

PRIVACY POLICY

Effective Date: August 24, 2026

Last Updated: August 24, 2026

Epic Financial Systems Inc. ("Epic," "Epic Financial Systems," "we," "us," or "our") respects the privacy of our customers, prospective customers, website visitors, business contacts, and other individuals with whom we interact.

This Privacy Policy describes how Epic collects, uses, discloses, retains, and protects personal information in connection with **GetEpicNow.com** (the "Website"), our merchant-services and point-of-sale activities, communications with Epic, applications, inquiries, installations, customer support, and related products and services.

This Privacy Policy also describes rights that may be available to California residents under applicable California privacy law.

1. SCOPE

This Privacy Policy applies to personal information Epic collects online and offline in connection with our business.

Depending upon the circumstances, Epic may operate as a merchant-services organization, independent sales organization, reseller, dealer, referral partner, sales agent, consultant, installer, service provider, or intermediary for independent third-party providers.

Those providers may maintain separate privacy policies governing information they independently collect or control.

2. CATEGORIES OF INFORMATION WE MAY COLLECT

Depending upon your relationship with Epic, we may collect the following categories of information.

A. Identifiers and Contact Information

This may include:

- Name;
- Business name;
- Business address;
- Mailing address;
- Email address;
- Telephone number;
- IP address;

- Online identifiers;
- Account identifiers; and
- Other contact information.

B. Business and Commercial Information

This may include:

- Business type;
- Industry;
- Business location;
- Products and services requested;
- POS requirements;
- Existing POS or processing provider;
- Equipment requirements;
- Transaction and processing volumes;
- Processing history;
- Products purchased or requested;
- Merchant preferences;
- Customer-support history; and
- Information concerning your business relationship with Epic.

C. Merchant Application, Financial and Underwriting Information

When necessary to facilitate merchant services, equipment, financing, processing, or related services, information may include:

- Business financial information;
- Bank or settlement information;
- Processing statements;
- Transaction volumes;
- Tax identification information;
- Business ownership information;
- Authorized signer information;
- Information necessary for identity verification;
- Information necessary for underwriting;
- Information necessary for fraud prevention; and
- Information required by processors, acquiring banks, financial institutions, or other service providers.

Some of this information may constitute sensitive personal information under applicable law.

Certain information may be collected directly by a processor, bank, POS provider, financing provider, or other independent third party rather than Epic.

D. Internet and Electronic Activity

When you interact with our Website or electronic services, we may collect:

- IP address;
- Browser type;
- Device type;
- Operating system;
- Referring website;
- Pages viewed;
- Date and time of access;
- Website interactions;
- Approximate location derived from IP address;
- Cookie identifiers;
- Analytics information; and
- Similar technical information.

E. Communications and Customer-Service Information

We may collect information contained in:

- Emails;
- Telephone communications;
- Website forms;
- Applications;
- Customer-service requests;
- Technical-support requests;
- Installation communications;
- Appointment requests; and
- Other communications with Epic.

F. Installation and Technical Information

When providing installation, configuration, support, networking, or related assistance, Epic or an independent contractor may receive information concerning:

- POS equipment;
- Network configuration;
- Internet service;
- Routers;
- Cabling;
- Device identifiers;
- Software configuration;
- Business operating information; and
- Other technical information reasonably necessary to provide requested assistance.

3. SOURCES OF INFORMATION

Epic may obtain information:

- Directly from you;
- From your employees or authorized representatives;
- Through the Website;
- From merchant applications;
- From processors and acquiring banks;
- From POS providers;
- From equipment providers;
- From financial institutions;
- From referral partners;
- From technology providers;
- From independent installers or service contractors;
- From analytics or marketing providers;
- From publicly available sources; and
- From other sources permitted by applicable law.

4. PURPOSES FOR WHICH WE USE INFORMATION

Epic may use personal information to:

- Respond to inquiries;
- Provide consultations;
- Prepare quotes and proposals;
- Recommend POS and payment solutions;
- Facilitate merchant applications;
- Facilitate underwriting;
- Verify identity;
- Prevent fraud;
- Establish merchant accounts;
- Facilitate payment-processing relationships;
- Order or arrange equipment;
- Configure POS systems;
- Arrange installation;
- Provide programming and training;
- Arrange networking or Internet-related services;
- Provide technical support;
- Provide customer service;
- Administer customer relationships;
- Communicate regarding products and services;
- Maintain business records;
- Analyze Website performance;
- Improve our Website and services;
- Maintain security;
- Detect fraudulent or unauthorized activity;

- Comply with contractual requirements;
- Comply with legal and regulatory requirements;
- Establish, exercise, or defend legal claims; and
- Conduct other legitimate business activities permitted by law.

5. DISCLOSURE TO PAYMENT PROCESSORS, POS PROVIDERS AND OTHER VENDORS

Epic works with independent third-party companies.

To provide or facilitate products and services requested by a Customer, Epic may disclose information to appropriate:

- Payment processors;
- Acquiring banks;
- Sponsoring banks;
- Financial institutions;
- POS providers;
- Equipment manufacturers;
- Equipment distributors;
- Payment gateways;
- Software providers;
- Financing or leasing providers;
- Underwriting providers;
- Fraud-prevention providers;
- Card-industry service providers;
- Internet or telecommunications providers;
- Independent installation, cabling, networking, and technical-service companies;
- Cloud and hosting providers;
- Customer-management providers;
- Professional advisers; and
- Other service providers reasonably necessary to facilitate requested services.

By requesting products or services involving an independent provider, you acknowledge that information reasonably necessary to establish, administer, support, install, or service the requested product or relationship may be transmitted to that provider, subject to applicable law.

Once information is independently received and controlled by another company, that company's privacy policy and legal obligations may apply.

6. INDEPENDENT INTERNET, CABLING AND NETWORK INSTALLERS

Epic may assist Customers in arranging Internet installation, network cabling, telecommunications, Wi-Fi, router installation, low-voltage work, or related services.

These services may be performed by independent third-party companies or contractors rather than Epic Financial Systems Inc.

When a Customer requests such services, Epic may provide information reasonably necessary to the applicable provider to schedule, coordinate, install, troubleshoot, or support the requested service.

The independent provider may maintain its own records and privacy practices.

7. SERVICE PROVIDERS AND CONTRACTORS

Epic may disclose information to companies that perform services on our behalf, including:

- Website hosting;
- Data storage;
- Communications;
- Customer relationship management;
- IT services;
- Cybersecurity;
- Analytics;
- Marketing;
- Installation;
- Technical support;
- Accounting;
- Legal services; and
- Other operational services.

We expect service providers to handle information consistent with applicable contractual and legal obligations.

8. SALE AND SHARING OF PERSONAL INFORMATION

Epic does not exchange personal information for money merely for the purpose of selling consumer information.

California law, however, defines “sale” and “sharing” more broadly than an ordinary monetary sale.

Certain advertising, analytics, cookies, pixels, cross-context behavioral advertising, or similar technologies can constitute a sale or sharing under California law depending upon their configuration and use.

Where applicable law gives an individual the right to opt out of a sale or sharing, Epic will provide and honor the required mechanism.

9. COOKIES, ANALYTICS AND TRACKING TECHNOLOGIES

Our Website may use cookies, pixels, analytics tools, tags, and similar technologies for purposes including:

- Website operation;
- Security;
- Remembering preferences;
- Understanding Website usage;
- Measuring performance;
- Diagnosing technical issues;
- Improving services; and
- Marketing or advertising where permitted.

The particular technologies used may change over time.

10. GLOBAL PRIVACY CONTROL

Where required by applicable California law, Epic will process a recognized **Global Privacy Control ("GPC")** or other legally recognized opt-out preference signal in accordance with applicable requirements.

11. CALIFORNIA PRIVACY RIGHTS

To the extent the California Consumer Privacy Act, as amended ("CCPA"), applies to Epic and the individual making the request, California residents may have rights including:

- The right to know what personal information has been collected;
- The right to access applicable personal information;
- The right to know categories of sources;
- The right to know applicable business or commercial purposes;
- The right to know categories of third parties to whom information is disclosed;
- The right to request deletion, subject to exceptions;
- The right to request correction of inaccurate information;
- The right to opt out of the sale or sharing of personal information, where applicable;
- The right to limit certain uses and disclosures of sensitive personal information, where applicable; and
- The right not to receive unlawful discriminatory treatment for exercising applicable privacy rights.

These rights are subject to statutory exceptions and limitations.

12. HOW TO EXERCISE CALIFORNIA PRIVACY RIGHTS

California privacy requests may be submitted to:

Email: privacy@GetEpicNow.com

Telephone: (888) 862-2603

Please identify your communication as a **California Privacy Request**.

Epic may request information reasonably necessary to verify your identity and the validity of your request.

Where permitted by law, an authorized agent may submit a request on behalf of a California resident. Epic may take reasonable steps to verify the agent's authority.

Epic will process verified requests within the time required by applicable law.

13. NOTICE AT COLLECTION

At or before points at which Epic collects personal information covered by applicable California law, Epic will provide or make available an appropriate Notice at Collection.

The Notice may identify:

- Categories of information collected;
- Purposes for collection and use;
- Whether applicable categories are sold or shared;
- Applicable retention information; and
- A link to this Privacy Policy.

14. SENSITIVE PERSONAL INFORMATION

Certain merchant applications and payment relationships may require sensitive information, including financial account, identification, authentication, or similar information.

Epic may use or disclose such information when reasonably necessary to:

- Provide requested services;
- Establish merchant accounts;
- Process payments;
- Conduct or facilitate underwriting;
- Verify identity;
- Prevent fraud;
- Maintain security;
- Comply with legal obligations; or
- Perform other legally permitted functions.

Where applicable California law provides a right to limit particular uses or disclosures, Epic will honor that right as required.

15. DATA RETENTION

Epic retains personal information for no longer than reasonably necessary for the purposes for which it was collected or another disclosed and compatible purpose, subject to applicable legal, regulatory, contractual, accounting, fraud-prevention, dispute-resolution, and recordkeeping requirements.

Retention periods vary according to the nature of the information and relationship.

16. SECURITY

Epic maintains reasonable administrative, technical, and organizational safeguards designed to protect personal information.

No electronic system, network, Internet transmission, or storage system can be guaranteed completely secure.

Accordingly, Epic cannot guarantee absolute security.

17. THIRD-PARTY SECURITY

Independent processors, POS providers, financial institutions, software providers, Internet providers, contractors, and other third parties are responsible for their own systems and privacy and security obligations.

Epic does not control the independent privacy or security practices of those providers.

18. BUSINESS TRANSACTIONS

Information may be disclosed or transferred as permitted by law in connection with an actual or contemplated:

- Merger;
- Acquisition;
- Financing;
- Reorganization;
- Sale of assets;
- Portfolio transaction;
- Change of control; or
- Similar corporate transaction.

Any recipient remains subject to applicable privacy requirements.

19. LEGAL DISCLOSURES

Epic may preserve, use, or disclose information where reasonably necessary to:

- Comply with law;
- Respond to lawful process;
- Respond to government or regulatory requests;
- Enforce agreements;
- Protect legal rights;
- Prevent fraud;
- Protect security; or
- Establish, exercise, or defend legal claims.

20. CHILDREN

Epic provides commercial payment and business technology services and does not direct the Website to children under 13.

Epic does not knowingly collect personal information online from children under 13 through the Website.

21. THIRD-PARTY WEBSITES

Our Website may link to independent websites.

Epic does not control those websites or their privacy practices.

Visitors should review the privacy policy of each third party with whom they interact.

22. CHANGES TO THIS PRIVACY POLICY

Epic may update this Privacy Policy to reflect changes in law, technology, services, or business practices.

The current version will be posted on GetEpicNow.com with its Last Updated date.

Epic will provide additional notice of material changes where required by law.

23. CONTACT INFORMATION

For questions concerning this Privacy Policy or Epic's privacy practices:

Epic Financial Systems Inc.

2934 E Garvey Ave S, Suite 246

West Covina, CA 91791

Telephone: (888) 862-2603

Email: privacy@GetEpicNow.com

Website: GetEpicNow.com