

Pawpaya Privacy Policy

Effective Date: 09/20/25

Company: Ozzie Ventures LLC (d/b/a Pawpaya)

Contact: oscar@pawpayaco.com

1. Introduction

Pawpaya (“we,” “our,” or “us”) is a platform that connects creators, retailers, and customers through NFC and QR-powered displays. Our infrastructure enables direct-to-consumer (DTC) brands to be discovered in physical retail environments, while ensuring transparent tracking, affiliate attribution, and automatic payouts to stakeholders. This Privacy Policy explains how we collect, use, and protect your information when you use our websites, applications, and services (“Services”).

2. Information We Collect

a. Information You Provide

- Account registration details (name, email, business information)
- Bank account information for payouts
- Orders and transaction data

b. Information From Third Parties

- Plaid/Dwolla: bank account verification, balances, transaction identifiers
- Shopify: product and order data

c. Automatic Information

- Device/browser data, IP address
- NFC/QR scan events
- Cookies and analytics

3. How We Use Your Information

- Operate our NFC/QR affiliate redirection engine
- Verify accounts and process payouts
- Provide analytics dashboards and reporting
- Detect fraud and comply with law

4. How We Share Information

We do not sell or rent your personal information. We may share with:

- Financial partners (Plaid, Dwolla, Shopify Payments)
- Service providers (hosting, analytics)

- Legal authorities when required

5. Data Retention

We retain data as long as necessary for services, compliance, and disputes. Account data is deleted or anonymized upon closure unless law requires retention.

6. Your Rights

You may request access, correction, or deletion of your data by contacting oscar@pawpayaco.com.

7. Cookies and Tracking

We use cookies for login sessions, analytics, and affiliate tracking. You may disable cookies in your browser settings.

8. Security

We use encryption, secure APIs, and PCI/DSS-compliant partners. No method is 100% secure but we take safeguards seriously.

9. Children's Privacy

Our services are not directed to individuals under 13. We do not knowingly collect data from children.

10. Changes to This Policy

We may update this policy. Changes will be posted at tapify-marketplace.com/privacy with a new effective date.

11. Contact Us

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