

## COOKIE POLICY

Version 1.0

Last Updated: 03.10.2024

This Cookie Policy (the "Policy") outlines how **PAYMENTS LAB Ltd**, incorporated in Malta with company number C106647, whose registered office is at 152, No 9, Naxxar Road, SAN GWANN SGN9030, MALTA (referred to as "Company", "we", "us", or "our"), employs cookies and similar technologies on our website located at <https://payments-lab.com/> (the "Website"). Your privacy is of utmost importance to us, and we aim to maintain transparency in how we collect and use your personal data through these technologies.

By continuing to use our Website, you agree to the terms of this policy. Should you have any questions, please do not hesitate to contact us.

### UNDERSTANDING COOKIES AND SIMILAR TECHNOLOGIES

Cookies are small text files stored on your device (computer, tablet, smartphone) when you visit our Website. They enhance your browsing experience by remembering your preferences, analysing site usage, and delivering personalised content. Additionally, we may use similar technologies such as Web Beacons (pixel tags or clear GIFs), Local Storage, Browser Fingerprinting, and JavaScript to improve functionality and provide a more tailored experience. These technologies are collectively referred to as "cookies" throughout this Policy.

### COOKIE CATEGORIES AND THEIR PURPOSES

We use various types of cookies to optimise the performance of our Website and improve your browsing experience:

#### (a) Essential Cookies (also referred to as "Strictly Necessary Cookies")

These cookies are vital for the core functionalities of our Website, such as security, network management, and accessibility. They are necessary for the Website to operate correctly and do not require your consent. Without them, essential features would not function, limiting your ability to use the Website effectively.

#### (b) Optional Cookies (also referred to as "Non-Essential Cookies")

Optional cookies are designed to enhance your browsing experience by offering additional features, personalised content, and advertising functionalities. These cookies are not essential for the Website's operation but enhance its usability. The types of optional cookies we use include:

- **Performance and Functionality Cookies:** These cookies improve the performance and functionality of the Website, but they are not essential for its basic operation. Without these cookies, some features may become unavailable, potentially affecting your experience.
- **Analytics and Customisation Cookies:** We use these cookies to collect information on how users interact with our Website, allowing us to continuously improve its functionality. They help us understand user behaviour, remember preferences, and tailor the Website to your needs.
- **Advertising Cookies:** These cookies ensure that advertising displayed on the Website is relevant to you. They prevent repetitive ads, ensure ads are delivered correctly, and may provide targeted advertisements based on your browsing interests.

### COOKIE DURATION AND STORAGE

We are committed to responsible cookie storage in line with your privacy. Below is an overview of cookie types based on their duration:

- **Session Cookies:**  
Session cookies are temporary and are deleted when you close your browser. These cookies

maintain your session and assist with navigation during your visit, ensuring smooth and secure usage without repeated log-ins.

- **Persistent Cookies:**

Persistent cookies remain on your device for a specific period, even after closing your browser. These cookies remember your preferences and login details, making your subsequent visits more personalised and efficient. We typically limit the storage of persistent cookies to a maximum of **24 months**.

## LIST OF COOKIES WE USE

Here is a detailed list of the cookies used on our Website, including their name, category, purpose, and lifespan:

Cookie Name	Category	Description	Lifespan
<u>_ga</u>	Optional	Used by Google Analytics to track user activity.	2 years
<u>_ga_JL8R167936</u>	Optional	Tracks user behaviour, helping generate reports on site use.	2 years
<u>cc_client</u>	Essential	Maintains user login status throughout the Website.	14 days

This list is regularly updated to reflect changes in the cookies we use.

## PERSONAL DATA AND COOKIES

Some cookies may collect personal data, such as your IP address, browsing behaviour, or device details. We handle all personal data collected through cookies in accordance with the **General Data Protection Regulation (GDPR)** and treat this information with strict confidentiality. For more information on how we manage your personal data, please refer to our **Privacy Policy**, available on our Website.

## MANAGING YOUR COOKIE PREFERENCES

You have full control over your cookie preferences, and you can manage how cookies are used on our Website. Below is guidance on how to adjust these settings:

- **Managing Essential Cookies:**  
Essential cookies are necessary for the operation of the Website and cannot be disabled. Disabling these cookies would affect the Website's core functionality, potentially limiting your access.
- **Managing Other Cookies:**  
For non-essential cookies (performance, analytics, and advertising), you can choose to accept or reject them. You can manage these cookies via your browser settings or our cookie consent tool, which appears when you first visit the Website. You may also adjust these settings at any time by revisiting the consent tool or browser options.

For browser-specific cookie management, you can refer to the following resources:

- [Apple Safari](#)
- [Google Chrome](#)
- [Opera](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Microsoft Internet Explorer](#)

You can also opt out of Google Analytics tracking by visiting the: [Google Analytics Opt-out](#) page.

## **UPDATING THIS POLICY**

We reserve the right to update this Cookie Policy to reflect changes in our practices or to comply with legal requirements. The most current version will always be available on our Website. We encourage you to review the Policy periodically to stay informed of any updates. Significant changes may be communicated to you via the contact details you have provided.

By continuing to use our services after changes to this Policy, you signify your acceptance of the updated terms.

## **CONTACT US**

If you have any questions or concerns regarding this Cookie Policy, please contact us via email at [info@payments-lab.com](mailto:info@payments-lab.com). Our team is available to assist with any inquiries you may have.