

InstaPayment Privacy Policy (v1.2)

Introduction.

We take your privacy very seriously and we want you to feel comfortable using this web site. This Privacy Policy is designed to inform you about what Personally Identifiable Information ("PII") this site collects, and what will be done with it. In the event you choose to use links that appear on our site, you are advised that we do not control the activities engaged in at those sites and urge you to carefully read the privacy policies that appear on those sites before providing them with any of your PII. Your usage of this site is also governed by our [Terms of Service/Terms of Use](#) document (<http://www.instapayment.com/TOS.pdf>) which, together with this Privacy Policy, constitute our entire agreement with you.

1. Collection of Personally Identifiable Information.

At the time of registration, this website requires you to provide a valid email address, a unique User ID and Password. You are also given the option of providing additional information which is used to create an online "profile". Some profile information is not required, and if you do choose to put any PII into your profile, it will be protected to the best of our ability. You are cautioned against posting PII on the message boards or in story comments. Like most websites, the server upon which this site resides automatically collects basic data about your visit to this site, including your computer's IP address, your web browser type, operating system type, and what pages linked you to this site (called "referrers").

2. Use of Personally Identifiable Information.

We may use the data we collect to customize and improve your user experience on this site. For example, some of the server log data is automatically analyzed and presented in anonymized and aggregated form on our Website Stats page. This helps us understand what kinds of users are visiting our site and what we can do to make the site better for them. Your IP address is only available to the site administrator and is used for diagnosing problems or reporting abuses. We do not share your PII with any third party except under very specific circumstances. Those circumstances include (i) situations in which we obtain your express consent, such as when you are presented with a choice about sharing PII; (ii) any service provided on our site that requires the data to be disclosed in order to perform that service, such as an Application Service Provider or Internet Service Provider; (iii) pursuant to a lawful request by a court of competent jurisdiction or upon presentation of a valid law enforcement warrant; and, (iv) situations in which we find that your use of this site violates our this Policy or our Terms of Use. In the unlikely event that the operations of this site are sold to any other party, the entire contents of the site including any databases and user PII will be conveyed to the new owner. All data collected under the terms of this Privacy Policy will be maintained in accordance with this policy. Users will be given at least thirty (30) days notice, via a posting to this web site, of the change in ownership, and will be given an opportunity to remove their data prior to transfer of control.

3. Cookies.

This site makes use of temporary or "session" cookies in order to enable the basic functionality of this website, such as retaining your personal settings and accessing your account. From time to time, advertisements may appear on our web site and, if so, the advertisers may set and access cookies on your computer. Those organizations will have their own privacy policies and we will try to include links to their policies here. Most modern web browsers have the capability of rejecting cookies, and if you are concerned about their usage, we encourage you to avail yourself of that technology. Please be advised, however, that this website may not function properly for you without cookies.

4. Children.

Due to legal and regulatory requirements created by the Federal Trade Commission Children's Online Privacy Protection Act of 1998, (see <http://www.ftc.gov/ogc/coppa1.htm>) we only allow persons younger than age thirteen (13) to access certain areas of this site even, and only with parental permission. For more information, please send an email to webmaster@instapayment.com.

5. Editing or Deleting Your Account Information.

We provide you with the ability to edit the information that you provided to us on any of our registration pages by using your Personal Page configuration area or My Account page. You may request deletion of your user account by contacting the webmaster (webmaster@instapayment.com). Content or PII that you may have provided to us and that is not contained within your user account, such as posts that may appear within our forums, may continue to remain on our site at our discretion even though your user account may have been deleted. Please see our [Terms of Use](#) (make link) for more information.

6. Changes to this Privacy Policy.

We may make changes to this Policy from time to time. If we make a substantial change to this policy, we will notify you by posting a prominent announcement on the main page of the website for a period of at least thirty (30) days prior to the effective date of the change. We may also attempt to send email notice to the address you provided, as listed in your Personal Page configuration area, however because email may not be reliable, your primary notice will come via the website. After the notice period has passed, any usage of the website will be considered an acceptance by you of the new Privacy Policy terms.

7. NO GUARANTEES.

While this Privacy Policy states our standards for maintenance of PII and we will make efforts to meet them, we are not in a position to guarantee the absolute privacy of your PII. There may be factors beyond our control that may result in disclosure of some PII. As a consequence, we disclaim any warranties or representations relating to maintenance or nondisclosure of PII.

8. Contact Information.

If you have any questions about this Privacy Policy or our web site, please feel free to contact us at:

InstaPayment, Inc.
31240 La Baya Drive
Westlake Village, CA 91362
Phone 866-632-4325 or email Webmaster@instapayment.com

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