

UNIVERSAL PAYMENT NETWORK LIMITED

COOKIE POLICY

Document Version: 1.0
Date of Issue: July, 2026

Table of Contents

UNIVERSAL PAYMENT NETWORK LIMITED 1

COOKIE POLICY 1

..... 1

1. Introduction 3

2. What Are Cookies?..... 3

3. Why We Use Cookies..... 3

4. Types of Cookies We Use 3

5. Similar Tracking Technologies 4

 5.1 Web Beacons and Tracking Pixels 4

6. Cookies Used on Our Website 4

7. Third-Party Cookies..... 4

8. Managing Your Cookie Preferences 5

9. Cookies and Marketing Communications..... 5

10. Legal Basis for Using Cookies 5

11. Data Protection and Security 6

12. Changes to This Cookie Policy 6

13. Contact Us..... 6

1. Introduction

At Unipaynet, we use cookies and similar technologies to improve the functionality, security, and performance of our website, mobile applications, and digital services. This Cookie Policy explains what cookies are, how we use them, the types of cookies we may place on your device, and how you can manage your preferences.

This Cookie Policy should be read together with our **Privacy Notice**, which explains how we collect, use, store, and protect your personal data.

By continuing to use our website or digital services, you acknowledge that cookies may be used in accordance with this Cookie Policy and your selected preferences.

2. What Are Cookies?

Cookies are small text files that are stored on your computer, smartphone, tablet, or other device when you visit a website or use an online service.

Cookies allow websites to recognize your device, remember your preferences, improve functionality, analyze usage, and provide a more secure and personalized experience.

Cookies do not typically identify you directly. However, information collected through cookies may be combined with other information we hold about you and may become personal data under applicable data protection laws.

3. Why We Use Cookies

Unipaynet uses cookies and similar technologies for various purposes, including:

Purpose	Description
Website and Application Functionality	To ensure that our website, mobile application, and digital platforms operate correctly and provide essential features.
Security and Fraud Prevention	To help protect customer accounts, detect suspicious activity, maintain platform security, and prevent unauthorized access.
User Experience Enhancement	To remember your preferences, settings, and interactions to provide a smoother and more personalized experience.
Performance Monitoring	To analyze how users interact with our platforms, identify technical issues, and improve service performance.
Analytics and Research	To understand customer behavior, usage trends, and service effectiveness to improve our products and services.
Marketing and Advertising	To provide relevant information about Unipaynet products and services and measure the effectiveness of marketing campaigns where permitted by law.

4. Types of Cookies We Use

Unipaynet may use the following categories of cookies:

Cookie Type	Purpose	Duration
Strictly Necessary Cookies	These cookies are essential for the operation of our website and services. They enable features such as account authentication, security controls, session management, and basic functionality.	Session or as required for service operation

Functional Cookies	These cookies allow our platforms to remember your preferences, settings, and choices to provide an improved user experience.	Temporary or persistent depending on purpose
Analytics Cookies	These cookies help us understand how visitors use our website and applications, including pages visited, usage patterns, and performance information.	Depending on analytics requirements
Security Cookies	These cookies support fraud detection, authentication, risk monitoring, and protection of customer accounts.	As required for security purposes
Marketing Cookies	These cookies may be used to understand your interests and provide more relevant communications or advertisements where you have provided consent.	Based on your preferences and applicable laws

5. Similar Tracking Technologies

In addition to cookies, Unipaynet may use similar technologies, including:

5.1 Web Beacons and Tracking Pixels

Tracking pixels are small electronic files embedded in webpages, emails, or digital communications that allow us to understand whether content has been viewed or interacted with.

We may use these technologies to:

- Measure the effectiveness of email communications.
- Understand user engagement.
- Improve marketing campaigns.
- Analyze service performance.
- **Device Identifiers**

We may collect certain device-related information, such as device identifiers, application information, and technical data, to support:

- Security monitoring.
- Fraud prevention.
- Service functionality.
- Application performance improvements.

6. Cookies Used on Our Website

The specific cookies used by Unipaynet may change depending on the services, technologies, and features available on our platforms.

Examples of information collected through cookies may include:

Information Type	Examples
Device Information	Device type, operating system, browser information
Usage Information	Pages visited, time spent on pages, interactions with website features
Technical Information	IP address, session information, security identifiers
Preference Information	Language preferences, settings, and user selections

7. Third-Party Cookies

Unipaynet may work with trusted third-party service providers who may place cookies or similar technologies on our platforms.

These third parties may include:

- Analytics providers.
- Security providers.
- Payment service providers.
- Marketing and communication providers.
- Technology infrastructure providers.

Third parties may use cookies to provide services on our behalf, improve performance, analyze usage, or support security measures.

We require third-party providers to process information responsibly and in accordance with applicable privacy and security requirements.

8. Managing Your Cookie Preferences

You have control over how cookies are used on your device.

When you first visit our website, you may be provided with options to:

- Accept all cookies.
- Reject non-essential cookies.
- Customize cookie preferences by category.

You may change your preferences at any time through our cookie settings tool.

Most internet browsers also allow you to control cookies through browser settings. You can usually:

- Delete existing cookies.
- Block future cookies.
- Receive notifications before cookies are stored.
- Allow cookies only from certain websites.

Please note that disabling certain cookies may affect the availability, functionality, or security of some Unipaynet services.

9. Cookies and Marketing Communications

Unipaynet may use tracking technologies in marketing emails and digital communications to understand engagement and improve communication effectiveness.

These technologies may provide information such as:

- Whether an email was delivered.
- Whether an email was opened.
- Whether links were clicked.
- General technical information about the receiving device.

You may opt out of marketing communications at any time by:

- Clicking the unsubscribe link included in marketing emails.
- Updating your communication preferences in the Unipaynet application.
- Contacting our customer support team.

10. Legal Basis for Using Cookies

Our use of cookies is based on the following legal grounds:

Legal Basis	Explanation
-------------	-------------

Legitimate Interests	We use strictly necessary cookies where required to operate our platforms, maintain security, authenticate users, and provide requested services.
Consent	For non-essential cookies, including analytics and marketing cookies, we obtain your consent where required by applicable laws. You may withdraw your consent at any time.
Contractual Necessity	Certain cookies may be required to provide services requested by you, such as maintaining secure sessions and processing transactions.

11. Data Protection and Security

Information collected through cookies is handled in accordance with our Privacy Notice.

Unipaynet implements appropriate technical and organizational security measures to protect information collected through cookies from unauthorized access, misuse, alteration, or disclosure. We do not use cookies to collect sensitive personal information unless such collection is necessary, lawful, and appropriately protected.

12. Changes to This Cookie Policy

We may update this Cookie Policy from time to time to reflect:

- Changes in technology.
- Updates to our services.
- Changes in legal or regulatory requirements.
- Improvements to our privacy practices.

Where significant changes are made, we may notify you through our website, mobile application, email, or other appropriate communication channels.

We encourage you to review this Cookie Policy periodically to remain informed about how we use cookies and similar technologies.

13. Contact Us

If you have questions, concerns, or requests regarding this Cookie Policy or how Unipaynet uses cookies, please contact us:

Data Protection Officer

Email: data@unipaynet.com

Unipaynet is committed to ensuring transparency, security, and responsible use of technologies that support our digital financial services.