

# iDEAL Privacy & Cookie Statement

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# Introduction

iDEAL is an online payment method that allows you to make a payment (hereinafter: the "iDEAL payment") via your own bank, payment institution, or electronic money institution (hereinafter: the "payment service provider"), for example, after placing an order at a webshop or scanning a QR code on an invoice.

This statement provides information about the processing of personal data for processes where Currence iDEAL B.V. is the data controller. Currence is the data controller for processing your personal data:

- a) when you visit the website [www.ideal.nl](http://www.ideal.nl);
- b) when you contact Currence; and
- c) when you register an iDEAL profile.

For iDEAL payments, Currence iDEAL B.V. ("Currence" or "we"), P.O. Box 95301 in Amsterdam (Chamber of Commerce registration number: 3428168), processes your personal data as a processor for all involved payment service providers.

## **iDEAL Transactions - Outside Scope Statement**

In iDEAL payments, Currence iDEAL B.V. acts as a processor, not as a data controller. Your payment service provider is responsible for processing your personal data in iDEAL transactions and profile registrations. Other involved parties, such as the payment service provider of the recipient or the iDEAL acceptor, may also be responsible for data processing. Please refer to their privacy statements for more information about their data processing.

This Privacy & Cookie Statement elaborates on topics related to the processes for which Currence is responsible, per processing activity. Finally, several general provisions follow.

# 1. Visiting the iDEAL Website

Currence maintains a website to provide information to users and other interested parties.

## **a. Processing of Personal Data: Categories**

To ensure the proper functioning of this website, Currence collects and processes the following categories of personal data when you visit [www.ideal.nl](http://www.ideal.nl):

- Technical information about the equipment used to visit the website, such as the IP address, MAC address, and software used, as well as browsing behaviour on Currence's website(s). Currence also collects information about how you use the website to understand if it works well and is clear, and information about the duration and time of your visit to the website; and
- Cookies: for more information about the processing of your personal data through the use of cookies, please refer to the cookies section.

## **b. Legal Basis**

Currence processes the aforementioned personal data based on its legitimate interest in ensuring the proper functioning of the website(s) and viewing visitor statistics. In doing so, care has been taken to ensure that the impact on your privacy is minimal. Currence evaluates this periodically.

## **c. Purposes of Processing**

Currence processes this data with the aim of improving the website.

## **d. Sharing with Third Parties**

In principle, Currence only shares your personal data with third parties if necessary and under no circumstances do we provide your personal data to third parties for commercial purposes.

## **e. Retention Periods**

Your personal data will not be retained longer than necessary for the above purposes, unless retention of this data is necessary to comply with a legal obligation.

- Visit to Currence website(s): These cookies are retained for 6 months (with the exception of cwr\_s which is retained until the end of the session).

## f. Cookies on the Website

On the website [www.ideal.nl](http://www.ideal.nl), we only use cookies that are necessary to enable the use of the website ("functional cookies") and to gain insight into your visit to the website ("analytical cookies"). These cookies have little to no impact on your privacy. We do not use commercial third-party cookies. The website does not display advertisements. Below you will find an overview of the cookies we use on the website.

### Functional cookies

- **i18n\_redirected**

We use this cookie to store your language preference.

### Analytical cookies

On your first visit to our website, an analytical cookie is placed. The cookie remembers whether you have visited the website before on your next visit. The purpose of the cookie is solely to gain insight into the number of website visitors and how our website is used. Technical information is collected about the equipment used to visit the website. Using this data, the layout, content, and functionality of our website can be better aligned with the behaviour of our website visitors.

The analytical cookies for iDEAL:

- **cwr\_s and cwr\_u**

These are cookies used to improve the website by viewing visitor statistics. For example, this includes usage duration. Based on this, it can be assessed whether the website meets the visitor's expectations. These cookies are retained for 6 months (with the exception of cwr\_s which is retained until the end of the session).

## 2. When You Contact Currence

### a. Processing of Personal Data: Categories

In the section 'Your Rights', it is described when you can contact Currence (and when to contact your payment service provider). If you contact Currence via [www.ideal.nl](http://www.ideal.nl), Currence may process the following categories of (personal) data: the information you provide when filling out a contact form, including your name, email address, account number, the name of the company to which your iDEAL payment was directed, the name of the payment service provider where you hold the account used for the iDEAL payment, the URL of the website, the 16-digit iDEAL transaction number, the date of the transaction, the time of the transaction, the amount of the transaction, and any comments you may have regarding your query. The personal data processed when you contact Currence depends on your query and the information you provide or request. The message shared via the contact form is forwarded to our customer service mailbox and answered through that channel.

### b. Legal Basis

These data are processed based on consent and/or legitimate interest.

### c. Purposes of Processing

Currence processes the aforementioned personal data to answer questions submitted via the contact form on the website.

### d. Sharing with Third Parties

In principle, Currence only shares your personal data with third parties if necessary to answer your query or to reach a solution for the issue presented. Under no circumstances do we provide your personal data to third parties for commercial purposes.

### e. Retention Periods

Your personal data will not be retained longer than necessary for the above purposes, unless retaining this data is necessary to comply with a legal obligation.

- Contact form: The personal data from a completed contact form will be retained for a maximum of twelve months from the day the query or request is handled.

## 3. iDEAL Profile

You can register a profile with iDEAL (the "iDEAL user profile", hereinafter referred to as "iDEAL profile"). This is a personal profile where you can store personal data that can be provided to an iDEAL merchant, such as a webshop, during an iDEAL payment. When registering the iDEAL profile, we are jointly responsible for this with your payment service provider.

With this iDEAL profile, we can provide the following two services:

1. iDEAL Snel betalen, where you don't need to select your account each time because your preferred account(s) for payment are pre-selected on the iDEAL Payment Page or on the payment page of the iDEAL merchant; and
2. iDEAL Snel bestellen, where you no longer need to fill in your personal details (such as first and last name, (delivery) address, telephone number or email address) on the merchant's webpage because these are provided to the webshop for the delivery of your order.

Both services are possible because you are recognised by a cookie or token with your iDEAL profile during subsequent iDEAL payments. You do not need to register an iDEAL profile. These services are optional; you can also make iDEAL payments without an iDEAL profile.

### **a. Processing of Personal Data: Categories**

The following personal data are collected and processed by Currence if you choose to register an iDEAL profile. The payment service provider of the relevant payment account is jointly responsible with Currence for a portion of this, namely for (i) the processing of your account number and the unique code for your iDEAL profile (see below) or (ii) when processing is necessary to answer your questions and exercise the rights you have under the GDPR (see 'Your Rights'):

The following personal data are processed for these purposes:

- First and last name;
- (Preferred) address details;
- Your email address, which Currence uses as the username for your profile;
- Telephone number;
- (Preferred) account number(s) (provided by the payment service provider(s) where you have a payment account). Currence does not receive the entire account number, only a masked version. Your account number is masked as follows: NLXXBANK\*\*\*\*\*XXXX;
- A unique code for your iDEAL profile (provided by the payment service provider where you have the payment account). This allows Currence and the payment service provider to communicate with each other about (changes in) the (preferred) account number(s). We call this code the Customer Identification Token (CIT);

- The status of your profile (your profile status is 'active' until you haven't used your profile for one year or you have deleted your profile);
- A unique code per iDEAL merchant where you pay with iDEAL. We call this code the iDEAL User Token;
- Technical information about the equipment you use, such as the browser and your operating system (also called 'user agent');
- A cookie or token.
  - A cookie is a small text file placed by Currence on your (mobile) device, which recognises you the next time you use that device.
  - A token is a random combination of characters, which is linked to your iDEAL profile and stored by Currence and the iDEAL merchant. Currence and the iDEAL merchant use this to recognise you during subsequent payments and to fill in your (preferred) details at your request.

## **b. Legal Basis**

The aforementioned personal data (hereinafter: the "iDEAL profile data") are processed because it is necessary for the performance of the iDEAL profile agreement that you enter into with Currence when registering your iDEAL profile. At certain times, we will actively ask you to indicate whether certain personal data should be processed based on the agreement.

## **c. Purposes of Processing**

We process your iDEAL profile data for the following purposes:

1. To register your iDEAL profile and keep track of changes to your iDEAL profile;
2. To answer questions and exercise the rights you have under the GDPR;
3. For the iDEAL Snel betalen service, where your preferred account and iDEAL User Token or cookie for your iDEAL profile are processed so that your (preferred) account number can be automatically filled in;
4. For the iDEAL Snel bestellen service, to display your personal data (such as first and last name, address, telephone number, and email address) on the iDEAL payment page. For this, we share personal data with the iDEAL merchant and other parties in the payment chain;
5. To monitor the security of iDEAL and to prevent fraud, abuse, and misuse of iDEAL;
6. For product and service development and improvement. For this, we anonymise your personal data. For example, we look at usage data from users who experience issues with iDEAL functionalities and adjust the user interfaces for iDEAL accordingly;
7. For statistical and scientific purposes;
8. To comply with legal obligations, such as our tax retention obligation and requests from regulators.

#### **d. Sharing with Third Parties**

Regarding these processing activities, Currence and the payment service providers, as joint controllers, have made agreements. These primarily concern the provision of information about the processing of personal data to you as a user and to each other, the exercise of users' rights under the GDPR, and the procedures in case of data breaches and potential notifications to the Dutch Data Protection Authority.

In addition to the general agreements applicable to sharing data with third parties, the following specific provisions apply for these purposes:

- For the iDEAL Snel bestellen service, we share personal data with the iDEAL merchant and other parties in the payment chain. You choose to use this service via the special iDEAL Snel bestellen button in the payment environment of the iDEAL merchant. Thanks to a cookie on your device, you are recognised by iDEAL and your (preferred) details from your iDEAL profile are filled in. We share your personal data securely with parties in the payment chain, including the iDEAL merchant. We use, among other things, encryption to secure your personal data. We recommend that you read the privacy statement of the iDEAL merchant with whom personal data from your iDEAL profile is shared to understand how they handle your personal data. iDEAL merchants must also comply with the GDPR. However, we are not responsible for how they do so.
- It may occur that the webshop or company to which your iDEAL payment is directed is located in a country outside the European Economic Area (EEA). If you use your iDEAL profile for such payments, Currence will send your name, email address, telephone number, and address details (with your consent) to this webshop. This is necessary to provide the iDEAL Snel bestellen service under the iDEAL profile agreement you have entered into with Currence.

#### **e. Retention Periods**

Your personal data will not be retained longer than necessary for the above purposes, unless retaining this data is necessary to comply with a legal obligation.

- Your iDEAL profile: Your iDEAL profile data will be retained until one year after your iDEAL profile was last used or until you have deleted your iDEAL profile. Thereafter, your iDEAL profile will remain available in anonymised form for another two months.
- Acceptance of the iDEAL profile agreement: Your acceptance of the iDEAL profile agreement will be retained for a period of 7 years after the iDEAL profile agreement has ended.

## f. Cookies Linked to iDEAL Profile

Currence uses a cookie to recognise users with an iDEAL profile so that preferred account(s) for payment and personal data for order delivery can be provided to the webshop (hereinafter: the "profile cookie"). With this iDEAL profile, we can provide the iDEAL Snel betalen and Snel bestellen services. When you enter into an agreement with Currence for the use of the iDEAL profile, it is necessary for us to use a profile cookie. With the profile cookie, we can recognise you and fill in your preferred account and other personal data.

You can register an iDEAL profile after making an iDEAL payment or in the iDEAL environment when logged in with your payment service provider. If you initiate the creation of the iDEAL profile via your payment service provider's environment, they send your preferred account number(s) to us, after which we (Currence) can complete the registration in the iDEAL environment. We link your iDEAL profile to the relevant (preferred) account number(s). The use of a cookie is necessary for this. We inform you about the use of cookies when creating the profile cookie.

It is always possible to delete cookies. You can easily delete profile cookies yourself via your browser. Check your browser settings for this. Additionally, you can remove the link between the profile cookie and your iDEAL profile on the iDEAL profile page, so you are no longer recognised on the device where the profile cookie was installed.

When using the profile cookie, Currence processes and collects technical information about the equipment you use. The following personal data are processed:

- Your IP address;
- Information about the device you use for the iDEAL profile, including the web browser and operating system of that device (also called "user agent");
- A unique number to distinguish the profile cookie (also called "cookie ID").

To ensure the correct functioning and improvement of the iDEAL Snel betalen and iDEAL Snel bestellen services, Currence also uses the following cookies:

### Functional cookies

- **tx\_api\_token / auth\_token / auth\_api\_token**  
To allow the iDEAL payment page to communicate with the iDEAL backend.
- **theme-mode**  
To remember the user's choice to use 'Dark mode'.
- **Last-used-bank**  
To remember the last used bank on the iDEAL payment page if a user doesn't have an iDEAL profile.
- **idealLang**  
To remember the user's language preference on the iDEAL payment pages.

## Analytical cookies

- **cwr\_s and cwr\_u**

These cookies are used to improve the website by viewing visitor statistics, such as usage duration. Based on this, it can be assessed whether the website meets the visitor's expectations. These cookies are retained for 6 months (except for cwr\_s which is retained until the end of the session).

- **\_\_cfuid**

A cookie placed to manage incoming traffic.

- **fid**

Measures the delay in processing the first user interaction with the iDEAL payment pages.

## g. Modifying Profile

If you wish to view, modify, or delete your iDEAL profile, you must first log in to the personal and secure environment or app of your payment service provider. Through this environment, you can access your iDEAL profile as we have stored it in the iDEAL environment. You can then consult your iDEAL profile and, if desired, view, modify, or delete your iDEAL profile data. If you still have questions about the processing of your iDEAL profile data, you can contact your payment service provider. Currence has made agreements with payment service providers regarding the handling of customer inquiries related to iDEAL profile data and will support payment service providers if necessary, in handling customer inquiries.

## h. Security Measures

We have implemented technical and organisational measures to process your personal data securely. These security measures are designed, among other things, to protect your personal data against unlawful destruction, loss, alteration, and disclosure, and include the following:

- Encrypting your personal data;
- Using access control, which is regularly reviewed;
- Using logging; and
- Classifying and monitoring IT security risks.

If you have registered an iDEAL profile and make an iDEAL payment via iDEAL Snel bestellen, your personal data (first and last name, address details, email address, telephone number, payment service provider, and your account number (your account number is masked as follows: NL XX BANK \*\*\*\*\* XXXX)) will be displayed on the iDEAL payment page. This happens after you have been recognised via a profile cookie. If you allow other people to use the device on which the profile cookie is placed (usually your mobile phone), they may be able to view this information. It is important to handle this carefully and only place (or have placed) the profile cookie on devices that belong to you (and not, for example, on devices that are publicly accessible). You need not worry that an iDEAL payment can be made in such a situation. An iDEAL payment must always be approved in the personal environment or app of your own payment service provider.

## 4. General Provisions

### a. Sharing Personal Data with Third Parties

Currence shares your personal data with third parties only when necessary, for example, to answer your query. This includes (IT) suppliers who facilitate the storage of personal data, the sending or receiving of emails, fraud prevention, or the implementation of security measures. We have made clear agreements with our suppliers about the processing of personal data to ensure this is done in a secure and reliable manner.

Under no circumstances do we provide your personal data to third parties for commercial purposes. We only provide your personal data to regulators, tax authorities, and law enforcement agencies if we are legally obliged to do so. We take appropriate measures to safeguard the confidentiality and security of the data as much as possible.

### b. Your Rights

You have the right to:

- Access the personal data that is processed about you;
- Amend your personal data if it is no longer accurate;
- Delete your personal data if it is no longer necessary to retain it;
- Object to the processing of your personal data;
- Restrict the processing of your personal data, for example, while we assess your deletion request or if your personal data might be inaccurate, the processing is unlawful, or if your personal data is no longer needed for the purpose for which it was collected;
- Transfer your personal data to another party where it concerns data processed with your consent or for the performance of a contract to which you are a party.

Below is a detailed description of how you can exercise these rights.

### c. Submitting Your Request

You can direct requests regarding personal data processed when you visit Currence websites directly to Currence. You can find our contact details below. If you wish to exercise your rights concerning the processing of other personal data, please contact your payment service provider. If your payment service provider needs additional information, they will contact us.

If you are dissatisfied with how we process your personal data or handle your request, please let us know.

#### **d. Questions and Contact Information**

If you have questions about this Privacy & Cookie Statement, how we process your personal data, wish to submit a request to exercise your privacy rights, or have another privacy-related question, you can contact our Data Protection Officer via [privacy@currence.nl](mailto:privacy@currence.nl).

You can also send us a letter at the following address:

##### **Currence iDEAL B.V.**

Attn: Data Protection Officer  
P.O. Box 95301  
1090 HH Amsterdam

Our Data Protection Officer will handle your query as soon as possible and inform you about how and within what timeframes it will be addressed. If you are dissatisfied with how we have responded to your request to exercise your privacy rights, you can file a complaint with the Dutch Data Protection Authority (Autoriteit Persoonsgegevens), located at Prins Clauslaan 60, 2995 AJ The Hague. For more information, we refer you to the AP's website: <https://autoriteitpersoonsgegevens.nl>.

#### **e. Hold Notice**

If it is necessary to retain personal data beyond the applicable retention period, Currence may issue a so-called 'hold notice'. A hold notice can extend the retention period if necessary, for example, in the context of a dispute or ongoing service request. These personal data do not need to be anonymised or deleted until the extended retention period has expired.

#### **f. Changes to the Privacy & Cookie Statement**

We may change this Privacy & Cookie Statement over time. Therefore, we recommend that you review it regularly to stay informed of any changes. This Privacy & Cookie Statement was last modified on 3 September 2024.