COOKIE POLICY

1. General

At Verser Pay (hereinafter - Company, Verser Pay or we), we prioritize your privacy and are dedicated to ensuring the responsible and transparent use of cookies. We are committed to adhering to all applicable laws and regulations governing cookie practices to safeguard your personal data and enhance your browsing experience. This Cookie Policy provides detailed information about what cookies are, how we use them, and your options for managing them. By continuing to use our website, you signify your acceptance of this Cookie Policy and our use of cookies as described herein. Please review this policy to understand our practices, and feel free to contact us with any questions.

2. Understanding Cookies and Similar Technologies

2.1. Defining Cookies

Cookies are small text files that are placed on your device (computer, smartphone, or other electronic device) when you visit websites. They are essential for ensuring website functionality, enhancing user experience, and providing useful data to site owners. Cookies enable important tasks like navigation, secure logins, and form submissions. They also remember your settings and preferences and gather analytical data to help improve website performance.

We may also use technologies similar to cookies, such as web beacons, pixel tags, and local storage, which perform comparable functions like tracking user interactions and storing information on your device.

For the sake of simplicity, this document will refer to both cookies and these similar technologies collectively as "cookies." Understanding these tools is crucial for effectively managing your online preferences and protecting your privacy.

2.2. Types of Cookies

When you visit websites, you will encounter different types of cookies, each with a specific function. Here is a breakdown to help you understand them:

- **Session Cookies and Persistent Cookies**

Session Cookies are temporary and only active during your browsing session. They assist with actions like navigating between pages and secure logins. They are deleted once you close your browser. Persistent Cookies stay on your device between browsing sessions. They remember your preferences and actions, making the site more user-friendly. For example, they can save your login information or language settings. Persistent cookies have an expiration date and remain on your device until they expire, or you delete them.

- **First-party Cookies and Third-party Cookies**

First-party Cookies are set by the website you are visiting, these cookies help collect analytics data, remember language preferences, and perform other functions to enhance your user experience. These cookies come from domains other than the one you are visiting. Often used for online advertising, they can be set through elements like ads or images not hosted on the site you are visiting. Third-party cookies allow services like advertising networks to track your browsing activities across different websites.

3. How We Utilize Cookies

We utilize different types of cookies to ensure our website operates efficiently, enhances your user experience, and supports targeted advertising. Here is an overview of the cookies we use and their purposes:

3.1. Necessary Cookies

These cookies are vital for the basic operations of our website. They are necessary for the website's functionality and do not require your consent. Essential cookies facilitate secure logins, maintain sessions, ensure site security, and detect fraud and other threats. They enable key functionalities such as access to secure areas and e-commerce transactions.

3.2. Additional Cookies

While not critical for basic website functionality, additional cookies serve other supplementary purposes. These include improving site functionality, personalizing user experiences, collecting analytics data to enhance site performance, and delivering targeted advertising based on user preferences and behaviour. Additional cookies are only set with your explicit consent.

Additional cookies may include, for example, user preferences cookies (these cookies enhance your experience by personalizing features and remembering your settings, such as language choice or region, to provide more customized features), performance cookies (these cookies gather information about how you interact with our website, such as which pages you visit most often and whether you receive error messages), advertising cookies (these cookies deliver ads that are more relevant to your interests; they also limit the number of times you see an ad and help measure the effectiveness of advertising campaigns), and other categories.

3.3. Specifics

To offer you a thorough insight into the cookies we utilize and their purposes, we have compiled a table below outlining the cookies employed on our website. This table includes a description of each cookie, its category, and its maximum lifespan.

Name	Description	Category	Lifespan
XSRF-TOKEN	Used to ensure secure user interactions by preventing cross-site request forgery attacks.	Essential Cookie	1 day
_ga	Utilized by Google Analytics to distinguish individual users, monitor user engagements, and compile statistical data for analytical reports.	Additional Cookie (Performance Cookie)	2 years
_ga_J9PVN8Y1YN	Employed by Google Analytics for monitoring user interactions, collecting statistics, and enhancing site performance, featuring a distinct identifier tailored for specific tracking requirements.	Additional Cookie (Performance Cookie)	2 years
verserpay	Maintains user session state across page requests, essential for website functionality such as user logins and shopping carts.	Essential Cookie	1 day

4. **Adjusting Your Cookie Settings**

    You can control the cookies stored on your device directly through your browser settings. This includes deleting existing cookies or setting preferences to block certain types of cookies in the future. While this gives you greater control over your privacy, please note that restricting essential cookies may impact the functionality of our website. Some features and sections may not operate correctly without these cookies. To remove these, you will need to manually clear your browser data, which will delete all cookies and site data stored in your browser. If you use a different device or browser, you will need to specify your preferences again on your next visit to our website. Learn how to manage cookies on popular browsers below:

Browser:	Link:
Google Chrome	https://support.google.com/accounts/answer/61416?co=GENIE.Platform%3DDesktop&hl=en
Apple Safari	https://support.apple.com/en-gb/safari
Microsoft Edge	https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy
Mozilla Firefox	https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences
Microsoft Internet Explorer	https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies
Opera	https://www.opera.com/help/tutorials/security/privacy/

    For information about other browsers, please visit the website of the respective browser developer.

    To opt out of being tracked by Google Analytics across all websites, please visit http://tools.google.com/dlpage/gaoptout

5. **Cookies and Personal Data**

    Cookies on our website may collect personal data, including your IP address, device ID, and browsing behavior. This information is essential for personalizing content and ads, analyzing site traffic, and ensuring session security. In any case, we handle this data with strict confidentiality, adhering to data protection and privacy laws. For more information on our personal data processing practices, please see our Privacy Policy.

6. **Cookie Lifetime**

    The length of time cookies remain on your device can differ. Session cookies, for example, expire and are automatically deleted once you close your browser. In contrast, persistent cookies, which help remember your preferences or track your behavior over time, stay on your device for a longer duration. We set cookie lifespans to ensure they are active only as long as necessary to serve their purpose. Generally, we limit the lifespan of our cookies to no more than 2 years.

7. **Updates to the Cookie Policy**

    We may update this Cookie Policy from time to time. Any changes will be posted on our website, and the date of the latest revision will be indicated. In the event of significant changes, we may, at our discretion, notify you using the contact details at our disposal.

    However, it is your responsibility to review this Cookie Policy to stay informed about how we are protecting your personal information. If you do not agree with the changes, you should stop using our services and contact us if you have specific concerns.

8. **Contact Us**

If you have any questions or concerns about our use of cookies or other technologies, please do not hesitate to contact us using the following details:

Verser Pay Ltd
Address: 319 W HASTINGS STREET, #400. VANCOUVER BC V6B1H6 Canada
E-mail: dpo@verserpay.com

Effective date: 24.05.2024.