

Privacy Policy for Stitch - International

Effective Date: 13th June 2026

This "Privacy Policy" explains how Stitch Payments ("Company" or "we") collects, uses, discloses, and otherwise processes personal data on behalf of our customers – typically, merchants (any, a "Merchant") – in connection with our application, Stitch - International, which runs on the Clover Point of Sale system ("Clover POS"). This Privacy Policy does not apply to Company's privacy practices in any other context.

Company's processing of personal data in connection with our application is governed by this Privacy Policy and our agreements with Merchants. In the event of any conflict between this Privacy Policy and a customer agreement, the customer agreement will control to the extent permitted by applicable law.

This Privacy Policy is not a substitute for any privacy policy that a Merchant may be required to provide to their customers, personnel, or other individuals.

Information we collect

We may collect personal data from or on behalf of Merchants. Merchants determine the scope of the personal data transferred to us or that we collect, and the information we receive may vary by Merchant. Typically, the information we collect on behalf of Merchants includes:

Information that we collect when a customer for a Merchant makes a payment.

When a customer makes a payment via a Clover POS terminal, we collect information about the transaction, which may include personal data. Information about transactions includes the payment card used (in the form of a tokenized reference and the last four digits and card brand), the name associated with the payment card where provided by the card, the location of the Merchant's store/terminal, the date and time of the transaction, the transaction amount and currency, the authorization code and entry mode, and a reference to the Merchant's order associated with the transaction.

We do not collect additional personal data after a payment is made beyond what is described above (for example, we do not collect customer email addresses, phone numbers, marketing preferences, loyalty information, delivery addresses, or similar ancillary information through this application).

Information that we collect about personnel of a Merchant.

We do not collect personal data about a Merchant's personnel through this application beyond information necessary to operate the terminal device on the Merchant's behalf (such as a device identifier).

Additional information that Merchants provide to us about their customers or personnel.

The application operates on transaction data generated at the point of sale; Merchants do not provide us with separate customer or personnel datasets through this application.

How we use the information we collect

We use the personal data we collect for or on behalf of Merchants solely to provide our services and the functionality of our application — namely, to process card-present and manually-keyed card payments, refunds, and voids on Clover terminal devices, and to record and reconcile the resulting payment, refund, and void transactions within the Merchant's business systems for the Merchant's sole and exclusive benefit.

We may also use personal data for related internal purposes, including:

- To provide information about the application, such as important updates or changes to the application and security alerts
- To measure performance of and improve the application
- To respond to inquiries, complaints, and requests for customer support

In addition, Company may use personal data as we believe necessary or appropriate to (a) comply with applicable laws and lawful requests and legal processes; (b) enforce the terms and conditions that govern our application; (c) protect our rights, privacy, safety or property, and/or that of you or others; and (d) protect, investigate and deter against fraudulent, harmful, unauthorized, unethical or illegal activity.

How we share information

We may share personal data that we collect with:

- The Merchant from whom or on whose behalf we collected the personal data
- The platform on which our application runs, the Clover POS, and the payment processor and acquiring services that process the transaction
- With third parties as a Merchant may direct
- With third-party service providers that help us manage and improve the application
- With Company subsidiaries and corporate affiliates for the purposes described in this Privacy Policy or in our agreement with a Merchant

Company may disclose personal data to government or law enforcement officials or private parties as required by law, and disclose and use such information as we believe necessary or appropriate to (a) comply with applicable laws and lawful requests and legal processes, such as to respond to subpoenas or requests from government authorities; (b) enforce the terms and

conditions that govern our application; (c) protect our rights, privacy, safety or property, and/or that of you or others; and (d) protect, investigate and deter against fraudulent, harmful, unauthorized, unethical or illegal activity.

Company may sell or transfer some or all of its business or assets, including personal data, in connection with a business transaction (or potential business transaction) such as a merger, consolidation, acquisition, reorganization or sale of assets or in the event of bankruptcy, in which case we will make reasonable efforts to require the recipient to honor this Privacy Policy.

Your rights and choices

Data subject rights

To the extent that applicable law provides individuals with rights pertaining to their personal information, such as to review and request changes to their personal information, individuals should contact the Merchant with any requests pertaining to the Merchant's use of our application. To the extent that Clover is responsible for responding to data subject rights requests under applicable law, individuals may contact Clover with applicable requests as explained in Clover's Privacy Notice, <https://www.clover.com/privacy-policy>. Company will assist a Merchant, or Clover, as applicable, in responding to such requests subject to our contract with a Merchant or Clover.

Complaints

If you have a complaint about our handling of personal data, you may contact us via the contact information provided below.

Updates

We reserve the right to modify this Privacy Policy at any time. We will notify you of updates by updating the date of this Privacy Policy.

Contact us

You may contact us with any questions, comments, or complaints about this Privacy Policy or our privacy practices via:

Stitch Payments

Attn: Cameron Donovan

Email: cameron@stitchpayments.net

Phone: 484.947.3670

Address: 1953 N Clybourn Ave Ste R219, Chicago, Illinois 60614

Your California privacy rights

The California Consumer Privacy Act (CCPA) provides California residents with specific rights regarding their personal data, as detailed below. Please note that these rights are subject to certain exceptions under the law, and we may deny a request where the CCPA permits.

- **Right to Information:** You may request disclosure of our collection and use of your personal data over the past 12 months, including:
 - The types of personal data we have gathered.
 - The origins or sources from which the data was obtained.
 - The commercial or business reasons for gathering or selling that information.
 - The categories of third-party entities with whom we have shared the data.
 - Specific details regarding any disclosures for business purposes, including the categories of information provided to each recipient type.
 - Details regarding any sales of personal data, identifying the categories of information received by each type of purchaser.
- **Right to Access:** You have the right to obtain a copy of the specific pieces of personal data we hold about you.
- **Right to Deletion:** You may request that we delete the personal data we have collected and maintained.
- **Right to Non-Discrimination:** We will not discriminate against you for exercising your CCPA rights. This ensures we will not deny services, charge different rates, or provide a lower quality of service as a penalty. However, we may offer different pricing or service levels if the difference is directly related to the value provided by your personal data.

How to exercise your rights

You can request to exercise your information, access, and deletion rights by calling +16306543301. The CCPA requires us to verify the identity of the individual submitting the request before providing a substantive response. California residents may use an authorized agent to submit requests on their behalf; we may require the authorized agent to provide written authorization confirming that authority.

Sale of personal information

We do not sell, as defined under the CCPA, your Personal Information to third parties. In the preceding twelve (12) months, we have not sold any personal information.

Personal information that we collect, use and share (preceding 12 months)

Category	Do we collect this information?	Do we share for business purposes?
Identifiers (e.g., name associated with payment card; merchant store/terminal location)	Yes	Yes

Online Identifiers	No	No
Protected Classification Characteristics	No	No
Commercial Information (transaction amount, order reference, goods/services)	Yes	Yes
Biometric Information	No	No
Internet or Network Information	No	No
Geolocation Data (precise consumer geolocation)	No	No
Sensory Information	No	No
Professional or Employment Information	No	No
Education Information	No	No
Inferences	No	No
Financial Information (tokenized card reference, last four digits, card brand)	Yes	Yes
Medical Information	No	No

Glossary

Category	Definition
Biometric Information	An individual's physiological, biological or behavioral characteristics, including DNA, that can be used, singly or in combination with each other or with other identifying data, to establish an individual's identity.
Transaction History	Products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Financial Information	Bank account number, debit or credit card numbers, insurance policy number, and other financial information.
Geolocation Data	Precise location, e.g., derived from GPS coordinates or telemetry data.
Identifiers	Real name, alias, postal address, unique personal identifier, customer number, email address, account name other similar identifiers.
Government-issued ID	Social security number, driver's license, passport, or other government-issued ID, including an ID number or image.

Medical Information	Personal information about an individual's health or healthcare, including health insurance information.
Internet or Network Information	Browsing history, search history, and information regarding a consumer's interaction with an Internet website, application, or advertisement.
Online Identifiers	An online identifier or other persistent identifier that can be used to recognize a person, family or device, over time and across different services, including but not limited to, a device identifier; an Internet Protocol address; cookies, beacons, pixel tags, mobile ad identifiers, or similar technology; customer number, unique pseudonym, or user alias; telephone numbers, or other forms of persistent or probabilistic identifiers.
Physical Description	An individual's physical characteristics or description (e.g., hair color, eye color, height, weight).
Professional or Employment Information	Information relating to a person's current, past or prospective employment or professional experience (e.g., job history, performance evaluations), and educational background.
Protected Classification Characteristics	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
Sensory Information	Audio, electronic, visual, thermal, olfactory, or similar information.

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