



## Privacy Policy

Last modified: Nov 5, 2015 ([view archived versions](#))

### Update Information

In this version of the Privacy Policy, updates have been added on sections under our commitment to privacy, collection of information, changes to personal information, tracking technologies including cookies, log files and LSOs, revisions to privacy policy.

### Section 1: Company

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading global retailers, and 18 of the top 20 banks worldwide. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment.

We are trusted globally as a result of our unrivalled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. With more than 4,200 employees worldwide and offices in principal cities around the globe, ACI now has one of the most diverse and robust product portfolios in the industry, with application software spanning the length of the payments value chain.

This Privacy Policy covers ACI Worldwide, its subsidiaries including Official Payments and Retail Decisions. All references to "ACI" throughout this policy statement include, unless otherwise stated, ACI Worldwide, and its subsidiaries.

### Section 2: Our commitment to privacy

ACI takes the privacy of your personal information very seriously and is committed to protecting your privacy. This Policy outlines how we handle your personal information that is collected during your visit to all of our affiliated web sites including Official Payments [www.officialpayments.com](http://www.officialpayments.com) and Choice Pay [choicepay.us](http://choicepay.us)

Your privacy is important to us. To protect your privacy we provide this notice explaining our online information practices and the choices you can make about the way your information is

collected and used. Please read this Privacy Policy carefully to understand what we do and the choices you can make.

ACI Worldwide has received TRUSTe's Privacy Seal signifying that this Privacy Policy and our practices have been reviewed for compliance with the TRUSTe program. In order to view our relationship with TRUSTe please visit the validation page visible by clicking on the TRUSTe Seal. The TRUSTe program covers only information that is collected through the websites, [www.aciworldwide.com](http://www.aciworldwide.com), [www.officialpayments.com](http://www.officialpayments.com), and [www.officialpayments.com/fed](http://www.officialpayments.com/fed), and does not cover information that may be collected through the ACI solutions or products.

If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, please contact TRUSTe [here](#).

ACI Worldwide complies with the U.S. – E.U. Safe Harbor framework and the U.S. - Swiss Safe Harbor framework as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of personal data from European Union member countries and Switzerland. ACI Worldwide has certified that it adheres to the Safe Harbor Privacy Principles of notice, choice, onward transfer, security, data integrity, access, and enforcement. To learn more about the Safe Harbor program, and to view ACI Worldwide's certification, please visit <http://www.export.gov/safeharbor/>.

In order to provide the services and to reduce the risk of fraud, ACI and its subsidiaries ("ACI" or "we" or "us") must ask you for information about yourself when you make a payment on our web sites. This Privacy Policy describes the personal information we collect from you, and how we use that information. We will use your personal information only in accordance with the terms of this Privacy Policy. We will not sell or rent your personal information or provide a list of our customers to third parties. However, there are limited circumstances in which some of your information will be shared with third parties under strict restrictions, so it is important for you to review the details of this Privacy Policy. This Privacy Policy applies to all services that are offered through the ACI web sites and to personal information that we maintain about current and former customers.

Your access to and use of our web sites are subject to this Privacy Policy and any other Terms of Use or policies posted by us. If you have questions or concerns regarding this Privacy Policy, you should contact us at [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com).

### **Section 3: Collection and use of your personal information**

#### **3.1 What types of information do we collect and use?**

In general, you can visit our web site without telling us who you are or revealing any personal information about yourself. However, some portions of our web site are accessible only to users who have registered with us. When you register, access your account information, or make a payment online, we must collect information about you in order to create the account

or to facilitate the processing of your payment transaction. Since certain information is required if you choose to register or make a payment transaction using any of our sites, you agree to provide accurate and complete information when providing personal information. Except as otherwise provided below under the heading "How do we use your information?", when you supply information about yourself for a specific purpose, we use that information only for the specified purpose and to manage the internal operations and security of our web sites.

The types of personal information we collect and share depend on the product or service you have with us. This may include the following information collected from you and from your transactions with us:

- Your name, mailing address, city, state, zip code, email address, and phone number
- Your bill payment (including payment amount and designated payee)
- Your credit or debit card or bank account numbers, expiration date, and cardholder or account holder name
- Social Security Number (SSN) and/or employer identification number (EIN)
- Unique identifier such as user name, account number, and password

We also collect aggregate information which does not identify you.

At times we may ask you for contact information or conduct online surveys in order to better understand your needs, to provide you with enhanced services, and to help you use the services more effectively. If you participate on our online surveys, we will request certain personal information such as name, email address, and demographic information such as zip code.

We also display personal testimonials of satisfied customers on our site in addition to other endorsements. With your consent we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us at [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com).

### 3.2 How do we use your information?

#### Internal Uses

We use the information we collect about you for everyday internal business purposes in order to provide our services, process your transactions, maintain your account(s), and provide customer service. We provide access to personal information about our customers only to those employees who require it as part of their job in order to provide our services, process customer payments, and provide customer service.

We may use your personal information for the purposes of marketing products and services from ACI or those of our partners.

## Disclosure to Third Parties

ACI shares certain personal information of customers to run our everyday business. ACI does not sell or rent any of your personal information. ACI will not share any of your personal information with third parties except in the circumstances described below or with your permission.

We may share your personal information with our business partners, service vendors, suppliers, or other authorized third party contractors who provide services or perform marketing or other functions on our behalf in order to provide a requested service or transaction. We will only provide these third parties with the minimum amount of personal information necessary to complete the requested service or transaction. We will require that these third parties keep your personal information confidential and not use your personal information except for the limited purpose of completing the requested service or transaction.

We disclose personal information with third parties that we believe it is appropriate to cooperate in investigations of suspected fraud or other illegal activity. This would include situations involving potential threats to the physical safety of any person, or to conduct investigations of violations of ACI Worldwide's Terms of Use, or as otherwise required by law.

We will disclose your personal information when we are obliged by law to do so or when we suspect fraudulent or criminal activities. A variety of federal, state, and local laws or government regulations may require us to disclose non-public personal information about you to respond to court orders or legal investigations. In these instances, we will make commercially reasonable efforts to release only the information required by law, subpoena, legal process, or court order.

We may also disclose your personal information when otherwise permitted by applicable privacy laws when disclosure is needed to enforce our rights arising out of any agreement, transaction, or relationship with you.

We share required information with your agent or legal representative such as the holder of a power of attorney that you grant, or a guardian appointed for you.

We share aggregated statistical or demographic data from specified accounts with our business partners or for public relations and marketing purposes. For example, we may reveal the percentage of our customers who make payments with a credit card versus a checking account. It is important to note however, that this aggregated information is not tied to any personal information that can identify you.

As with any other business, it is possible that in the future ACI could merge with or be acquired by another company. If such an acquisition occurs, the replacement company would have access to personal information maintained by ACI. This will include customer account information, but it will continue to be bound by this Privacy Policy unless and until it is

amended. You will be notified via a prominent notice on our sites on any such change in ownership or control of your personal information.

We make disclosures to third party partners as permitted by federal or state law. If you have registered with our service and indicated you want to receive communications from us, ACI may contract with third parties for the purposes of marketing products and services of ACI or those of our partners. ACI may also disclose personal information to financial service providers with which it has joint marketing agreements. These are formal agreements between unaffiliated third parties that are combined to market products or services to you. ACI will require such third parties to maintain confidentiality of your personal information.

When you provide personal information to us, we may continue to store and maintain that information unless you direct us otherwise. If you want us to stop storing your personal information, you may request that we do so by contacting us at [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com).

### 3.3 Changes to personal information (PI)

If your registration information changes, you can execute changes to your profile on the web site where you made the payment. If you have submitted incorrect personal information through our sites and would like to revise this information or if you would like to request access of your personal information, please contact us at [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com). Please do not send us your personal information (PI) via email. We will respond to your request to access within a reasonable timeframe.

We will retain your information for as long as your account is active or as needed to provide you with services. In addition, we will maintain and use your information for as long as necessary to comply with our legal obligations, resolve disputes, and administer our agreements.

If you want to cancel your account or request that we no longer use your information to provide you any with services, contact us at [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com).

### 3.4 Tracking Technologies

Technologies such as cookies, beacons, scripts and tags are used by ACI and our marketing partners, affiliates or analytics or service providers [e.g., *online customer support provider, etc*]. These technologies are used in analyzing trends, administering the website, tracking users' movements around the site, and gathering demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual and aggregated basis. Various browsers may offer their own management tools for removing these types of tracking technologies. As is customary with many web sites, we use cookies to make your visit to our web sites easier, more efficient and more valuable. A cookie is a tiny element of data that is sent to your browser when you go to our web sites. When you

visit the site again, the cookie enables our site to recognize your browser, which allows us to better serve you as you navigate through our sites or when you return. You may set your browser to notify you or decline the receipt of a cookie, but there are some particular features of our sites that may not function properly or may not be available if your browser is configured to disable cookies.

We also partner with a third party to either display advertising on our website or to manage our advertising on other sites. Our third party partner may use technologies such as cookies to gather information about your activities on this website and other sites in order to provide you advertising based upon your browsing activities and interests. If you wish to not have this information used for the purpose of serving you interest-based ads, you may opt-out by clicking [here](#) or if located in the European Union, click [here](#). Please note this does not opt you out of being served ads. You will continue to receive generic ads.

### 3.5 Log files

Like many web sites, we may automatically gather, or engage a third party to gather, certain data about our sites traffic and store it in log files. For this purpose, we use Internet Protocol (IP) addresses to analyze trends, execute the web sites, track our users' activities, and gather broad demographic information for aggregate use. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you, to improve marketing, analytics, or site functionality.

### 3.6 Local Shared Objects/Local Storage

We use Local Shared Objects, such as Flash cookies, and Local Storage, such as HTML5, to store content information and preferences. Third parties with whom we partner to provide certain features on our website or to display advertising based upon your web browsing activity also use HTML5 to collect and store information. Various browsers may offer their own management tools for removing HTML5. To manage Flash cookies, please [click here](#).

### 3.7 Preferences and opting-out

You may inform ACI of your preferences concerning the use of your information by "opting-out" of the following practices by emailing [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com).

If you gave ACI permission to contract with third party marketing partners working on behalf of ACI for the purpose of marketing products or services to you and no longer want to enable ACI to do so, you can "opt-out" of our sharing your information with third party partners for marketing purposes.

If you requested but no longer want ACI to inform you of upcoming payment obligations, notify you of a scheduled or successfully completed Auto Payment, or notify you of new or additional

services offered by us from which you may benefit, you can "opt-out" from receiving this information.

If you received commercial email from ACI and you do not want to receive any unsolicited commercial emails in the future, you can "opt-out" from receiving commercial email from ACI.

ACI does not disclose private email communications that are transmitted using ACI services except as described in this Policy and as required to provide requested services or to reply to your email. In the ordinary course of our business, we may use the contact information you provide us to confirm a payment transaction and/or to alert you concerning any problems we may experience in attempting to process your payment.

If you registered with a service on our sites to "opt-in", you may receive information about new or additional services, other notifications, or information from ACI or our partners.

With your permission, we may also contact you to remind you of an upcoming payment commitment (e.g., a quarterly tax payment which is due), notify you of a scheduled or successfully completed Auto Payment or inform you of new or additional services offered by us which may be beneficial to you. You may also contact ACI as noted above in the "Opt-Out" section if you no longer want to receive such information or other notifications.

### 3.8 SMS Text Messaging

For certain applications, we can send a SMS text message for payment confirmation and other messages to your mobile phone number. Once you provide us with your mobile phone number (message and data rates may apply), you will receive a text message from us to complete the setup process. By replying to the text message, you will be confirming in writing that you have agreed to receive text messages containing information such as payment confirmations, bill reminders and other relevant messages, including information to inform you of new or additional services offered by us from which you may benefit. Message frequency depends upon your payment activity and other information such as your geographic location that we may use to send you messages relevant to our services available in your area.

To opt-out at any time, respond to the text with OPT-OUT. If you cancel, we will send you a text message to confirm we have processed your cancellation. When you opt-out of receiving text messages, it does not affect the other services which are provided on our websites. For additional assistance, email [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com).

Text messaging is not available in all areas. Not all mobile phones have SMS text capability.

#### Supported Carriers:

Alltel, AT&T, Sprint, T-Mobile®, Verizon Wireless, Boost, Cricket, MetroPCS, Nextel, U.S. Cellular, Virgin Mobile, ACS Wireless, Appalachian Wireless, Bluegrass Cellular, Carolina West Wireless, Cellcom, C-Spire Wireless (formerly CellSouth), Cellular One of East Central Illinois, Cincinnati Bell Wireless, Cross/Sprocket, Duet IP (AKA Max/Benton/Albany), Element Mobile, Epic Touch, GCI Communications, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW

Missouri Cellular), Illinois Valley Cellular, Immix (Keystone Wireless/PC Management), Inland Cellular, iWireless, Mobi PCS, Mosaic, MTPCS/Cellular One (Cellone Nation), Nex-Tech Wireless, nTelos, Panhandle Telecommunications, Peoples Wireless, Pioneer, Plateau, Revol, Rina - Custer, Rina - All West, Rina - Cambridge Telecom Coop, Rina - Eagle Valley Comm, Rina - Farmers Mutual Telephone Co, Rina - Nucla Nutria Telephone Co, Rina - Silver Star, Rina - South Central Comm, Rina - Syringa, Rina - UBET, Rina - Manti, Simmetry, South Canaan/CellularOne of NEPA, Thumb Cellular, Union Wireless, United, Viaero Wireless, West Central Wireless.

### 3.9 Children

ACI recognizes the importance of children's safety and privacy on the Internet. For this reason and to comply with certain laws, we do not intentionally collect personal, individually identifiable information from children under the age of 13, nor do we offer content targeted to children under 13.

### 3.10 Security

The security of your information is very important to us. We take commercially reasonable precautions consistent with applicable regulatory requirements and applicable published security standards to protect the personal information submitted to us. However, no method of transmission over the Internet or method of electronic storage is 100% secure. While we strive to use commercially reasonable means to protect your personal information, we cannot guarantee absolute security. When doing business with others such as advertisers to whom you can link from our site, you should consider the separate security and privacy policies of those other sites. When you enter personal information (such as a credit card number), we encrypt the transmission of that information by using best industry practices as outlined by the Payment Card Industry Data Security Standard (PCI DSS).

In the event that your sensitive personal information is accessed by an unauthorized individual and the misuse of your information is reasonably possible, we will notify you of the unauthorized access unless a law enforcement agency believes that such notification may interfere with a criminal investigation. The notification of such an event may be given to you by email or writing at our sole discretion.

If you have any questions about security on our web sites, please contact:

ACI Worldwide, Inc.  
Attention: Chief Security Officer  
3520 Kraft Road, Suite 300  
Naples, FL 34105

Email: [mbox-aci-security-officer@aciworldwide.com](mailto:mbox-aci-security-officer@aciworldwide.com)

### 3.11 Social media features and widgets

Our web sites include social media features and widgets ("features"), such as the Facebook Like and Share buttons. They also have interactive mini-programs. These features may collect your IP address and the page(s) you visit on our sites. In addition, they may set a cookie to enable the features to function properly. The features are either hosted by a third party or hosted directly on our web sites. Your interactions with these features are controlled by the privacy policy of the company providing it.

#### **Section 4: Links to other sites**

Our web sites may provide a link to other third party web sites. Please note that these third party web sites are outside of our control and are not covered by this Policy. We encourage you to be aware when you leave our sites and to read the privacy policies of each and every web site that collects personal information. In addition, the companies operating these third-party sites may use cookies. We have no access to or control over these cookies. This Privacy Policy applies only to information collected by our web sites.

#### **Section 5: Revisions to Privacy Policy**

We may amend this Policy from time-to-time, and at any time. If we make updates to this Policy, we will update the Policy with the changes and revise the "Publish Date" posted at the top of this Policy. Any updates to the Policy become effective when we post the updates to our site. If we make any material changes we will notify you by email (sent to the e-mail address specified in your MyAccount) or, at our option, by means of a notice on this Site prior to the change becoming effective. Your use of the site following the update to the Privacy Policy means that you accept the terms and conditions of the updated Policy.

#### **Section 6: User acceptance of Privacy Policy**

By using our web sites, you accept the terms and conditions of this Privacy Policy, and you agree to reread this Privacy Policy from time to time to stay informed of changes that may occur. If you do not agree to this policy, we ask that you do not use our sites. ACI encourages you to periodically review the Privacy Policy for changes. Your continued use of the ACI web site following the posting of changes to these terms will mean that you accept those changes.

## **Section 7: Contact us**

If you have any questions or comments related to this Privacy Policy, please write to us at the following address or email:

ACI Worldwide

Attention: Raj Gautam, Chief Privacy Officer

3520 Kraft Road, Suite 300

Naples, FL 34105

Email: [mbox-aci-privacy-officer@aciworldwide.com](mailto:mbox-aci-privacy-officer@aciworldwide.com)