



This Privacy Policy governs the manner in which eProdigy ACH, LLC d/b/a ACHBanking (“ACHBanking” or “our” or “we”) collects, uses, maintains and discloses information collected from users ("you") of the [www.ACHBanking.com](http://www.ACHBanking.com) Site ("Site"). This privacy policy applies to the Site and all products and services offered by ACHBanking.

At ACHBanking, we value our relationship with you and place the highest importance on respecting and protecting your privacy. We want you to feel comfortable and confident when using our products and services and with entrusting your personal, company and financial information to us.

#### General

Information provided by you through our website is used for ACHBanking business purposes only in order to service your needs. ACHBanking may use "cookies" or related technology in order to track usage of the Site, and in order to improve our service to you.

ACHBanking and its affiliated companies and representatives are committed to respecting the privacy of your personal information.

#### Personal Identification Information

We may collect personal identification information from you in a variety of ways, including, but not limited to, when you visit our site, register on the site, subscribe to our newsletter, fill out a form, and in connection with your application for funding.

#### Information Collected

We collect personal information such as your name, e-mail, and phone when apply for funding on our Site.

We may collect and store *sensitive information* such as account and funding information on your behalf as part of the services we provide to you.

We collect information which is automatically generated through your use of our site, such as your IP address and browser information.

We use common internet technologies, such as cookies and web beacons to manage our websites and services, advertising and e-mail programs.

We collect your feedback, which may include, but is not limited to, community discussions, chats and other interactions on our Site.

We may obtain additional information about you, such as demographic information, from commercially available sources.

#### Web Browser Cookies

Our Site may use "cookies" to enhance your experience. Your web browser



places cookies on your hard drive for record-keeping purposes and sometimes to track information about you. You may choose to set your web browser to refuse cookies, or to alert you when cookies are being sent. If you do so, note that some parts of our Site may not function properly.

#### How We Use Collected Information

ACHBanking may collect and use your personal information for the following purposes:

*- To personalize user experience*

We may use information in the aggregate to understand how you, our users, as a group use the services and resources provided on our Site. We use your personal or financial information to provide you with information and services you request, to tell you about our other products and services, and to give you a customized interactive experience as you use our products.

*-To Prevent Prohibited Activities*

We may use collected information in our efforts to ensure the prevention of fraudulent acts and any other illegal activities.

*-To process payments*

We may use the information you provide about yourself when submitting an application(s) only to provide service to that application. We do not share this information with outside parties except to the extent necessary to provide the service.

*- To send periodic emails*

We may use the email address you provide us to respond to your inquiries, questions, and/or other requests. If you decide to opt-in to our mailing list, you will receive emails that may include company news, updates, related products or service information, etc. If at any time you would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

*-To provide you quality service*

We also use the information for support, to develop new features, and to improve the overall quality of ACHBanking's products and services.

*-To further develop, build upon and expand our work product*

We may summarize information about you in a way that does not identify you personally, and combine it with other information to understand how our products are used, to deliver products and services as well as to help us develop new products and services.

## How We *Do Not* Use Your Information

ACHBanking will not use your personal information for the following purposes:

**We do not** sell or rent your personal information with anyone for promotional or marketing purposes.

**We do not** share your personal information with anyone outside of ACHBanking for their promotional or marketing use without your consent.

## How We Protect Your Information

ACHBanking works to protect your personal information from loss, misuse, or unauthorized alteration by using industry-recognized security safeguards, coupled with carefully developed security procedures and practices. We maintain physical, electronic and procedural safeguards that comply with applicable laws and federal standards.

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site. We use both internal and external resources to review our security procedures. Your sensitive information, such as credit card information, is encrypted when it is transmitted to us. Our employees are trained and required to safeguard your information.

Sensitive and private data exchange between you and our Site happens over a SSL secured communication channel and is encrypted and protected with digital signatures.

## How We Retain Your Information

ACHBanking will retain your information as long as your account is active or as needed to provide service to you. Requests to cancel active accounts or to delete stored information may be sent to [Info@capitalstackllc.com](mailto:Info@capitalstackllc.com).

Please note that ACHBanking will retain and use your information as necessary to comply with our legal obligations, resolve disputes and enforce Merchant Cash Advance Agreements or for other business purposes.

## The USA PATRIOT Act

The USA PATRIOT Act was established by the US government directly after September 11, 2001 in an effort to protect the public. This Act's provisions enabled financial institutions, such as ACHBanking, to protect consumers by preventing fraud, and identity theft.

Accordingly, in our effort to comply with the Acts provisions, you may be required to submit personal information allowing us to establish and verify your identity, such as:

Driver's License;



Passport and Country of Issuance;

US Tax Payer Identification Number; and

Alien ID Card.

#### Sharing Your Personal Information

We do not sell, trade, or rent your personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above.

#### Testimonials

We may, occasionally, post testimonials from repeat satisfied merchants on our landing page, along with other endorsements. We may, from time to time, request permission to post a testimonial on your behalf on our Site. If you would like to update or delete your testimonial please contact us at [Pr@capitalstackllc.com](mailto:Pr@capitalstackllc.com).

#### Changes to This Privacy Policy

ACHBanking has the discretion to update this privacy policy at any time. When we do, we will post a notification on the main page of our Site and send you an email. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

#### Your Acceptance of These Terms

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

#### Contacting Us

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us at:

eProdigy ACH, LLC  
[www.ACHBanking.com](http://www.ACHBanking.com)  
11 Broadway Suite 814  
888-782-2510  
[info@capitalstackllc.com](mailto:info@capitalstackllc.com)



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