

AUTOMATED PAYMENT TRANSFER LIMITED COOKIES POLICY

This and any other Automated Payment Transfer Limited ("APT") websites use cookies to distinguish you from other users of our websites. This helps us to provide you with a good experience when you browse our websites and to help you personalise your online experience.

When you use our websites for the first time we give you the opportunity to accept or decline cookies. By using the toggle switch on the cookie pop up, you are consenting to or declining our use of cookies by category as set out in this policy. You can also change your cookie consents at any time by accessing the cookie pop up.

What is a cookie?

A cookie is a piece of data sent to your device from a website which is stored on your browser or the hard drive of your computer if you agree. Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you, but this information may also be shared with third parties/other websites. This means the website can recognise your device if you return to the same website. For example, if you use our SaaS products and register on our websites or download one of our applications, a cookie helps us to recall your information on subsequent visits. This simplifies the process of recording your personal information, such as your email address. When you return to our websites, the information you previously provided can be retrieved, so you can easily use the features that you customized.

Cookies are not used to run programs or deliver viruses to your computer. Some cookies expire at the end of your website session; others remain on your computer for longer.

What is a pixel?

Tracking pixels are transparent graphic images (sometimes called web beacons or tracking beacons) that are placed on certain pages of our website. A tracking pixel collects certain electronic information from your webpage's header, such as your IP address or browser and your location, which may be forwarded to an advertising platform for the purpose of providing advertising to you that is based on your personal interests. We also use tracking pixels provided by certain tools to allow us to see how you interact with our email marketing or website.

Cookies, pixels and similar technologies used on our website

The exact names of cookies we use on our websites may change over time, however, the descriptions below set out the types of cookies that operate on our websites. You can obtain an up to date list of the cookies we use by contacting us at privacy@aptbacs.co.uk

- **Strictly necessary cookies.** These are cookies that are required for the operation of our websites or provide services explicitly requested by you. They include, for example, cookies that enable you to log into secure areas of our websites or apps.
- **Analytical/performance cookies.** They allow us to recognise and count the number of visitors and to see how visitors move around our websites when they are using it. This helps us to improve the way our websites work, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to our websites. This enables us to personalise our content for you and remember your preferences (for example, your choice of language or region).
- **Targeting cookies/tracking pixels.** These record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising

(if any) displayed to you more relevant to your interests. We may also share this information with third parties for this purpose.

We may combine the information we collect through cookies and pixel tags with other information we have collected from you, based on our legitimate interest, as this information may be used to improve our website, personalize your online experience, tailor our communications with you, determine the effectiveness of our advertising, and for other internal business purposes.

Google Analytics. We use Google Analytics. The information generated by the Google Analytics cookie (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the websites, compiling reports on activity and providing other services relating to activity and internet usage. For more information on the cookies set by Google Analytics see: [Cookies and Google Analytics](#). You may opt out of being tracked by Google Analytics across all websites - to do so please go to <https://tools.google.com/dlpage/gaoptout>.

We may also use other technologies with similar functionality to cookies, such as web beacons and tracking URLs, including in emails to determine whether a recipient opened the email or accessed a certain link.

How to control or delete cookies

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. You can also set your browser to alert you when a website sets or accesses cookies. The 'Help' function within your browser should tell you how to do this.

Links providing information regarding how you can control access to cookies for the major browsers are provided below:

- Microsoft Edge: <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy>
- Internet Explorer: <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies>
- Chrome: <https://support.google.com/chrome/answer/95647?hl=en-GB>
- Firefox: <https://support.mozilla.org/en-US/kb/delete-browsing-search-download-history-firefox>
- Safari: <https://support.apple.com/es-es/guide/safari/manage-cookies-and-website-data-sfri11471/mac>

Alternatively, you may wish to visit www.aboutcookies.org which contains comprehensive information on how to do this on a wide variety of browsers. You will also find details on how to delete cookies from your machine as well as more general information about cookies. In addition, the Digital Advertising Alliance (DAA) also provides a website that allows you to opt-out of cookies (and/or pixels) for various participating companies at <https://digitaladvertisingalliance.org/>. The Network Advertising Initiative also provides an opt-out page at <http://optout.networkadvertising.org/?c=1>. It is also possible to opt-out of Google's Ad Personalisation here: https://adssettings.google.com/authenticated?hl=en#display_optout

If you wish to view a cookie's code, just open your cookie file in your browser and click on a cookie to open it. You'll see a short string of text and numbers. The numbers are your identification card, which can only be seen by the server that gave you the cookie. For information on how to do this on the browser of your mobile phone you will need to refer to your device manual.

Please be aware that restricting cookies may impact on the functionality of our websites.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

Duration of Cookies

- Session cookies – These cookies are temporary and expire once you close your browser (or once your session ends).



- Persistent cookies — This category encompasses all cookies that remain until you erase them or your browser does, depending on the cookie's expiration date. All persistent cookies have an expiration date written into their code, but their duration can vary for each category or specific cookie.

If you require more information regarding the duration of a particular cookie used by APT please contact us on the email below.

If you have any queries about this policy, please contact privacy@aptbacs.co.uk

Effective 21st January 2020

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