Thank you for reviewing Health Payment Genie Inc.’s ("Health Payment Genie", “we,” “us” or “our”) privacy policy for its MedPayGenie application(s) (each an “App”). This Privacy Policy details certain policies implemented throughout Health Payment Genie governing Health Payment Genie’s collection and use of personally identifiable information about users of our App.

Information Collection and Use

To use the App you will be required to provide us with your full name, username, mobile number, city, state and zip code, password, gender and email address.

When you install some of our Apps, you will be asked to grant access to your mobile device’s geolocation data. If you grant such permission, we will collect information about your precise geolocation information (i.e., your real-time geographic location), and use that information in conjunction with the App. If you do not want your device to provide us with location-tracking information, you can disable the GPS or other location-tracking functions on your device, provided your device allows you to do this, but you will not be able to use certain functionality in the App. See your device manufacturer’s instructions for further details.

If you contact us with questions or request information, we will collect the personally identifiable information that you voluntarily transmit with your communications to us.
When you use the App and upload a photo of a medical bill, we will also collect the information that is displayed on your medical bill, including, your address, the patient name and provider’s name. You agree that if you upload a medical bill that includes the name of a patient that is not you (such as of your child), that you have the rights to provide the medical bill and personal information of that person to us. We use this information to process the bills and have our third party payment provider pay the medical bill. Photos of medical bills that you upload to the App are only stored locally in the App itself but if you pay the medical bill through the App, then the bill and payment information will be stored on our servers for tracking, performance enhancement and record keeping.

We use your personally identifiable information to register you to use our App, to provide you with information related to the App, to improve the App and our services, to provide you with customer support, to detect fraud, illegal activities or security breaches, to verify your use of the App and allow you to use the App on multiple devices. We may also contact you to deliver certain information you have requested.

We may aggregate the personally identifiable information that we collect and use it internally in aggregate non-personally identifiable form to analyze current and potential medical providers that may want to accept payments through the Apps.

**Children’s Privacy**

Health Payment Genie recognizes the privacy interests of children and we encourage parents and guardians to take an active role in their children's online activities and interests. The App is not directed to children under the age of 13. Health Payment Genie does not target the App to children under 13. Health Payment Genie does not knowingly collect personally identifiable information from children under the age of 13. If we learn that a child under the age of 13 provided us with personally identifiable information, we will delete that information. If your child has provided personally identifiable information, please contact us so we can delete it. If you are under the age of 13, please do not provide us with any personally identifiable information.

**Persistent Identifiers and Tracking**

We may collect UDID, IP address and we may use small text files called cookies to improve overall App experience. A cookie is a piece of data stored on the user's hard drive containing information about the user. Cookies generally do not permit us to personally identify you.

We use cookies to store your login information on the App to enable you to login faster. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can read more about cookies at [www.allaboutcookies.org](http://www.allaboutcookies.org).

Health Payment Genie does not follow do not track signals from your browser and currently does not track users over time and over our multiple webpages or applications.
However, third party providers of external services like web traffic analysis services, such as Google Analytics may track users over time and over our Apps and third party apps and such third parties may also place cookies, via our App.

**Aggregate Information**

We may collect or de-identify information that will be maintained, used and disclosed in aggregate form only and which will not contain your personally identifiable information. For example, without limitation, we may collect the total number of individuals that download the App. We may analyze this data for trends and statistics in the aggregate, and we may use such aggregate information to administer the App and gather broad demographic information for aggregate use.

**Disclosure**

We may provide your personally identifiable information and the data generated by cookies and the aggregate information in non-personally identifiable form to the vendors and service agencies that we may engage to assist us in providing our services to you for their use solely to provide us with such assistance. For example, we may use a third party to send our emails to you on our behalf. Additionally, we use a third party payment processor, currently Stripe, to process the payment of your medical bills through the App. Such third parties’ use of your personally identifiable information is subject to the third party’s applicable privacy policy terms.

We will also disclose your personally identifiable information (a) if we are required to do so by law, regulation or other governmental authority or otherwise in cooperation with an ongoing investigation of a governmental authority, (b) to enforce the Health Payment Genie Terms of Use or agreements with medical providers or to protect our rights or (c) to protect the safety of users of our App and our services. We will not sell your personally identifiable information to any company or organization, but we may transfer your personally identifiable information to a successor entity upon a merger, consolidation or other corporate reorganization in which Health Payment Genie participates or to a purchaser or acquirer of all or substantially all of Health Payment Genie’s assets to which the App relates.

**California Privacy Rights**

We do not disclose any personally identifiable information to third parties for their direct marketing purposes. Should this practice change, we will seek your consent before disclosing information for a third party’s direct marketing.

**Security**

We and our hosting provider may employ procedural and technological measures that are generally consistent with industry practice such as secure socket layer, firewalls and password protection. Such measures are reasonably designed to help protect your personally identifiable information from loss, unauthorized access, disclosure, alteration or destruction.
Data Retention and Deletion of the App

We keep your personally identifiable information for only as long as we need to, to be able to use it for the reasons given in this Privacy Policy, and for as long as we are required to keep it by law.

You may cease providing us with personally identifiable information by deleting the App from your mobile device. You may delete the App from your mobile device at any time. When you delete the App, all data regarding your medical bills and payments thereof will be deleted from the App and you will no longer have access to this data. If you have not backed up your own data, you will not be able to recover this data after you have deleted the App. Health Payment Genie may retain summary and payment history data after deletion of the App.

Privacy Policy Updates

Health Payment Genie may need to update this Privacy Policy from time to time. If so, Health Payment Genie will post our updated Privacy Policy on our App, along with notice that the Privacy Policy has been changed and we may send you an email or message, so you are always aware of what personally identifiable information we may collect and how we may use this information. Health Payment Genie encourages you to review this Privacy Policy regularly for any changes. Your continued use of this App and/or continued provision of personally identifiable information to us will be subject to the terms of the then-current Privacy Policy.

Questions

If you have any questions regarding this Privacy Policy please contact us via email at privacy@medpaygenie.com.

Users Outside of the United States

Our computer systems and third party hosting provider systems are currently based in the United States, so your personal data will be processed by us in the U.S. where data protection and privacy regulations may not offer the same level of protection as in other parts of the world, such as the European Union. If you download the App as a visitor from outside the United States, by using the App you agree to this Privacy Policy and you expressly consent to the transfer of all such information to the United States, which may not offer an equivalent level of protection of that required in the European Union or certain other countries, and to the processing of that information as described in this Privacy Policy.