



Information regarding processing of personal data in **Account Checkout**

APPLICABLE FROM 19 APRIL 2022

Who are we?

Mastercard Payment Services Denmark A/S (hereafter Mastercard Payment Services) is a payment institute, which offers digital payment services – one of these payment services is the account information and payment initiation service **Account Checkout**.

When you choose to use **Account Checkout** as a payment service, we collect and process your personal data to initiate your payments.

In this privacy notice you can read more about how Mastercard Payment Services processes (e.g. collect, use, share and otherwise process) your personal data when you use **Account Checkout**.

Data responsibility – processing your personal data in **Account Checkout**

Mastercard Payment Services is data controller for the part of the processing of your personal data in relation to the use of **Account Checkout** as an account information and payment initiation service. This means, that once you

choose to use **Account Checkout** to initiate your payment with a creditor, you also accept to provide your personal data to Mastercard Payment Services.

Mastercard Payment Services stores your personal data securely and processes all personal data related to you in accordance with this privacy notice and applicable laws and regulations.

Why do we register and process your personal data?

We collect and process your personal data to be able to:

- initiate your payment via **Account Checkout**
- meet regulatory requirements for Mastercard Payment Services as a payment institute (e.g. anti-money laundering regulations)
- offer customer service to you as an individual or as an employee, using **Account Checkout** to initiate payments

- conduct statistical analysis, product improvement, business development and increase user friendliness (Mastercard Payment Services primarily uses anonymous information for these purposes).

What personal data do we process?

- The personal data we process about you consists, amongst other, of:
- name (if provided by your bank)
- address (if provided by your bank)
- bank account information
- IP address and device information
- transaction information, including amount, payment date and recipient
- complaints or other enquiries to customer service
- potential sensitive personal data, we may process about you.

To enhance user-friendliness and usage of **Account Checkout**, Mastercard Payment



Services also collects statistical information, such as information about the initiated payment transactions. The data is not analysed on an individual basis but is collected for anonymised statistics.

In relation to companies or associations: Details relating to the customer identification in accordance with anti-money laundering regulations, including CPR number or the equivalent of the companies' beneficial owners.

When do we collect your personal data?

For individuals: We collect and process your personal data when you initiate your payment using **Account Checkout**.

For companies and associations: When you provide identity information in relation to your agreement to use **Account Checkout** and your ongoing customer relationship.

What is the legal basis to process your personal data?

Mastercard Payment Services processes your personal data in accordance with the applicable laws and regulations, when:

- you give Mastercard Payment Services your consent to the Terms and Conditions on use of **Account Checkout** (Data Protection Regulation Article 6(1)(b))
- Mastercard Payment Services' regulatory obligations as a payment institution, in particular the Anti-Money Laundering Act, the Payment Act, etc. under which there is an obligation to process your data (Data Protection Regulation Article 6(1)(c), e.g. in relation to:
 - prevention of misuse and fraud
 - strengthening IT-security and payment security
 - investigation of potential error transactions and in relation to potential complaints.
- Mastercard Payment Services also has a legitimate interest to process your data (Data Protection Regulation Article 6(1)(f), e.g. in relation to:
 - preparation of statistical analysis and business development.

In the event sensitive data is part of the personal data provided by the payee in the payment data to Mastercard Payment Services,

the transfer and processing is based upon your consent given to the payee.

How long do we store your personal data?

Mastercard Payment Services stores your personal data as long as it is necessary to perform the purpose of the data processing:

- We hereafter store your personal data in accordance with our legal requirements in accordance with the Payment Act, the Anti-Money Laundering Act, the Limitation Act and requirements from the Danish Financial Supervisory Authority.

Personal data from third parties

Mastercard Payment Services uses the following sources to verify the authenticity of your data:

- information received from your creditors
- your bank
- service provider(s) in relation to transaction monitoring and anti-money laundering processing.



Personal data to third parties

We forward your personal data to the following third parties:

- the bank or creditor, where you have your relationship – and only for the purpose to use **Account Checkout**
- requests from public authorities and others, in accordance with the applicable laws and regulations, including enquires from the police and other authorities.

Your rights

You have several rights in accordance with the Data Protection Regulation. You have:

- the right to access the data we process about you
- the right to object to processing of your personal data, under certain conditions, including objection to profiling and direct marketing in this regard
- the right to have data completely or partially deleted, provided we do not have a legitimate purpose in processing the data
- the right to have data rectified if the information may be inaccurate, incorrect or incomplete

- the right to restrict processing of your personal data, under certain conditions
- the right to object to processing of your personal data. Consequently, you will not be able to use **Account Checkout**
- the right to data portability, so far as our processing of personal data is automated and is based on your consent or the agreement, we have with you
- the right to complain to a competent supervisory authority, including the Danish Data Protection Authority. You can find their contact details at www.datatilsynet.dk

In certain situations, your rights are limited. This can, for example be if Mastercard Payment Services is obliged under applicable laws and regulations to process your personal data.

If you wish to exercise your rights, you can contact us here:

www.mastercardpaymentservices.com/gdpr

Contact

You can at any time contact customer service if you have any questions regarding **Account**

Checkout: Tel.: 80 81 06 66

If you have questions relating to our processing of your personal data, you are always welcome to contact our data protection officer on:

mpsprivacy@mastercard.com