aPay Systems Ltd

Cookie Policy

Last Updated: 27/02/2020

aPay Systems Ltd, a Company registered under the laws of Malta, having Company Registration Number C 87249, registered at Phoenix Business Centre, The Penthouse, Old Railway Track, Santa Venera SVR 9022, (hereinafter referred to as 'aPay' and/or 'Company' and/or 'We' and/or 'Us') is the Data Controller for the purposes of applicable data protection law.

aPay uses cookies on the https://apay.pro/ website (hereinafter referred to as the 'Website'), and the server location is in Hong Kong.

This Policy explains what cookies are, why and how we use cookies, how third parties may use cookies on our Website, your choices in relation to cookies and any other information about cookies.

1. COOKIES – WHAT ARE THEY

Cookies are small text files (mainly numbers and letters) placed or downloaded on your device when you visit or access a website. On each subsequent visit cookies are sent back to the originating website.

Cookies are useful since they allow a website to recognise a user's device and to store information about your preferences or past actions.

Certain cookies are required for the sole purpose of carrying out the transmission of a communication over an electronic communications network - others may be required for the provision of service over the internet.

Cookies may also be desirable to improve the user's experience; in which case we will ask for your consent to use such cookies.

2. HOW WE USE COOKIES

aPay uses cookies for a variety of purposes, mainly:

- to improve the user's experience;
- to distinguish between visitors and their location;
- to improve the use and functionality of the website;
- to enable certain functions of the website (e.g. navigation, access to secure areas, aggregate statistics about the number of visitors)
- to obtain data about how the website is being used.

Furthermore, the collection of such data enables us to develop, optimise and facilitate the use of our Website.

Cookies may either be deleted automatically when the user closes the website browser (also known as '**session cookies**') or are stored on the user's device to facilitate future visits (also known as '**permanent cookies**'). The latter cookies will also be deleted automatically after a specified period of time.

Some cookies are needed to run the website. For example, when you log in, cookies help to recognise you and keep you logged in as you browse the website. We call these '**strictly necessary cookies**.

3. WHAT COOKIES WE USE

The Domain uses 12 cookies in total.

The following table lists:

- the type of cookies placed on the website;
- their function;
- the purpose(s) for which the data is collected and for how long it is retained.

Please note that the name of the cookies may change over time.

Preference Cookies: Preference cookies enable the website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Provider	Cookie Name	Expiration	Purpose and Description	Type
apay.pro	lang	Session	Remembers the user's selected language version o f a website	HTTP

Statistic Cookies: Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

Provider	Cookie Name	Expiration	Purpose and Description	Type
admin.apay.pro	fonts	Session	Keeps track of special fonts used on the website for internal analysis. The cookie	HTTP

			does not register any visitor data.	

Marketing Cookies: Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third-party advertisers.

Provider	Cookie Name	Expiration	Purpose and Description	Type
apay.pro	_fbp	3 Months	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	HTTP
Google.com	ads/ga-audiences	Session	Used by Google Ad Words to re-engage visitors that are likely to convert to customers based on the visitor's online behaviour across websites.	Pixel
Linkedin.com	Bcookie	2 Years	Used by the social networking service, Linked In, for tracking the use of embedded services.	HTTP

				HTTP
Linkedin.com	Bscookie	2 years	Used by the social networking service, Linked In, for tracking the use of embedded services.	
Facebook.com	Fr	3 months	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	HTTP
Linkedin.com	Lidc	1 day	Used by the social networking Service. Linked In, for tracking the use of embedded services.	HTTP
Facebook.com	Tr	Session	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers	Pixel

Provider	Cookie Name	Expiration	Purpose and Description	Type
Linkedin.com	UserMatchHistory	29 days	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	HTTP

Necessary Cookies: Necessary Cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without theses cookies.

Provider	Cookie Name	Expiration	Purpose and Description	Type
admin.apay.pro	Laravel_session	1 Day	This cookie is used internally by the website's owners, when uploading or renewing website content.	HTTP
admin.apay.pro	XSRF-TOKEN	1 Day	Ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	HTTP

4. YOUR CHOICES

When visiting our website, you will be requested to accept and/or manage your cookie settings.

We can store cookies on your device if they are strictly necessary for the operation of the website. However, your consent is required for all other types of cookies.

You may change your mind and may refuse to accept, delete or block cookies at any point in time. Please note that if you do so, you might not be able to make use of the full functionality and the features of the website, you may not be able to store your preferences and some of our pages might not display properly.

5. HOW TO CONTROL COOKIES

You can control and/or delete cookies. For more information, please refer to: **https://www.aboutcookies.org/**.

All cookies on your computer can be deleted and you can set most browsers to prevent cookies from being placed. If you do this, you may manually have to adjust some preferences every time you visit a site and some services and functionalities may not work.

6. INFORMATION COLLECTED

Information from your device	Whenever you use our website or the app, we collect the following information:
	Technical information, including the internet protocol (IP) address used to connect your computer to the internet, your log-in information, the browser type and version, the time-zone setting, the operating system and platform, the type of device you use, a unique device identifier (for example, your device's IMEI number, the MAC address of the device's wireless network interface, or the mobile phone number used by the device), mobile network information, your mobile operating system, the type of mobile browser you use and so on.
	Information about your visit, including the links you have clicked on, through and from our site (including date and time), services you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling and clicks), and methods used to browse away from the page.
	Information on transactions (for example, payments into and out of your account), including the date, time, amount, currencies, exchange rate, beneficiary details, details of the merchant or ATMs associated with the transaction, IP address of sender and receiver, sender's and receiver's name and registration information, messages sent or received with the payment, details of device used to arrange the payment and the payment method used.

	Information stored on your device, including if you give us access to contact information from your address book, log-in information, photos, videos or other digital content, check-ins (sometimes, we call this content information). The app will regularly collect this information in order to stay up to date.
Information about your location	If you have location services in the app switched on, we track your location using GPS technology and your IP address.
Information from others	We collect information from third parties, such as credit-reference agencies, fraud-prevention agencies and partners who help us to provide our services.
	This includes your credit record, information to help us check your identity, and information relating to your transactions.

7. CHANGES TO THIS POLICY

This Policy may be updated from time to time. If we make significant changes to this Policy, we will upload a notice regarding the same on the website. However, it is advisable to regularly check this Policy so as to ensure that you are aware of the most updated version of this Policy.