ZELLEPAY.COM COOKIES & TRACKING TECHNOLOGIES POLICY

Last Updated: November 4, 2022

This policy pertains to our website, zellepay.com (referred to as the "Website" from here on out). We, along with our service providers, use a variety of technologies to learn more about how visitors use the Website.

By using the Website, you consent to the practices described in this Cookies & Tracking Technologies Policy and the Zellepay.com Website Privacy Notice and to the updates to these policies posted here from time to time. **Please do not use this Website if you do not agree with these policies**.

What do you want to learn more about?

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1. Cookies and other tracking technologies and how we use them
Like many companies, we use common tracking cookies and other tracking technologies on our Website (referred to together from this point forward as "cookies", unless otherwise stated) including HTTP cookies, HTML5 and Flash local storage, unique device identifiers, probabilistic finger-printing, deterministic finger-printing, web beacons/GIFs, embedded scripts, and e-tags/cache browsers as defined below.

Cookies help to personalize your experience on a website. We use cookies for a variety of business purposes, including to enhance your online experience, for example, by remembering your viewing preferences from a previous use of our Website, for when you later return to the Website.

We use both session and persistent tracking cookies. Cookies can either be persistent (i.e., they remain on your computer until you delete them) or temporary (i.e., they last only until you close your browser).

We also use first and third-party cookies. First party cookies are used and controlled by us to provide services on the Website. Third-party cookies are controlled by third parties, mostly for the purpose of analytics.

In particular, our Website uses the following categories of cookies:

a. *Strictly Necessary Cookies* – These cookies are needed to provide basic functions on the Website. We may use cookies and tracking technologies required to prevent fraudulent activity, improve security, and/or for system administration.
b. *Analytics and Performance-Related Cookies* – We may use these cookies to assess the performance of our Website, including as part of our analytic practices to improve the services offered through the Website. These cookies may be used to prevent fraudulent activity and improve security. You may disable these cookies if you'd like.
c. *Functionality-Related Cookies* – We may use these cookies to tell us, for example, whether you have visited the Website before or if you are a new visitor and to help us identify the features in which you may have the greatest interest. You may disable these cookies if you'd like.

2. Your cookie choices and how to opt-out
To change your cookie preferences, click here.

Most browsers are initially set up to accept HTTP Cookies. The "help" feature of the menu bar on most browsers will tell you how to stop accepting new cookies, how to receive notification of new cookies and how to disable existing cookies. For more

information about HTTP cookies and how to disable them, you can consult the information at https://www.consumer.ftc.gov/articles/how-protect-your-privacy-online. We are not responsible for the effectiveness of any such opt-out options. California residents may be entitled to know the effects of opt-out options under California Business & Professions Code Section 22575(b)(7).

Controlling the HTML5 local storage on your browser depends on which browser you use. For more information regarding your specific browser please consult the browser's website (often in the Help section).

Without HTTP cookies and HTML5 local storage, you may not be able to take full advantage of all our Website features and some parts of the Website may not function properly.

3. Cookies and other tracking technologies used on the Website
The following lists the cookies and tracking technologies we use on our Website. We provide the information below as a courtesy for all users, but we are not obligated to maintain or update it.

Party	Service	For More Information	User of Tracking Technologies	Privacy Choice
Google Analytics	Analytics	http://support.google.com/analytics/bin/answer.py?hl=en&topic=2611283&answer=2700409 https://tools.google.com/dlpage/gaoptout/	Yes	http://www.google.com/intl/en/policies/privacy/
Google Tag Manager	Tag definition and management	http://www.google.com/tagmanager/ http://www.google.com/intl/en/about.html	Yes	http://www.google.com/policies/privacy/

About AddToAny (formerly Lockerz Share)	Social bookmarking widget	http://www.addtoany.com/	Yes	http://www.addtoany.com/privacy

4. Social Media

We also use social plugins on our Website. The social plugins used on the Website are hosted by social media networks such as Facebook, Twitter or others and your browser therefore sends this cookie data to the social media network when loading the social plugin inside your browser. These data contain information on your use of the Website. In case you are registered with the social media network, the data will be associated with your data already stored in the social media network. We use a two-click-mechanism for social plugins. Prior to using the social plugin, you must activate it by clicking the social plugin. Until the social plugin is activated, some cookies will not collect your data and they will not be sent to the social media network.

5. Consent

If you do not change your cookie preferences, as provided in Section 2 above, you expressly consent to the collection, use, and sharing of your data by us and the service providers listed above, subject to their privacy policies, preferences, and opt-outs available through the links set forth above. Not in limitation of the foregoing, you expressly consent to the use of cookies or other local storage and the collection, use, and sharing of your data by us and each service provider identified in Section 3 above. You are directing us to share cookies with our service providers for analytics. You may change your cookie preferences at any time by following the procedures set forth in Section 2. Please note, you will need to change your cookie preferences again if you visit our Website from a different device or browser or if you clear your cookies.

6. Definitions

Cookies: A cookie (sometimes referred to as local storage object or LSO) is a data file placed on a device. Cookies can be created through a variety of web-related protocols and technologies, such as HTTP (sometimes referred to as "browser cookies"), and HTML5. For more information on third party cookies that we use for analytics, please review the table in Section 3 of this Cookies and Tracking Technologies Policy.

Web Beacons: Small graphic images or other web programming code called web beacons (also known as "1×1 GIFs" or "clear GIFs") may be included in our Website's pages and messages. Web beacons may be invisible to you, but any electronic image or other web programming code inserted into a page or email can act as a web beacon.

Clear GIFs are tiny graphics with a unique identifier, similar in function to cookies. In contrast to HTTP cookies, which are stored on a user's computer hard drive, clear GIFs are embedded invisibly on web pages and are about the size of the period at the end of this sentence.

Unique Device ID (UDID)Tokens: The unique series of numbers and letters assigned to your device.

Unique Device Tokens: For each user that accepts push notifications in mobile apps, the app developer is provided with a unique device token (think of it as an address) from the app platform (e.g., Apple and Google).

Deterministic Finger-printing technologies: If a user can be positively identified across multiple devices, for instance, because the user has logged into a platform such as Google, Facebook, Yahoo or Twitter, it can be "determined" who the user is for purposes of improving customer service.

Probabilistic Finger-printing: Probabilistic tracking depends upon collecting non-personal data regarding device attributes like operating system, device make and model, IP addresses, ad requests and location data, and making statistical inferences to link multiple devices to a single user. Note that this is accomplished through proprietary algorithms owned by the companies performing probabilistic finger-printing. Note also that in the EU IP Addresses are personal information.

Device Graph: Device graphs can be created by combining non-personal data regarding use of smartphones and other devices with personal log-in information to track interactions with content across multiple devices.

Unique Identifier Header (UIDH): Unique Identifier Header (UIDH) is the address information that accompanies Internet (http) requests transmitted over an ISP's wireless network. For example, when a customer types on his or her phone the web address of a retailer that request travels over the network and is delivered to the retailer's website. The information included in that request includes things like the device type and screen size so that the retailer site knows how to best display the site on the phone. The UIDH is included in this information, and can be used as an anonymous way for advertisers to be able to determine that the user is part of a group that a third party advertiser is attempting to reach.

It is important to note that the UIDH is a temporary, anonymous identifier included with unencrypted web traffic. We change the UIDH on a regular basis to protect the privacy of our customers. We do not use the UIDH to collect web browsing information and it does not broadcast individuals' web browsing activity out to advertisers or others.

Embedded Scripts. An embedded script is programming code that is designed to collect information about your interactions with the Site, such as the links you click on. The code is temporarily downloaded onto your device from our web server or a third-party service provider, is active only while you are connected to the Website, and is deactivated or deleted thereafter.

ETag, or entity tag. A feature of the cache in browsers, an ETag is an opaque identifier assigned by a web server to a specific version of a resource found at a URL. If the resource content at that URL ever changes, a new and different ETag is assigned. Used in this manner ETags are a form of device identifier. ETag tracking may generate unique tracking values even where the consumer blocks HTTP, Flash, and/or HTML5 cookies.

7. Contact us

For any questions about this Cookies and Tracking Technologies Policy, please contact us at privacyoffice@earlywarning.com or write us at Early Warning Services, LLC, Attn: Privacy Office, 5801 N Pima Rd, Scottsdale, AZ 85250.