

Quik2Pay Privacy Policy

Effective Date: January 13, 2026

Quik2Pay LLC "we," "us," or "our" respects your privacy. This Privacy Policy ("Policy") explains how we collect, use, disclose, and protect your personal information when you use our payment advance and collection services (the "Services"). By using our Services, you consent to the practices described in this Policy.

1. Information We Collect

We collect the following categories of information:

Personal Information: Name, email address, phone number, physical address, date of birth, and Social Security number (or Tax Identification Number).

Professional Information: Notary commission number, state of commission, expiration date, notary seal/certificate photo, and background check information.

Financial Information: Bank account numbers, routing numbers, and account verification data obtained through our bank verification process. We do not store your full account credentials. Financial transaction history, invoice details, and payment records are also collected and maintained.

Usage Data: IP address, device information, browser type, operating system, signup date, login times, pages viewed, and usage patterns.

Communications: All communications between you and Quik2Pay, including email correspondence, customer support interactions, and dispute-related communications.

2. How We Use Your Information

We use your information for the following purposes:

- To provide payment advances, collect receivables on your behalf, and process payouts to you
- To verify your identity, notary commission status, and eligibility for Services
- To communicate with signing services, escrow companies, and title companies for payment collection
- To comply with legal obligations, including tax reporting (IRS Form 1099), anti-money laundering (AML) requirements, Know Your Customer (KYC) regulations, and state money transmitter laws
- To detect, prevent, and investigate fraud, unauthorized transactions, and other illegal activities
- To provide customer support and respond to your inquiries
- To improve our Services, develop new features, and conduct internal analytics
- To enforce our Terms of Service and Service Agreement, including collection of debts owed to us

3. Information Sharing and Disclosure

We share your information only as necessary to operate our Services and comply with legal requirements. We do not sell your personal information. We may share your information with the

following parties:

Service Providers: We share data with third-party service providers who assist us in operating our Services, including:

- Stripe, Inc. for bank account verification, payment processing, and ACH transactions
- Mercury, a financial technology company, for business banking and notary payout processing via ACH
- Cloud hosting providers, data storage services, identity verification services, fraud detection services, and customer support platforms

Payment Sources: Signing services, escrow companies, title companies, and other entities from whom we collect payments on your behalf. We share your name, payment details, and invoice information as necessary to facilitate collection.

Legal and Regulatory Authorities: We may disclose your information to government agencies, law enforcement, regulatory bodies, or courts when required by law, subpoena, court order, or legal process, or when necessary to protect our rights, property, or safety, or that of others.

Business Transfers: In the event of a merger, acquisition, sale of assets, bankruptcy, or other business transaction, your information may be transferred to the acquiring entity or successor, subject to the same privacy protections.

With Your Consent: We may share your information with other parties when you provide explicit consent.

All third-party service providers are bound by confidentiality obligations and are prohibited from using your personal information for purposes other than providing services to Quik2Pay.

4. Data Security

We implement industry-standard encryption, access controls, and security practices to protect your information, including TLS/SSL encryption for data in transit and AES-256 encryption for data at rest. We maintain administrative, technical, and physical safeguards designed to protect against unauthorized access, use, or disclosure. However, no system is 100% secure, and we cannot guarantee absolute security. You are responsible for maintaining the confidentiality of your account credentials and for any activity that occurs under your account.

5. Data Retention

We retain your personal information for as long as necessary to provide Services, comply with legal obligations, resolve disputes, and enforce our agreements. Financial and transaction records are retained for a minimum of seven (7) years to comply with IRS and financial regulatory requirements. After the retention period, we will securely delete or anonymize your information unless longer retention is required by law.

6. Your Privacy Rights

Depending on your jurisdiction, you may have the following rights regarding your personal information:

- **Access:** Request a copy of the personal information we hold about you

- **Correction:** Request correction of inaccurate or incomplete information
- **Deletion:** Request deletion of your personal information, subject to legal retention requirements
- **Objection:** Object to certain processing of your information
- **Portability:** Request transfer of your information to another service provider in a structured, commonly used format

You may exercise these rights by emailing support@quik2pay.com. We will respond to verified requests within thirty (30) days. Please note that certain information may be exempt from such requests under applicable law. We may require verification of your identity before processing your request.

7. State-Specific Privacy Rights

California Residents: Under the California Consumer Privacy Act (CCPA) and California Privacy Rights Act (CPRA), you have additional rights including the right to know what personal information we collect, the right to delete personal information (subject to exceptions), and the right to opt-out of the sale of personal information. We do not sell personal information. You may designate an authorized agent to make requests on your behalf.

Nevada Residents: Nevada law allows you to opt-out of the sale of personal information. We do not sell personal information as defined under Nevada law.

8. Children's Privacy

Our Services are not directed to individuals under the age of 18. We do not knowingly collect personal information from minors. If we become aware that we have collected information from a minor, we will take steps to delete such information promptly.

9. International Data Transfers

Your information may be transferred to and processed in the United States or other countries where our service providers operate. These countries may have data protection laws different from those in your jurisdiction. By using our Services, you consent to such transfers.

10. Third-Party Links

Our Services may contain links to third-party websites or services. We are not responsible for the privacy practices of such third parties. We encourage you to review their privacy policies.

11. Changes to This Policy

We may update this Policy from time to time. We will notify you of material changes by posting the updated Policy on our website with a new effective date or by sending you an email notification. Your continued use of the Services after such changes constitutes acceptance of the updated Policy.

12. Contact Information

For questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at:

Quik2Pay LLC

Email: support@quik2pay.com

Las Vegas, Nevada

Governing Law

This Privacy Policy is governed by the laws of the State of Nevada, without regard to its conflict of law principles. Any disputes arising from this Policy shall be resolved in accordance with the dispute resolution provisions in our Terms of Service.