OUR PAYMENT PRIVACY POLICY BELOW DESCRIBES THE DATA SECURITY TECHNIQUES USED THROUGH OUR ONLINE PAYMENT SERVICE.

Privacy Policy of Personal Financial Information

Your personal financial information shall remain secure with O.U.P.S. More specifically, your personal financial information is not traded, sold or leased to any other web site or source. Further, personal financial information like bank account details, are protected using multiple layers of security. Payment gateways, used by us, comply with high standards of security as described herein.

We, however, reserve the right to alter this Privacy Policy at any given point of time. Kindly visit this page regularly to stay updated on our policy changes that may directly or indirectly affect your privacy concerns.

Security

O.U.P.S. is committed to protecting the privacy and security of your payment data. Therefore, O.U.P.S. selected a third party payment provider. More specifically, the online payment option used by O.U.P.S. is provided, processed and managed by CBOSS through its Central Payment Portal (CPP). Upon acceptance of our Privacy Policy, you will be directly connected to CBOSS' CPP and your payment information will be entered directly through its portal over an SSL-encrypted connection. CBOSS will then facilitate the authorization of your payment request through the applicable payment network (i.e., banks or direct pay processors). CBOSS has been validated as a PCI-DSS compliant service provider. It has received several certifications that attest to its level of commitment for secure transaction processing. CBOSS is certified under PCI-DSS and it has also received certifications for SSAE-16 and ISO 27001 compliances, both of which address CBOSS' operating and security controls. For more information regarding the security of the Central Payment Portal (CPP), please visit the following links http://www.cboss.com/securepayments and http://www.cboss.com/cpp that can be found on the CBOSS website at www.CBoss.com

Data Collected

Personal financial information we collect about you during your payment experience depends on the payment method used, but generally can contain your phone and/or mobile number, name, address, email and bank account information. This personal financial information is used to secure payment approval from your bank/card company/mobile operator/other third-party supplier of authorization for your selected payment method.

Copyright, 2014 by Ohio Utilities Protection Service. All rights reserved. Revised and effective July 1, 2014

As per our contracts with aforementioned payment providers, we may be required to keep your data for various periods of time, typically 3 or more years, for the purposes of a) payment dispute resolutions (in case you dispute a charge/payment amount) and b) for regulatory compliance in case of criminal investigation (i.e. investigation into stealing of a payment instrument).

Sharing of Personal Information

O.U.P.S. may share your Personal Information with third-party providers, portals, and consultants, such as CBOSS as describe above, who assist us in performing the functions and operations necessary to handle and manage financial transactions of our Site. We endeavor to limit the information shared with these third-parties to that which we believe is necessary or useful to carry out the functions of O.U.P.S. We are not responsible for any additional information you provide directly to these third-parties, and we encourage you to become familiar with their practices before disclosing information directly to them.

Please keep in mind that if you directly disclose Personal Financial Information when posting reviews, comments or other information or content to the Site, other than through our online payment service, this information may be made publicly available and may be collected and used by others as explained in our TERMS OF USE. You agree that O.U.P.S. shall bear no responsibility for any such disclosures whether by us at O.U.P.S. or any third-party. Accordingly, we recommend you be cautious in giving out Personal Financial Information.

In addition, we may disclose Personal Financial Information in the good faith belief that we are lawfully authorized to do so, or that doing so is reasonably necessary or appropriate to comply with the law or with legal processes or authorities, respond to any claims, or to protect the rights, property or safety of O.U.P.S., its members, our employees or the public, including without limitation to protect O.U.P.S. or our other users from fraudulent, or abusive, inappropriate or unlawful use of our Site.

Electronic Check Payment Charges

You agree that you will be responsible for any fees and/or penalties imposed by the bank because of a returned or rejected E-check. Please also note that E-checks must be drawn from a U.S. financial institution. O.U.P.S. does not accept checks drawn on banks outside of the United States, checks drawn on savings accounts, or credit card checks. Payments made through these methods are also subject to returned check fees.

Copyright, 2014 by Ohio Utilities Protection Service. All rights reserved. Revised and effective July 1, 2014