Merchant Data Commitment

Paxora is checkout, routing and underwriting-support software. Your acquirer processes your payments and settles them straight to your bank account. Paxora never holds your funds. This commitment covers the information you give us.

WHAT WE COLLECT, AND WHEN

- **Stage 1 (pre-qualification):** company name, country, store URLs, platform, what you sell, monthly volume, average order value, current processor, chargeback ratio, months of processing history, and a contact name and email.
- **Stage 2 (application):** only what the provider you approved asks for. Where the provider has a secure portal, you upload identity documents, tax numbers and bank details there yourself, and Paxora does not receive them.

WHO SEES IT

- Paxora shares your information only with providers you have named on a signed Provider Authorisation, and only the items you ticked on it.
- We never share your name, store, volumes or documents with other merchants, investors, partners or anyone else without your written permission.
- We never sell your information, and never use it for marketing unrelated to your account.
- Inside Paxora, only the founder and people bound by a written confidentiality agreement can open your file.

HOW WE HOLD IT

- In Paxora's Google Workspace and application database, with 2-step verification on every account that can open merchant files.
- Where a provider has no portal, we send documents to it through an encrypted link that expires within 7 days, and we delete our copy within 30 days of the provider's decision.
- Card numbers never reach Paxora. Card capture runs in fields hosted by the payment gateway.

YOUR CONTROLS

- **Withdraw consent:** email hello@paxora.com.au and we stop sharing with that provider the same business day.
- **Delete:** ask and we delete your file within 30 days. If you do not go ahead, we delete it within 90 days of our last contact.
- **Access:** ask what we hold and we send it within 10 business days.
- **Breach notice:** if your information is ever exposed, we tell you within 72 hours of finding out.
- **No lock-in:** your merchant accounts are in your company's name, so they stay with you if you stop using Paxora.

Paxora follows the Australian Privacy Principles. Complaints go first to hello@paxora.com.au, then to the Office of the Australian Information Commissioner (oaic.gov.au).

SIGNED FOR PAXORA

Name

Title

Date

Operator entity and ABN

Merchant this copy is issued to

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Paxora is software. It does not hold or settle merchant funds and is not a payment facilitator or merchant of record.