

# Privacy Statement

This privacy statement was last modified on 01.03.2026

## 1. General Information

This privacy statement applies to the services we render to Merchants (hereinafter referred to as "you", "your") who use Bancontact Company's Acceptance Service, and describes how and to what extent we collect and use the Merchant's personal information (personal data) when the Merchant registers for the Acceptance Service and when the Merchant subsequently uses the Acceptance Service. It includes the use of the Merchant Portal, the development portal where the merchant can e.g. find information on integrating with the Acceptance Service and the Bancontact Pro app (collectively referred to as the "Portals"). For the use of our websites, we refer to our dedicated privacy statement on the website.

The Acceptance Service is a mobile payment service proposed by Bancontact Company SA/NV (hereinafter referred to as "we", "us", "our"), a company registered in Belgium, under number 0675.984.882 RPR/RPM Brussels, with the registered headquarters located at Rue d'Arlon 82, 1040 Brussels, Belgium. Bancontact Company SA/NV is a payment institution supervised by the Belgian National Bank.

This Privacy Statement is subject to updates to reflect regulatory changes and/or technological and service developments. Any updates to this Privacy Statement will be notified to you in due time via service emails or the web applications that support our services.

## 2. Who is responsible for processing your personal data

For the purpose of the applicable data protection laws, Bancontact Company SA/NV is the data controller.

Bancontact Company SA/NV

Rue d'Arlon 82, 1040 Brussels, Belgium

[www.bancontact.com](http://www.bancontact.com)

DPO : [dpo@bancontact.com](mailto:dpo@bancontact.com)

For additional information on how we process your personal data, or for exercising your rights under applicable data protection laws, you may contact our Data Protection Officer (DPO) via e-mail or via regular postal services.

Note: When using the Acceptance Services you may obtain personal data about third parties, for instance the name and IBAN of a consumer who made a payment to you. With

respect to these data, you are a separate data controller and you must comply with the obligations for data controllers under the GDPR (and the applicable, local data protection legislation, such as the Belgian Data Protection Act of 30 July 2018).

### **3. Which personal data we process**

When you use our services, we may collect, process and store certain of your personal data, as follows:

- full legal name;
- trade name;
- Shop name;
- enterprise number (KBO-BCE) and VAT number;
- first name and last name, email address and phone number of your users (Merchant Portal, Bancontact Pro app);
- a username to log-in to the Bancontact Pro app;
- address details;
- bank account number;
- direct debit mandate;
- telephone number;
- password (to log in to the Merchant Portal);
- information on your authorized representative(s) and ultimate beneficial owner(s), for instance their names, date and place of birth, nationality and address, and a copy of their ID card or passport when needed for identity verification requirements (according to the Belgian anti-money laundering law of 18 September 2017);
- transaction details, for instance the amount of the transaction and the date and time the transaction was made;
- surfing and navigation behaviour on our Portals (we refer to our dedicated "website privacy statement" for details about cookies on our websites);
- technical data pertaining to your device (for instance, the advertising ID of your device, the device type and its operating system);
- browser settings;
- URL (Uniform Resource Locator); and
- IP-address.

### **4. Why and how we process your personal data**

We use the abovementioned data for the following purposes:

- To evaluate and accept you as a Merchant.
- To offer our services.
- To send you service e-mails and/or marketing e-mails.
- To allow our Partners to integrate the Acceptance Service in the services they provide you.
- To allow access to the Merchant Portal and use of its functionalities.

- To prevent fraudulent use and limit our exposure to risk as well as preventing, investigating and countering (attempted) unlawful and undesirable activities targeted at you, us, our customers and staff and for participating in internal and external warning systems.
- To comply with legislation, as well as sector-specific guidelines and regulations, including legislation to prevent money laundering and the financing of terrorism. For the prevention of and detection of crime, including fraud and/or money laundering, we may need to carry out checks, such as identity checks (including cross-checks with external databases or third parties).
- To perform statistical analysis and optimise our web applications. We track which pages are visited and how much time is spent on a page. These data are used for example to improve our services, for instance the user-friendliness of our Portals.

## **5. How long we keep your data**

We retain your data for no longer than is necessary for the objectives described in this privacy statement, except where we are obliged to do so by law (such as legislation combatting money laundering and the financing of terrorism, which obliges us to retain merchants' identification and transaction data for 10 years, accounting laws, financial laws...).

The data we collect via cookies is stored according to our dedicated "website privacy statement" on our websites.

## **6. Provision to third parties**

The personal data you make available to us will not be disclosed to third parties without your consent, except where this is necessary for the performance of the agreement, where there is a legitimate interest to do so in relation to the Acceptance Service, for fraud prevention purposes and/or where we are obliged to do so by law. In the delivery of our services, we thus make use of third parties, such as our partners with whom you have contracted, subcontractors (such as data hosting providers and other technology service providers), or professional advisors (f.i. auditors and lawyers), which we engage in the provision of our services to you. These third parties are subject to binding contractual obligations to only use your personal data in accordance with our prior written instructions and to use measures to protect the confidentiality and security of the personal data. We may also send certain data to the banks of consumers who make payments to you with the Acceptance Service for fraud prevention and/or personal financial management purposes for consumers.

Some of these third parties are located outside the European Economic Area (EEA), but we only share your information with third parties in countries that provide an adequate level of protection or when appropriate safeguards are in place.

## **7. Focus on cookies**

For details about the use of cookies, we refer to our dedicated "website privacy statement" on our websites.

## **8. Exercising your rights**

If you have provided personal data to us, you are guaranteed the exercise of a number of individual rights as provided under the GDPR and the Belgian Data Protection Act of July 30th, 2018, such as:

- Contact us requesting information on what data we have on you;
- Rectify any erroneous personal data you (may) have submitted;
- Export your personal data to a third party of your choosing;
- Object or restrict, under specific circumstances, the processing of your personal data;
- Request the removal of your personal data, where such removal is permitted under applicable laws.

Should you wish to exercise any of these rights, you may do so by submitting an e-mail to our DPO. When you contact us, please be specific about what information you require, or what rights you want to exercise.

To prevent any abuse or identity fraud, we may ask you to provide additional information and/or to provide adequate proof of your identity (such as a copy of your ID card or passport). A response to your request shall be provided within the time frame established by applicable law.

If you believe that your rights with respect to the protection of your personal data are not upheld, you may submit a complaint to our DPO or, alternatively, you may choose to file a complaint with the Belgian Data Protection Supervisory Authority via email at : [contact@apd-gba.be](mailto:contact@apd-gba.be) or via postal services at Rue de la Presse 35, 1000 Brussels, Belgium.