

PRIVACY NOTICE

February 21, 2025

This Privacy Notice explains how we collect information from you when you visit this Site.

We sell products and services to commercial clients. This is a B2B site. We do not yet offer or promote services to consumers or non-US businesses. The only consumer functionality available through this Site is to inquire about career opportunities with us, as described below.

This Privacy Notice applies to all websites administered by or on behalf of Finovifi, Inc and its family of companies that are linked to this notice, including DarkDefend Risk Management Solutions, LLC, Interstate Business Equipment, Inc, and Modern Banking Systems, Inc (each, a “Company” and collectively the “Companies”). Websites include but are not limited to www.finovifi.com and app.fraudxchange.com . Each website uses Hyper Text Transfer Protocol Secure (HTTPS); all communications between your browser and each website are encrypted.

“Finovifi” or “we”, “us”, or words of similar import means Finovifi, Inc and its Company that operates any website referred to above. “You”, “your”, and words of similar import means each website visitor. This “Site” refers to any of the websites referred to above individually, as applicable.

Personally Identifiable Information That You Send to Us Through the Site

Contact

We offer “Contact” features to businesses that are interested in hearing more about our products and services, which may include “Subscribe” or “Get A Quote” functionality. Information sent using this feature is encrypted. We use this information to reply to your inquiry. We may keep it and use it to send you information or promotional materials that may be of interest to your business. Please send your business contact information only and do not send sensitive personal information through this functionality. This Site may also offer links to call or e-mail us. Those links facilitate your contact through your phone or your e-mail system and are not covered by this notice. You do not have to use this Site to contact us; contact information for each of our companies is provided at each of our Sites listed and linked above.

Careers

The only consumer functionality on this Site is to allow you to contact us regarding career opportunities. Information sent using this feature is encrypted. We do request resume and reference information. We collect and keep the information that you send to us for the purposes of contacting you from time to time to apply for specific jobs with us. *Please note that contacts sent to us via the Careers functionality are not employment applications and are treated as preliminary inquiries.* Please do not send sensitive personal information through this functionality. Candidates for specific jobs with us submit separate employment applications to begin that process. If you are interested in hearing about employment opportunities, use of this Site feature is entirely optional. You are welcome to contact us by phone, e-mail, or regular mail to start this process.

We do not currently offer this functionality for non-US or California residents and encourage you to contact us through other channels.

Information Not Personally Identified to You That is Collected Through the Site

Site Analytics

This Site uses a variety of analytics tools, like LinkedIn Analytics or Google Analytics, to help us administer this Site. These tools help us see how our visitors reach this Site, which pages they visit, how long they visit, whether or not the visit is a new or return visit, and the like. [No personally identifiable information is collected by us in the course of using this tool.]

Other Site Tools

This Site uses a variety of other site tools to help us administer this Site. These tools help us see how visitors use the site, which pages they visit, which videos they watch, and the like. Wistia uses a web beacon to count video views. HubSpot collects your IP address to associate it with public business information. Google AdWords, Facebook Connect, and LinkedIn Ads collect IP address information for use on their sites. Google Tag Manager collects analytic information for use with Google Analytics.

Cookies

This Site uses cookies and tracking technologies to assign each visitor a unique identifier and track Site usage as described above. A cookie (sometimes referred to as a local storage object or LSO) is a data file placed on a device. Cookies can be created through a variety of web-related protocols and technologies, such as HTTP (sometimes referred to as “browser cookies”), HTML5, or Adobe Flash. Cookies may collect information about your IP address, domain name, company name, type of browser and operating system used to access this Site, the dates and times of your visits to this Site, the pages you visit and the websites you visit right before and after us. For that reason, we recommend that you access this Site from your business device.

Most browsers are initially set up to accept HTTP cookies. The “help” feature of the menu bar on most browsers will tell you how to stop accepting new cookies, how to receive notification of new cookies, and how to disable existing cookies. For more information about HTTP cookies and how to disable them, you can consult the information provided at www.allaboutcookies.org/manage-cookies/. You may opt out of Google cookies at <https://tools.google.com/dlpage/gaoptout/>. Some of our cookies are essential to the functionality of the Site and the Site will not work correctly or at all without them.

Embedded Videos

This Site may offer videos from time to time. Our videos are hosted by Wistia and when you view them you are also subject to their privacy terms at wistia.com/privacy.

Do Not Track

Please note that this Site does not support “Do Not Track” browser settings and does not currently participate in any “Do Not Track” frameworks that would allow us to respond to any “Do Not Track” elections that you may have made.

How We Use or Share This Information

We use this information for the specific purposes of collection as described above and in the ordinary course of our business as provided below.

Site Administration and Product Development

We are constantly improving and adding products and services and may use this information for research, development, or business planning purposes.

Service Providers

We may share this information with our service providers subject to their agreement not to use or disclose any of this information that is identified to a specific individual for any other purpose and with the providers of our Site tools and features subject to their privacy policies, as described above.

Our Affiliates

We may share your information among our affiliates for their use in the ordinary course of business and with our service providers for Site administration, marketing, and other business purposes.

Mergers and Other Business Transactions

In the event that we go through a business transition such as a merger, acquisition by or of another company, or sale of all or a portion of our assets, we may share your information with the other party, subject to the terms of a nondisclosure agreement.

Legal Obligation to Disclose Information and Enforcement of Rights

We may disclose information as necessary or appropriate to prevent or mitigate fraud or wrongdoing, comply with relevant laws or to respond to court orders, subpoenas, warrants, governmental or regulatory requests or other legal process, or to enforce our rights in connection with this Site.

Our Advertising

We do not use any information about you to target advertising to you through this Site and no third-party personalized advertising is offered through this Site. We may use your information to serve you ads for our products or services on other websites. These tools include Google AdWords, Facebook, and LinkedIn. Each tool described above has its own privacy policy which may be found at their respective websites. You may disable these cookies without disrupting the functionality of this Site, although you may be served ads that are less relevant to your business.

Security

Personally identifiable information sent to us through the Site is encrypted in transmission. We use industry-standard security measures designed to protect this Site and against loss, misuse, or alteration of personally identifiable information under our control, but no security system, or system of transmitting data over the internet, is 100% secure. For that reason, we do not guarantee the absolute security of our servers, the means by which information is transmitted between your

computer and our servers, or any information provided to us or to any third party through or in connection with the Site.

Other Important Terms

Minors

Not in limitation of any other term of this notice, we do not hire, do business with, direct this Site towards, or knowingly collect information from children under the age of 18. If we become aware that we have collected personally identifiable information about a child under the age of 13, we will promptly delete such personally identifiable information.

Log-in Sites

We do offer certain services to our business customers via log-in portal accessible through this Site. Such use, including related privacy practices that may differ from the practices in this notice, are subject to separate customer agreements and are not fully addressed here.

Linked Sites

This Site may include links to other websites that may be of interest to you. We do not administer, oversee, or have any responsibilities regarding any linked websites or their content and they are not subject to our privacy practices. Please review the privacy policy of each linked website.

Update Your Information or Opt Out of Direct Marketing

If you would like to update or otherwise change the personally identifiable information you have provided to us, or if you no longer wish to receive materials from us or want your personally identifiable information removed from our databases, please contact us at info@finovifi.com subject line: marketing opt-out. Alternatively, when you receive promotional materials from us by e-mail or marketing contacts by phone, you may make use of any other “opt out” instructions we provide to stop receiving marketing e-mails or calls from us.

Current Notice and Tools

This privacy notice is current as of the date at the top of this notice. Our privacy notice may change from time to time and we will change the above effective date accordingly. Please check this notice during each visit. If you have any questions about this privacy notice or our Site privacy practices, please contact Finovifi through this Site, by e-mail to info@finovifi.com subject line - Finovifi Privacy Notice, or by phone at 205-981-4444.