

PRIVACY POLICY

Introduction

Transmodus Inc., doing business as **linked2pay** and **paycosmos** (“we,” “our,” or “us”), is committed to protecting your personal and financial information. This Privacy Policy explains how we collect, use, store, and safeguard information you or your service provider provide through our web-based services and related websites.

Our payment solutions allow you to make transactions quickly, easily, and securely. When you choose to save payment method credentials (such as credit/debit cards or bank accounts), those methods will be available for your future use within our solutions and for any individuals you authorize to access your accounts.

1. How We Use Your Personal Information

We use personal information collected through our services **solely for payment processing and related operational purposes.**

We may access or disclose your information only when necessary to:

- Comply with applicable laws, regulations, or legal processes;
- Protect or enforce our rights, property, or contractual agreements.

All personal information is stored and processed in the **United States.**

We do not sell any information that personally identifies you.

2. Email and Mobile Alerts

To keep you informed about updates to your account or our services, we may send you email or mobile alerts. You may opt out of receiving certain types of communications.

3. Security of Your Personal Information

We are committed to protecting the security of your information. Our safeguards include:

- Encryption of stored personal information;

- Secure servers located in controlled facilities;
- Access restricted to employees, contractors, or agents who require it to operate or improve our services.

These individuals are bound by confidentiality obligations and may face disciplinary actions, including termination or prosecution, for violations.

4. Use of Cookies

We use cookies to enable login and personalize your experience. Cookies are small text files stored on your device by a web server and cannot run programs or transmit viruses.

You may accept or decline cookies through your browser settings. Declining all cookies may limit your ability to use certain features of our services.

5. Changes to This Privacy Policy

We may update this Privacy Policy periodically. When updates are made, the “Last Modified” date will be revised. For significant changes, we may provide prominent notice on our website or notify you directly.

Your continued use of our services following an update constitutes acceptance of the revised policy.

6. Contact Information

If you have questions or concerns regarding this Privacy Policy, please contact us at:

support@linked2pay.com