



Privacy Notice to Cardholders

*"Si usted no puede leer en inglés, le estamos enviando en esta correspondencia una hoja en **español** con preguntas frecuentes e información sobre el pago a pacientes, en la que se describen algunos puntos básicos e importantes sobre la tarjeta. Sin embargo, la relación entre portador y expedidor de la tarjeta se mantiene directamente con Payoneer y usted tiene la responsabilidad de hacer que alguien le lea o le traduzca los documentos de Payoneer escritos en inglés a fin de asegurarse de que entiende su relación como portador de la tarjeta."*

Dear Valued Cardholder,

When it comes to clinical research and healthcare related studies, Payoneer understands the importance of Privacy and Data Security.

As a result, Payoneer's payment card system for clinical research and healthcare related payments rightfully eliminates the need for your card issuer to provide us with any cardholder personal information (i.e. Protected Health Information) when a card is issued.

The only information that we are required to collect is a unique identifier, such as a Subject ID, that links the card in our payment system to your records maintained at the organization where your card was issued.

The accompanying Privacy Policy is being furnished to you as a mandate from state governments. Please be aware that the section "How to File A Complaint - For Residents of Texas" applies to any type of complaint that you, as a cardholder, wishes to make and is not limited to complaints about your privacy or privacy related issues.

We look forward to continue providing you with excellent service and support.

Please do not hesitate to contact us with any questions or concerns.

Sincerely,

Payoneer, Inc.



Privacy Policy

WHAT DOES PAYONEER DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing of information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ▶ Social Security Number, Date of Birth, E-mail address, and Telephone Number; and/or
- ▶ Bank and credit account, as well as its history; and/or
- ▶ Identity validation and credit history

When you are no longer our customer, we continue with our sharing policies as described in this notice.

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons Payoneer Inc. chooses to share and what; and whether you can limit this sharing.

Reasons we can share your personal information	Does Payoneer Inc. Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness, transactions and experiences	Yes	No
For joint marketing with other financial companies	Yes	No
For non-affiliates to market to you	No	We do not share

Questions, Correcting information, Opting out?

Phone: 800-251-2521
 Email: c.support@payoneer.com
 Web: www.payoneer.com

WHO WE ARE

Who is providing this notice?

Payoneer Inc.
 1841 Broadway, Suite 520 New York, New York 10023

WHAT WE DO

How does Payoneer Inc. protect my personal information?

Restricting access to non-public personal information only to those employees and entities on a need-to-know basis and that are performing services on our behalf. We train our employees on the importance of customer privacy and confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the non-public personal information.

How does Payoneer Inc. collect my personal information?

When:

- ▶ You apply for our services/product
- ▶ We receive information from banking references, credit reporting agencies, affiliates, and any other third-party validator about your identity
- ▶ By the use of our services/product, transactions are generated by that use
- ▶ You visit our Website. We may also collect and disclose information about how users use our Website by tracking unique views received by pages of the Website or the domains from which users originate. We may also use "cookies" to track returning users to our Website.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- ▶ Affiliates and not for everyday business purposes
- ▶ Sharing for non-affiliates' everyday business purposes – information about your creditworthiness
- ▶ Non-affiliates from using your information to market to you

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products to you.

Opt-out

Inform the company (ies) to prevent the sharing or use of certain information.

Cookies

A piece of software that a web server can store on the users' PC's and use to identify the users should they visit the Website again. Information collected may be associated with non-public information users provide us through our Website.

How to File a Complaint

For Residents of Texas

If you have a complaint, first contact Payoneer's customer service department at 1-800-251-2521, option 2

or by email at customerservicemanager@payoneer.com
 or VPOperations@payoneer.com.

And if you still have an unresolved complaint regarding the company's activities, please direct your complaint to:

Texas Department of Banking at 2601 North Lamar Boulevard, Austin, Texas 78705,
 1-877-276-5554 (toll free), www.dob.texas.gov

