



**GENESIS**  
**FUNDING**  
A MINORITY-OWNED BUSINESS ENTERPRISE

## PRIVACY POLICY

Effective Date: August 23, 2019

Genesis Funding (“Genesis,” “we,” “us,” or “our”) is committed to privacy and data protection. This Privacy Policy applies to all personal data Genesis collects from you, through our interactions with you and through our website, registration forms, and other services (collectively, the “Services”), as well as how we use and protect your personal data.

This Privacy Policy does not apply to any third-party applications or software that integrate with the Services, or any other third-party products, services or businesses (collectively, “Third Party Services”). Third Party Services are governed by their own privacy policies. We recommend you review the privacy policy governing any Third Party Services before using them.

*Any questions or concerns regarding Genesis’s privacy and data protection practices can be directed to [info@Genesisnetworks.com](mailto:info@Genesisnetworks.com) or by calling 888-436-3746 (press 5).*

This Privacy Policy is incorporated into and made a part of Genesis’s Terms of Service. If you have not done so already, please also review the Terms of Service.

THE SERVICES ARE NOT DIRECTED TO INDIVIDUALS OUTSIDE OF THE UNITED STATES. IF YOU ARE LOCATED OUTSIDE OF THE UNITED STATES, INFORMATION WE COLLECT (INCLUDING COOKIES) ARE PROCESSED AND STORED IN THE UNITED STATES, WHICH MAY NOT OFFER THE SAME LEVEL OF PRIVACY PROTECTION AS THE COUNTRY WHERE YOU RESIDE OR ARE A CITIZEN. BY USING THE SERVICES AND PROVIDING INFORMATION TO US, YOU CONSENT TO THE TRANSFER TO AND PROCESSING OF THE INFORMATION IN THE UNITED STATES.

### **Personal Data We Collect**

Genesis collects data to provide the Services you request, ease your navigation on our websites, communicate with you, and improve your experience using the Services. Some of this information is provided by you directly, such as when you make a payment through the Services. Some of the information is collected through your interactions with the Services. We collect such data using technologies like cookies and other tracking technologies, error reports, and usage data collected when you interact with Genesis Services running on your device.

The data we collect depends on the Services and features thereof that you use, and includes the following:

**Name and contact information.** We may collect your first and last name, email address, postal address, phone number, company name, and other similar contact data. We may use this information to contact you or provide you with information on Genesis or the Services.

**Usage data.** We collect personalized information about your use of the Services, to better understand uses thereof and identify potential improvements, as well as to send you promotional communications or offers tailored to your use of the Services and interest thereto.

Examples include:

- Information on the web pages you visit on the Services and the search terms you enter on the Services.
- Information regarding the performance of the Services and any problems you may experience while using them. This information enables us to diagnose problems and offer support in resolution.
- Data about your device and the network you use to connect to the Services, including IP address, device identifiers, and regional and language settings.

**Web requests.** We collect information regarding every web request sent to our servers. This information is used to provide support, as well as to assess usage and performance of the Services. The data collected for each request can include such things as timestamps, any exception messages, user agent, IP address, and request time and duration.

**Location data.** We collect your IP address and infer location such as city or postcode therefrom, when necessary, in order to provide you with the Services or to send you promotional communications or for customer relationship management purposes.

**Content.** We may collect the content of messages you send to us, such as feedback or questions you ask our staff, when necessary to provide you with the Services you use.

**Surveys and Studies.** We may ask you to participate in a survey or study; and may request information from you. Participation is voluntary, and you have the choice of whether to disclose any requested information.

### **How We Use Personal Data**

We will only use your personal data when the law allows us to. We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

Genesis uses information that we collect from customers and visitors for the purposes of:

- providing the Services;
- providing ongoing support;
- communicating with you, including promotional communications;
- providing information about other Services;
- helping us run our organization, for example to improve the Services or our security, train staff or perform marketing activities;
- complying with our legal obligations; and
- accounting and other administrative purposes.

Examples of the uses of information include:

**Providing Services.** We use data to carry out your transactions with us and to provide Services to you. Often, this includes personal data such as email, name and address. We may collect additional information when you register to use the services, including contact information and credentials. We may use this data to diagnose and address problems and provide other support services.

**Improving the Services.** We use data to continually improve the Services, including adding new features or capabilities. Data is collected throughout your interactions with the Services that enable us to understand customer usage and tailor future capabilities.

We track general, non-personalized information (e.g., operating system, browser version and type of device being used) to know how many people visit specific pages of the Services or utilize specific areas of the Services so that we may improve those Services. We may use your IP address to customize services to your location, such as the language displayed on the Services.

Please note that we use IP addresses on a highly restrictive basis to analyze trends, to administer the site, and to collect general information for aggregate use.

**Service Communications.** We use data we collect to deliver and personalize our communications with you. For example, we may contact you by email or other means to notify you of changes in information and updates to the Services or to our Privacy Policy.

**Marketing and event communication:** We use personal data to deliver informational, marketing, and event communications to you across various platforms, such as telephone, email, direct mail, social media, and online via the Services. We also may send you invitations to conferences relating to the Services that occur nearby you, based on your address. Third parties may also market to you on our behalf based on your use of their third-party services. You should consult and review the relevant third-party privacy statement or policy for information on their data processing practices.

If we send you a marketing email, it will include instructions on how to opt out of receiving these emails in the future. For information about managing email subscriptions and promotional communications, please visit the Your Rights Regarding Personal Data section of this privacy statement. Please remember that even if you opt out of receiving marketing emails, we may still send you important Services information related to your accounts and subscriptions.

### **How We Share Personal Data**

It is the practice of Genesis to protect users' information. Access to our users' information is restricted to only those employees or agents, contractors or subcontractors of Genesis who have valid reasons to access this information to perform any service you have requested or authorized, or for any other purpose described in this Privacy Policy. The information you provide will not be sold or rented to third parties.

We may provide your personal data to:

- Outsourced service providers who perform functions on our behalf. For example, your personal information may be stored on cloud hosting services;
- our authorized agents and representatives who provide services on our behalf, such as training service providers;
- anyone expressly authorized by you to receive your personal data;
- anyone to whom we are required by law to disclose personal data, upon valid and enforceable request thereof.

We will access, disclose and preserve personal data, when we have a good faith belief that doing so is necessary to:

- comply with applicable law or respond to valid legal processes, including from law enforcement or other government agencies, upon valid and enforceable request thereof;
- or
- operate and maintain the security of the Services, including to prevent or stop an attack on our computer systems or networks.

Please note that some of the Services may direct you to services of third parties whose privacy practices differ from Genesis's. If you provide personal data to any of those services, your data is governed by their privacy statements or policies. Genesis Funding, a Division of Genesis Networks, is not responsible for the privacy practices of these other websites. Please review the privacy policies for these websites to understand how they process your information.

## **Handling of Personal Data**

### *Security of Personal Data*

Genesis is committed to protecting the security of your personal data. Depending on the circumstances, we may hold your information in hard copy and/or electronic form. For each medium, we use technologies and procedures to protect personal data. We review our strategies and update as necessary to meet our business needs, changes in technology, and regulatory requirements.

These measures include, but are not limited to, technical and organizational security policies and procedures, security controls and employee training.

We may suspend your use of all or part of the Services without notice if we suspect or detect any breach of security. If you believe that information you provided to us is no longer secure, please notify us immediately using the contact information provided below.

If we become aware of a breach that affects the security of your personal data, we will provide you with notice as required by applicable law. To the extent permitted by applicable law, Genesis will provide any such notice that Genesis must provide to you at your account's email address. By using the Services, you agree to accept notice electronically.

### *Storage and Transfer of Personal Data*

Personal data collected by Genesis may be stored and processed in your region, in the United States or in any other country where Genesis, its affiliates or contractors maintain facilities. We take steps to ensure that the data we collect under this Privacy Policy is processed pursuant to the terms thereof and the requirements of applicable law wherever the data is located.

Genesis also collaborates with third parties such as cloud hosting services and suppliers located around the world to serve the needs of our business, workforce, and customers. In some cases, we may need to disclose or transfer your personal data within Genesis or to third parties in areas outside of your home country. When we do so, we take steps to ensure that personal data is processed, secured, and transferred according to applicable law.

If you would like to know more about our data transfer practices, please contact us at [info@Genesisnetworks.com](mailto:info@Genesisnetworks.com).

### *Retention of Personal Data*

Genesis retains personal data for as long as necessary to provide the services and fulfill the transactions you have requested, or for other business purposes such as complying with our legal

obligations, resolving disputes, and enforcing our agreements. We are required by law to keep some types of information for certain periods of time (e.g. statute of limitations).

### **Your Rights Regarding Your Personal Data**

You have choices about the data we collect. When you are asked to provide personal data that is not necessary for the purposes of providing you with the Services, you may decline. However, if you choose not to provide data that is necessary to provide the Services, you may not have access to certain features of the Services.

We aim to keep all personal data that we hold accurate, complete and up-to-date. While we will use our best efforts to do so, we encourage you to tell us if you change your contact details. If you believe that the information we hold about you is incorrect, incomplete or out-of-date, please contact [info@Genesisnetworks.com](mailto:info@Genesisnetworks.com).

**Access to personal data:** In some jurisdictions, you have the right to request access to your personal data. In these cases, we will comply, subject to any relevant legal requirements and exemptions, including identity verification procedures. Before providing data to you, we will ask for proof of identity and sufficient information about your interaction with us so that we can locate any relevant data. We may also charge you a fee for providing you with a copy of your data (except where this is not permissible under local law).

**Correction and deletion:** In some jurisdictions, you have the right to correct or amend your personal data if it is inaccurate or requires updating. You may also have the right to request deletion of your personal data. Please note that such a request could be refused because your personal data is required to provide you with the Services you requested, e.g. to send an invoice to your email address, or that it is required by the applicable law.

**Marketing preferences:** If you have provided us with your contact information, we may, subject to any applicable Spam Act or similar regulation, contact you via e-mail, postal mail or telephone about Genesis Services and events that may be of interest to you.

Marketing e-mail communications you receive from Genesis will generally provide an unsubscribe link allowing you to opt-out of receiving future e-mail or to change your contact preferences. E-mail communications may also include a link to directly update and manage your marketing preferences. You can also request changes to your contact preferences by contacting Genesis via email at [info@Genesisnetworks.com](mailto:info@Genesisnetworks.com).

Please remember that even if you opt out of receiving marketing emails, we may still send you important Services information related to your accounts and subscriptions.

*California Shine the Light Law:* California Civil Code Section 1798.83 permits users who are California residents to obtain from us once a year, free of charge, a list of third parties to whom we have disclosed personal information (if any) for direct marketing purposes in the preceding

calendar year. If you are a California resident and you wish to make such a request, please send an e-mail with “California Privacy Rights” in the subject line to [info@Genesisnetworks.com](mailto:info@Genesisnetworks.com) or write us at: Genesis Funding, a Division of Genesis Networks Inc., 18 Railroad Avenue, Suite 102, Rochelle Park, NJ 07662-4105.

## **Cookies & Other Technologies**

Genesis uses cookies (small, often encrypted, text files that are stored on your computer or mobile device) and similar technologies (“**Cookies**”) to provide the Services and help collect data. This Cookies Policy explains how we use Cookies to collect information about the way you use the Services, and how you can control them.

### *How We Use Cookies*

We use Cookies to track how you use the Services by providing usage statistics. Cookies are also used to deliver Company information (including updates) and allow product authentication to you based upon your browsing history and previous visits to the Services. Information supplied to us using cookies helps us to provide a better online experience to our visitors and users and send marketing communications to them, as the case may be. Information supplied to us upon launching of the Services will enable Genesis to improve the functionality of the Services.

While this information on its own may not constitute your “personal data”, we may combine the information we collect via Cookies with personal data that we have collected from you to learn more about how you use the Services to improve them.

### *Types of Cookies*

We use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your device until you delete them). To make it easier for you to understand why we need them, the Cookies we use on the Services can be grouped into the following categories:

- **Strictly Necessary:** These Cookies are necessary for the Services to work properly. They include any essential authentication and authorization cookies for the Services.
- **Functionality:** These Cookies enable technical performance and allow us to “remember” the choices you make while browsing the Services, including any preferences you set.
- **Performance/Analytical:** These Cookies allow us to collect certain information about how you navigate the Services. They help us understand which areas you use and what we can do to improve them.
- **Targeting:** These Cookies are used to deliver relevant information related to the Services to an identified machine or other device (not a named or otherwise identifiable person) which has previously been used to visit the Services. Some of these types of Cookies on the Services are operated by third parties with our permission and are used to identify advertising sources that are effectively driving customers to the Services.

### *Cookies Set by Third Party Services*

To enhance our content and to deliver a better online experience for our users, we sometimes embed images and videos from other websites on the Services. You may be presented with Cookies from these third-party websites. Please note that we do not control these Cookies. The privacy practices of these third parties will be governed by the parties' own privacy statements or policies. We are not responsible for the security or privacy of any information collected by these third parties, using cookies or other means. You should consult and review the relevant third-party privacy statement or policy for information on how these cookies are used and how you can control them.

We also use Google, a third-party analytics provider, to collect information about Services usage and the users of the Services, including demographic and interest-level information. Google uses cookies in order to collect demographic and interest-level information and usage information from users that visit the Services, including information about the pages where users enter and exit the Services and what pages users view on the Services, time spent, browser, operating system, and IP address. Cookies allow Google to recognize a user when a user visits the Services and when the user visits other websites. Google uses the information it collects from the Services and other websites to share with us and other website operators' information about users including age range, gender, geographic regions, general interests, and details about devices used to visit websites and purchase items. We do not link information we receive from Google with any of your personally identifiable information. For more information regarding Google's use of cookies, and collection and use of information, see the Google Privacy Policy (available at <https://policies.google.com/privacy?hl=en>). If you would like to opt out of Google Analytics tracking, please visit the Google Analytics Opt-out Browser Add-on (available at <https://tools.google.com/dlpage/gaoptout>).

### *Other Similar Technologies*

Genesis web pages may use other technologies such as web beacons to help deliver cookies on the Services and count users who have visited those Services. We also may include web beacons in our promotional email messages or newsletters to determine whether you open and act on them as well as for statistical purposes.

In addition to standard cookies and web beacons, our services can also use other similar technologies to store and read data files on your computer. This is typically done to maintain your preferences or to improve speed and performance by storing certain files locally.

### *Do Not Track*

Some web browsers (including Safari, Internet Explorer, Firefox and Chrome) incorporate a "Do Not Track" ("DNT") or similar feature that signals to websites that a user does not want to have his or her online activity and behavior tracked. If a website that responds to a particular DNT signal receives the DNT signal, the browser can block that website from collecting certain information about the browser's user. Not all browsers offer a DNT option and DNT signals are



not yet uniform. For this reason, many website operators, including Genesis, do not respond to DNT signals.

### **Children's Privacy**

IF YOU ARE UNDER THE AGE OF 18 DO NOT USE THE SERVICES.

You must be at least the age of majority in your place of residence to use the Services. The Services are not directed to or intended for use by minors. Consistent with the requirements of the U.S. Children's Online Privacy Protection Act, if we learn that we received any information directly from a child under age 13 without his or her parent's verified consent, we will use that information only to inform the child (or his or her parent or legal guardian) that he or she cannot use the Services.

California Minors: If you are a California resident who is under age 18 and you are unable to remove publicly-available content that you have submitted to us, you may request removal by contacting us at: [info@Genesisnetworks.com](mailto:info@Genesisnetworks.com). When requesting removal, you must be specific about the information you want removed and provide us with specific information, such as the URL for each page where the information was entered, so that we can find it. We are not required to remove any content or information that: (1) federal or state law requires us or a third party to maintain; (2) was not posted by you; (3) is anonymized so that you cannot be identified; (4) you don't follow our instructions for removing or requesting removal; or (5) you received compensation or other consideration for providing the Content or information. Removal of your content or information from the Service does not ensure complete or comprehensive removal of that content or information from our systems or the systems of our service providers. We are not required to delete the content or information posted by you; our obligations under California law are satisfied so long as we anonymize the content or information or render it invisible to other users and the public.

### **Changes To This Privacy Policy**

We may update this Privacy Policy based upon evolving Laws, regulations and industry standards, or as we may make changes to our business including the Services. We will post changes to our Privacy Policy on this page and encourage you to review our Privacy Policy when you use the Services to stay informed. If we make changes that materially alter your privacy rights, Genesis will provide additional notice, such as via email or through the Services. If you disagree with the changes to this Privacy Policy, you should discontinue your use of the Services. You may also request access and control of your personal data as outlined in the Your Rights Regarding Personal Data section of this Privacy Policy.

### **Questions or Complaints Handling**

We understand that you may have questions or concerns about this Privacy Policy or our privacy practices or may wish to file a complaint. In such case, please contact us in one of the following ways:

*Genesis Funding, a Division of Genesis Networks Inc.*

*18 Railroad Avenue, Suite 102*

*Rochelle Park, NJ 07662-4105*

*[info@genesisnetworks.com](mailto:info@genesisnetworks.com)*

*Phone: 888-436-3746 (press 5)*

*Fax: 201-881-0022*