

Privacy statement Biller

1 Introduction

1.1 Who is 'Biller'?

Biller BV is a private company with limited liability having its registered address at Haarlemmerweg 331-A, 1051 LH Amsterdam, Netherlands, with Chamber of Commerce number 82724385, hereinafter referred to as 'Biller', 'we', 'us' and 'our'. Biller is a fintech company that offers a payment service for B2B commerce.

1.2 Why do we share this privacy statement?

Whenever you use our services, website or when you correspond with us, we use your personal data as a data controller. We attach great importance to the safety of your data. As a result, we try to be transparent about how we process it. Through this privacy statement we inform you what kind of data we process, for what purposes we process data, for how long we process data and what rights you have concerning your personal data. Please read this statement carefully if you want to know more about our data processing.

1.3 Who is responsible for the processing of your data?

As a data controller under the EU Regulation 2016/679 (the "GDPR"), we are responsible for the storage and processing of your personal data that we collect from you in the context of our services and for compliance with the law. Our privacy officer is Uwe van Rensburg. Questions regarding the processing of your data can be addressed to +31854011797, privacy@biller.ai

2 For what purposes and for how long do we process your personal data?

2.1 Data that we collect when you use our services as a buying client.

Biller processes your personal data to confirm your identity, to check your creditworthiness, for administrative reasons, to prevent fraud, to carry out a risk assessment, and to fulfill legal obligations, e.g. to execute the agreement with the seller. This information may include:

- Contact information such as name, address, date of birth, email address, telephone number,
- Payment information such as billing details, account numbers,
- Financial information such as negative payment history, Debt Rescheduling Natural Persons Act (in Dutch: "WSNP"),
- Details about your order,
- Your order history with Biller.

Also, in case you signed up for our newsletter, we use your email address for informational and marketing purposes. Please note that you can unsubscribe from our newsletter at any given moment.

Purpose	Ground	Duration
Identification, administrative reasons, to fulfill legal obligations	Legitimate interests, Article 6(1)(f) GDPR, consent, Article 6(1)(a) GDPR	90 days
Check creditworthiness, fraud prevention, risk assessment	Legitimate interests, Article 6(1)(f) GDPR, consent, Article 6(1)(a) GDPR	90 days
Informational or marketing	Consent, Article 6(1)(a) GDPR	As long as we reasonably need to perform the service or until the consent is withdrawn

2.2 Data that we collect from our selling clients

In order to become one of our selling clients, contact information is shared with us that we use to set up our products and services. With this data we are able to provide you with support, integrate to our platform and take other actions necessary to perform our contract with this client.

Moreover, we have several national and international obligations we must comply to prevent fraud, money laundering and financing terrorism. We therefore collect data to verify the identity and legitimacy of your business. Personal data that Biller collects during our customer due diligence may include:

- Contact information such as the company's name and e-mail address(es),
- UBO's,
- Information about the representative.

Lastly, we may use your e-mail address to provide you with our offers and news regarding our services.

Purpose	Ground	Duration
Collaborate with selling clients	Performance of a contract, Article 6(1)(b) GDPR	As long as we reasonably need to perform the contract.
Fraud, money laundering and financing terrorism prevention.	Compliance with a legal obligation, Article 6(1)(b) GDPR	5 years
Informational or marketing	Consent, Article 6(1)(a) GDPR	As long as we reasonably need to perform the service or until the consent is withdrawn

2.3 Data that we collect when you use our website

When using our website and (web-)app, we process data including:

- IP address,
- Google Analytics ID,
- internet browser and device type,
- location data, the pages you visited,
- how you got to our website,
- the time and length of your visit
- your language preferences.

Some of these data are necessary for the website to function properly, and other data are used to optimize your web browsing experience. These data are collected with cookies and similar techniques. For more information about data processing through our website, please read our [Cookie Policy](#).

3 Does Biller use automated decision-making, including profiling?

Biller uses automated decision-making for credit underwriting. When choosing our payment method, we use your payment information and historical financial information in clustering algorithms in order to decide if we can offer our services to you. We also use these algorithms to make a risk-analysis regarding fraud and money laundering. The use of automated decision-making is essential for us considering that it's practically impossible to check every buyer's creditworthiness manually. Therefore we have a legitimate interest to use automated decision-making during this process.

Please note that if your personal data is processed by automated decision-making for the fulfillment of our contractual relationship, you have the right to request that we provide you with your personal data in a machine-readable format for transfer to another controller.

4 With whom do we share your data?

In the process of checking your creditworthiness, Biller collaborates with companies with whom we may share your data. Companies that we share data with include:

- Fraud Bureaus - to assess whether a transaction might be of a fraudulent nature.
- Credit Bureaus - to assess whether a buyer is a registered legal entity and whether that entity is creditworthy.

5 To where do we share your data?

Our fraud and credit providers are EU based. This means that at this point, we don't share data outside of the EU.

6 What are your rights regarding your data?

Access: You can request a written copy of the information we hold about you.

Correction: We want to ensure that your personal information is accurate and current. You can rectify or delete information from us that you believe to be incorrect.

Erase: You can request us to erase your information. If we need the information to be able to provide you with our services, we may not be able to erase it immediately. We may not delete information that we are required to keep by law.

Objection: You have the right to object to the processing of your data on the basis of Article 21 GDPR.

Restriction of processing: You have the right to limit the processing of your data in accordance with Article 14 of the GDPR.

Withdrawal of consent: When the processing of your data is based on your consent, you have the right to withdraw your consent, without affecting the lawfulness of the processing based on your consent before the withdrawal.

Data portability: If your personal data is processed by automated decision-making for the fulfillment of our contractual relationship, you have the right to request that we provide you with your personal data in a machine-readable format for transfer to another controller.

Complaints: You can submit a complaint at any time to privacy@biller.ai or to the authority via <https://autoriteitpersoonsgegevens.nl/>.

7 How can you get in contact with us if you have questions?

You have the possibility to request information about your data, to correct any incorrect data about you or to inform us that you withdraw your consent to the storage of your personal data. Any questions, comments, requests or complaints concerning your personal data or this privacy statement can be addressed to privacy@biller.ai.

This is version 1 of Biller's privacy statement and was last updated at December 29, 2021