

Protecting your personal information is our top priority. This Statement (“Statement”) applies to the HiFive Technologies, Inc. website (<https://hifivecommunity.com>) and related services provided by HiFive Technologies, Inc. (“HiFive,” “we,” “us,” or “our”). It governs how we collect, use, and protect your data.

By using our Services, you authorize HiFive to collect, use, and transfer your personal information within the United States and to any country in which we or our service providers operate. We take appropriate steps to ensure your personal data remains protected during such transfers and processing.

Your relationship is with HiFive Technologies, Inc., and your data is governed by the laws of the United States and, where applicable, the State of California. If you are a California resident, please refer to the California Privacy (CCPA) & (CPRA) Notice below for additional information regarding your rights.

Agent of the Payee

HiFive Technologies, Inc. (“HiFive”) has been formally designated in writing by participating merchants and service providers (collectively, “Payees”) as their authorized agent solely for the purpose of receiving payments on their behalf. This agency relationship is established pursuant to written agreements between HiFive and each Payee.

When you make a payment through HiFive for goods or services already selected or rendered by a Payee, that payment is considered made directly to the Payee. Your payment obligation to the Payee is satisfied upon HiFive’s receipt of funds in its capacity as the Payee’s agent, and the Payee has authorized HiFive to provide you with a receipt as evidence of such payment.

This arrangement applies only to completed transactions for which the Payee has expressly authorized HiFive to receive payment. HiFive does not collect funds prior to the finalization of a sale or offer services that involve simply forwarding or holding funds. Instead, HiFive acts as an extension of the Payee for payment acceptance, ensuring that all funds are collected on behalf of and for the benefit of the Payee.

Agency Disclosure

HiFive acts as a duly authorized agent of the merchant or service provider (the “Payee”) to receive payments from end users (the “Payers”). This agency relationship is established via written agreements with each Payee. Payment to HiFive, as agent, constitutes full and final payment to the Payee.

Public Notice

Merchants and service providers are required, under their agreement with HiFive, to publicly disclose that HiFive is authorized to accept payments on their behalf—such as through checkout screens, terms of service, or service confirmations.

Privacy Policy

GLBA and Financial Privacy Notice ([download PDF](#))

As a provider of financial facilitation services, HiFive complies with applicable provisions of the Gramm-Leach-Bliley Act (GLBA), including obligations to safeguard customer information and restrict data sharing. In addition, HiFive adheres to Anti-Money Laundering (AML) standards consistent with the Bank Secrecy Act (BSA), including identity verification, transaction monitoring, and reporting where required.

How We Use Your Information

HiFive Technologies, Inc. collects personally identifiable information to deliver a secure, efficient, and personalized experience. We use this information to:

- Better provide and offer you products through the Services;
- Identify you when you log-in and when you select a Service;
- Customize your experience within the Services;
- Support you as a user and a consumer, respond to your inquiries and communications;
- Contact you for purposes such as customer service, updates to the Services and products offered through the Services, and general administrative purposes related to the provision of the Services; and/or
- Improve the Services and the consumer experience by trend and preference analysis.

Information We Collect

When you use the Services, HiFive may collect the following information:

- Full name
- Physical address
- Email address
- Telephone number
- Date of birth
- Tax identification number / Social security number
- IP address
- Payment or billing information (when processing payment or using services from us)

HiFive does not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products available in the Services, including EWA. These may include: (a) registering for an account in the Services; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; and (d) sending us an email message. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future in circumstances where you consent or if required to fulfill a contract or comply with legal obligations, as further detailed below.

Information We Do Not Collect

HiFive does not collect biometric identifiers (such as fingerprints, voiceprints, or facial geometry), health information, or any information governed by HIPAA or similar sensitive data laws. If our services expand to include features requiring such data, we will provide advance notice and obtain your explicit consent as required by law.

Legal Basis for Collecting Your Information

We process your personal information for several lawful purposes, depending on the context in which it was collected:

1. To Fulfill a Contract - We work with companies you engage with to enhance your experience through our Services. In this context, we may process your information to:

- Verify your identity
- Process payments
- Send important communications (e.g., account statements)
- Provide customer support and related services

2. With Your Consent - In cases where your consent is required, we may process your information to:

- Send you product updates, special offers, and marketing communications
- Access certain information stored on your device related to your use of the Services
- Whenever we request your consent, we will clearly explain how your information will be used. You may withdraw your consent at any time.

3. To Comply with Legal Obligations - We may also process your information to meet legal or regulatory requirements, such as:

- Responding to lawful requests from government or law enforcement agencies
- Detecting, preventing, or addressing fraud, illegal activity, security risks, and technical issues to protect both you and HiFive

How We Share Your Information

HiFive Technologies, Inc. does not sell, rent, or lease customer, consumer, or user information to third parties. We may share personal data with trusted service providers who assist us in delivering the Services. These partners may support us in:

- Verifying your identity
- Processing transactions at your request
- Conducting data analytics
- Sending communications (such as emails or physical mail)
- Providing customer support
- Coordinating delivery of services

These third parties are contractually obligated to use your information solely to perform these tasks on our behalf and are required to maintain strict confidentiality and data security standards. HiFive may also disclose personal information without prior notice if required to do so by law, or if we believe in good faith that such action is necessary to:

- Comply with applicable legal or regulatory obligations or legal process served on HiFive
- Protect and defend the rights or property of HiFive
- Act in urgent circumstances to protect the safety of users, HiFive staff, or the public

Behavioral Tracking and Analytics

HiFive may monitor your interactions and activity within the Services to better understand which features and offerings are most used and valued. This information helps us deliver more relevant content and tailor marketing or promotional messages to users whose behavior indicates interest in specific products or services.

Information Collected Automatically

HiFive may automatically collect certain technical information about your device and interaction with the Services. This may include your IP address, browser type, domain names, access times, and other system information. We use this data to support service functionality, improve quality, and generate usage analytics.

Protecting Your Information

HiFive is committed to protecting the personal information we collect and maintain. We employ a combination of physical, administrative, and technical safeguards to protect your data from unauthorized access, use, or disclosure. These safeguards are based on industry best practices

and include encryption protocols for data at rest and in transit, along with alignment to widely accepted security frameworks.

Children's Privacy

HiFive does not knowingly collect personal information from children under the age of 13. If you believe a child under 13 has submitted personal information through the Services, please contact us immediately so we can take appropriate steps to remove that information.

Email and Communication Preferences

HiFive may contact you occasionally by email to share service updates, promotional offers, confirmations, surveys, or other relevant communications. We may also receive notifications when you open an email or click on a link within it, to help us improve our messaging. To opt out of marketing or promotional emails, simply reply to the message with "Unsubscribe" in the subject line.

Where and How Your Data Is Stored

Your personal information may be stored on secure servers operated by third-party hosting providers under contract with HiFive. While we aim to store data within the same region as the consumer when possible, some data may be stored in the United States, subject to appropriate security and legal safeguards.

How Long We Keep Your Data (Data Retention)

HiFive retains consumer and cardholder data in accordance with applicable local laws and regulatory requirements.

How We Process Your Information

HiFive processes personal data solely for the purposes outlined in this Privacy Statement and shares it only with the categories of recipients identified herein. When personal data is lawfully shared with third-party sub-processors, HiFive ensures those parties are contractually bound to handle the data in accordance with this Statement and only share it with recipients authorized by the individual.

- Individuals may request a temporary restriction on the processing of their personal data under the following circumstances:
- They dispute the accuracy of the personal data, and we are in the process of verifying the claim;
- The data has been processed unlawfully;
- The data is no longer required for our purposes, but the individual requests we retain it;
- The individual has objected to our processing and we are assessing whether our legitimate interests override their request.
- If a restriction is requested, we will suspend all processing of the personal data—except for storage—and notify any affected sub-processors accordingly.

Your Rights to Access, Modify, or Control Your Data

HiFive is committed to ensuring that individuals have clear and meaningful access to their personal data. You have the following rights:

- To request a copy of some or all of the personal data we hold about you;
- To request correction of any inaccurate or incomplete personal data;

- To request deletion of your personal data where appropriate;
- To request that we limit the processing of your personal data;
- To object to our processing of your personal data; and
- To request that certain personal data be transferred to you or another party in a structured, commonly used format.

You may submit a request to access your personal data verbally or in writing. We will not charge a fee unless the request is unfounded, repetitive, or excessive. We aim to respond to all requests within one month of receipt, unless the request is unusually complex or multiple requests are received. In such cases, we will keep you informed of any necessary extensions.

Electronic Fund Transfers

To the extent HiFive facilitates disbursements to bank accounts, prepaid cards, or debit instruments, you may be entitled to protections under the Electronic Fund Transfer Act (Reg E). These include error resolution procedures, limitations on liability for unauthorized transactions, and dispute processes.

For more information or to file a dispute, please contact us at compliance@hifivecommunity.com

Policy Updates and Changes

HiFive may update this Privacy Statement from time to time to reflect changes in technology, legal or regulatory requirements, industry best practices, or for other operational reasons. When we make changes, we will update the “Last Updated” date at the beginning of this policy.

We encourage you to review this Statement periodically to stay informed about how your personal data is handled. For any material changes, we will provide notice through appropriate channels—such as email, in-app messaging, or other methods consistent with applicable law.

By continuing to use our Services after an update, you acknowledge and accept the revised Privacy Statement and agree to be bound by its terms.

Contact Information

HiFive commits to resolve complaints about our collection or use of your personal information. If you can email us on compliance@hifivecommunity.com, call us on 979-777-5895 or write to us at HiFive, Inc. 5401 Crosswater Drive College Station, TX 77845 Attention: Attn: Customer Support. HiFive welcomes your questions or comments regarding this Statement.

California Privacy (CCPA) & (CPRA) Notice

This California Privacy Notice (“Notice”) is provided by HiFive Technologies, Inc. (“HiFive,” “we,” “us,” or “our”) and applies solely to individuals who reside in the State of California and use the HiFive website (<http://hifivecommunity.com>) or related services (collectively, the “Services”).

This Notice supplements the information provided in our general Privacy Statement and is intended to comply with the California Consumer Privacy Act of 2018 (CCPA), as amended by the California Privacy Rights Act of 2020 (CPRA), and any other applicable California privacy laws. It describes your rights as a California resident regarding your personal information and explains how HiFive collects, uses, discloses, and protects that information.

Personal Information We Collect

HiFive collects information that identifies, relates to, describes, references, or can reasonably be associated with, or linked to, a particular individual or device. This type of information is referred to as “Personal Information.”

When you use our Services, the categories of Personal Information we may collect include:

Category of Information	Description of Information	Collected by HiFive
Identifiers	Information such as your name, postal address, unique personal identifier or social security number, driver license or passport number, or similar identifiers	Yes
Personal Information as defined by California Civil Code, Section 1798.80(e)	Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	Yes
Classification characteristics protected under California or federal law	Information about you such as your race, religion, ancestry, national origin, marital status, medical condition(s), sexual orientation, veteran or military status, or genetic information.	No
Commercial Information	Information about you such as your past personal property purchases and consumer histories or tendencies	No
Biometric Information	Physiological, genetic, or biological characteristics about you such as fingerprints, faceprints, or voice prints; iris or retina scans, or other physical patterns.	No
Internet or activity occurring on or over networks	Information collected by cookies or other behavior tracking devices that collect your internet activity such as browsing and search histories, or information regarding your interaction with websites, applications, or advertisements.	Yes

Geolocation Information	Physical location, according to your Internet Protocol (IP) address.	Yes
Sensory Information	Information such as audio, electronic, visual, thermal, or olfactory.	No
Professional and Employment-related Information	Information about your current or past jobs, employment, or contracts, including the performance evaluations that may have occurred while employed or contracted.	No
Non-public Education Information	Information about your education such as records related to you as a student, grades, transcripts, student schedules, student identification codes, student financial information, or disciplinary records.	No
Inferences Drawn From Other Personal Information	Information about you that can be used to create a profile, such as preferences, characteristics, predispositions, behavior, attitudes, abilities, and aptitudes.	No

What Is Not Considered Personal Information

For purposes of the CCPA, “Personal Information” does not include:

- Publicly available information lawfully made available from federal, state, or local government records;
- De-identified, anonymized, or aggregated information that cannot reasonably be used to identify you;
- Information excluded from CCPA scope, including data covered by the Health Insurance Portability and Accountability Act (HIPAA) or other applicable laws.

How We Use Your Personal Information

HiFive does not disclose the personal information we collect through our Services without your consent, except as outlined in this Notice. We may use and share your personal information for the following business purposes:

- To deliver the Services or fulfill requests you’ve submitted;
- To provide products, services, or information you have requested from HiFive;
- To send email alerts, event updates, promotional materials, or other notices when you have expressed interest;
- To fulfill contractual obligations and enforce rights arising from agreements between you and HiFive;
- To enhance and personalize your experience with our Services;
- To protect the rights, property, and safety of HiFive, our users, and the public;
- To comply with legal obligations, court orders, subpoenas, or government requests;
- To carry out any purpose disclosed to you at the time of data collection, with your consent.

When and Why We Share Personal Information

HiFive may disclose your Personal Information to third parties for legitimate business purposes, but only with your consent or as permitted under applicable law. In the past twelve (12) months, we have disclosed the following categories of Personal Information for business purposes:

- Identifiers (such as name, address, or email address)
- Personal Information as defined under California Civil Code Section 1798.80(e)

These disclosures have been made to the following category of third parties:

- Service providers (who are contractually bound to use the data only to perform services on our behalf)

HiFive has not sold any Personal Information in the preceding twelve (12) months.

Where We Get Your Personal Information

HiFive collects Personal Information from the following sources:

- Directly from you – such as when you complete forms, create an account, or communicate with us;
- Indirectly from your use of our Services – including technical details like your IP address, geographic location, browser type, operating system, and activity on our platform;
- From third parties – such as your employer or other authorized entities involved in providing or supporting our Services.

California Consumer Rights Under the CCPA

If you are a California resident, the California Consumer Privacy Act (CCPA) grants you specific rights regarding your Personal Information. These rights include the ability to request details about how your Personal Information is collected, used, and disclosed.

Upon receipt of a verifiable consumer request, HiFive will disclose the following information covering the past twelve (12) months:

- The categories of Personal Information we have collected about you;
- The categories of sources from which we collected that Personal Information;
- The business or commercial purpose for collecting or, if applicable, selling that Personal Information;
- The categories of third parties with whom we have shared your Personal Information;
- The specific pieces of Personal Information we have collected about you;
- Whether we have sold or disclosed your Personal Information for a business purpose.

Your Right to Request Deletion of Data

Subject to certain exceptions, you have the right to request that HiFive delete the Personal Information we have collected and retained about you.

Upon receiving a verifiable deletion request, we will delete your Personal Information from our records and instruct our service providers to do the same, unless retaining the information is necessary for one or more of the following purposes:

- To complete a transaction or fulfill a service you have requested or authorized, or to perform a contract with you;
- To detect, prevent, or investigate security incidents, fraud, or illegal activity;
- To identify and fix errors that impair functionality or for debugging purposes;
- To comply with a legal obligation.

Your Right to Opt Out of Personal Data Sales

Under the California Consumer Privacy Act (CCPA), California residents have the right to opt out of the sale of their Personal Information. However, HiFive does not sell Personal Information, so there is no need to submit an opt-out request.

“Shine the Light” California Disclosure

Under California Civil Code Section 1798.83, California residents may request details about the Personal Information HiFive shared with third parties for direct marketing purposes during the prior calendar year. This information is provided free of charge.

To submit such a request, please contact us at:

compliance@hifivecommunity.com

Submitting Verifiable Consumer Requests

Only you, or someone legally authorized to act on your behalf, may submit a verifiable consumer request related to your Personal Information.

To be considered verifiable, your request must include:

- Sufficient information to confirm your identity (and the authority of any authorized agent, if applicable); and
- Reasonable detail about your request so that we can properly assess and respond.
- You do not need to have a HiFive account to submit a verifiable consumer request.

You may submit your request by:

- Calling us at (877) 573-3777
- Emailing compliance@hifivecommunity.com

HiFive strives to respond to verifiable consumer requests within 45 days. If we require more time (up to an additional 45 days), we will inform you of the delay and the reason within the initial 45-day period.

- If you maintain an account with HiFive, we will deliver our response to that account.
- If you do not have an account, we will deliver our response via your chosen method—email or mail.
- If we cannot verify your identity or the authority of your request, we will notify you in writing and explain why we are unable to respond.
- HiFive will not discriminate against you for exercising your rights under the CCPA.

Updates to This California Privacy Notice

HiFive may update this CCPA Notice periodically to reflect changes in legal requirements, business practices, or technology. We will notify you of material changes by:

- Sending an email to the address on file, or
- Posting a prominent notice within our Services.

Your continued use of our Services following such updates constitutes your:

- (a) acknowledgment of the revised CCPA Notice, and
- (b) agreement to be bound by its terms.

Contact Us

If you have questions or concerns about this CCPA Notice or how we handle your Personal Information, you may contact us at:

Compliance Inquiries: compliance@hifivecommunity.com

General Inquiries: compliance@hifivecommunity.com

Mailing Address:

HiFive Technologies, Inc.

5401 Crosswater Drive

College Station, TX 77845Attention:

Attn: Customer Support