involved in the management of the data center that have physical access to these computers is limited. We use firewalls and other security technology to prevent our computers from being accessed by unauthorized persons.

We also require that any personally identifiable consumer information sent to us by you be encrypted using SSL encryption.

It is important for you to protect against unauthorized access to your Login ID/password and to your computer. Be sure to sign off when finished using a shared computer and otherwise protect the password used to access any MeritCard services.

Changes to this Privacy Policy

MeritCard reserves the right to modify or amend this Privacy Policy at any time and for any reason. If there are material changes to this statement or in how MeritCard will use personally identifiable information, MeritCard will post notice on the MeritCard homepage at www.MeritCard.com prior to implementing the change. The amended Terms shall automatically become effective immediately after they are posted. Your continued use of the site or MeritCard services after the posting of the amended Terms on the Site constitutes your affirmative: (a) acknowledgement of the terms and its modifications; and (b) agreement to abide and be bound by the terms, as amended. If you have additional questions about this Policy, please contact us at support@MeritCard.com.