

Tapcheck Inc. Privacy Policy

Last updated: October 16, 2025

Privacy Policy

This Privacy Policy (the “Policy”) provides information about how Tapcheck Inc. (“Tapcheck,” “we,” “us,” or “our”) collects, uses, and discloses individually-identifiable information (“Personal Information”) about individuals who have signed up for our Services, who otherwise interact with our Services, who are employed by an employer we partner with, or whose information we otherwise receive from one of our Users (collectively, our “Users”). This Policy applies to Personal Information we collect through our website, mobile application, and any other online or offline services we may offer (collectively, our “Services”). This Policy is part of the [Website Terms of Service](#) and [End User License Agreement](#) that govern your use of the Services.

Types of Personal Information We Collect

We collect the following categories of Personal Information in conjunction with our Services:

1. **Identifiers**, such as name, alias, postal address, unique personal identifier, online identifiers, Internet Protocol address, email address, business contact information, account name, signatures, copies of personally identifying documents, telephone number, or other similar identifiers.
2. **Financial Information**, including bank account number, credit card number, debit card number, account balance, transaction history, or any other financial information required to make an earned wage advance or recover the amount of an earned wage advance.
3. **Characteristics of Protected Classifications** under state or federal law, such as age, gender, and marital status.
4. **Commercial Information**, such as products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
5. **Internet or Other Network Information**, such as browsing history, search history, information regarding your interactions with our websites or advertisements.
6. **Geolocation Data**, such as device location that is more granular than a city or town.
7. **Audio, Electronic, Visual, and Similar Information**, such as call and video recordings.

8. **Professional or Employment-Related Information**, such as work history, hours worked, salary or hourly wage, paycheck related information, and employer.
9. **Inferences** drawn from any of the Personal Information listed above to create a profile or summary about, for example, an individual's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes. This category includes Sensitive Data Inferences, which are inferences made by us based on Personal Information, alone or in combination with other data, to indicate your Sensitive Personal Information.
10. **Sensitive Personal Information**, including:
 - a. Personal Information that reveals your:
 - i. Social security, driver's license, state identification card, or passport number;
 - ii. Account log-in, financial account number, debit card number, or credit card number in combination with any required security or access code, password, or credentials for allowing access to an account; or
 - iii. Precise geolocation that is used or intended to be used to locate you within a small geographic area (less than a radius of 1,850 feet).

To the extent required by law and depending on your state of residence, we may collect consent from you prior to collecting certain categories of Sensitive Personal Information.

Sources of Personal Information

We collect Personal Information from the following sources:

- *Directly From You.* Tapcheck collects the Personal Information you manually provide when you use our Services. For example, we collect information when you create an account, submit a request for an earned wage advance, send us a message, refer your employer to Tapcheck, sign up for a Tapcheck card account, interact with our social media accounts, or otherwise interact with us. Types of Personal Information we may collect directly from you include, for example, your name, username and password, company name, business contact information, social security number, email address, and phone number.
- *From Other Users.* Tapcheck may collect Personal Information about you from other Users of our Services. For example, we may offer functionality via our Services that allows our Users to invite their colleagues to use Tapcheck. Accordingly, we may receive contact information about you from other Users to allow those Users to send such invitations to you.

- *From Vendors & Third Parties.* Tapcheck collects Personal Information from our vendors and from third parties, including employers, who disclose Personal Information to us. For example, if you create an account with Tapcheck, we will review the Personal Information you provide against Personal Information we receive from your employer to verify your identity prior to providing any earned wage advances to you.
- *Via Cookies & Other Tracking Technologies.* Tapcheck collects Personal Information passively via cookies and other tracking technologies (collectively, "Cookies"). This information typically includes your IP address, the identity of your Internet service provider, the name and version of your operating system, the name and version of your browser, the date and time of your visit, your geolocation, and the pages you visit. For example, we use Google Analytics, a web analytics tool that helps us understand how visitors engage with our Services. To learn more about Google Analytics, visit <http://www.google.com/intl/en/analytics/privacyoverview.html>.

How We Use Personal Information

We collect, process, and disclose the Personal Information we collect:

- to provide the information, products, and services you request;
- to process earned wage advances that you request;
- to verify your identity and coordinate with your employer regarding your use of our Services;
- for security, credit, or fraud prevention purposes;
- to provide you with effective customer service;
- to provide you with a personalized experience when you use our Services;
- to contact you with information and notices related to your use of our Services;
- to provide you information and offers on other features or services that we may provide;
- to contact you with special offers and other information we believe will be of interest to you (in accordance with any privacy preferences you have expressed to us);
- to invite you to participate in surveys and provide feedback to us (in accordance with any privacy preferences you have expressed to us);
- to better understand your needs and interests;
- to improve the content, functionality and usability of our Services;
- to improve our products and services and to attract investors;
- to improve our marketing and promotional efforts;
- for our legal and compliance purposes; and

- for any other purpose identified in an applicable privacy notice, click-through agreement or other agreement between you and us.

Steps We Take to Safeguard Your Personal Information

We maintain reasonable administrative, physical, and technological measures to protect the confidentiality and security of Personal Information you submit on or through the Services. Unfortunately, no website, app, or database is completely secure or “hacker proof.” We therefore cannot guarantee that your Personal Information will not be disclosed, misused, or lost by accident or by the unauthorized acts of others.

How We Disclose Personal Information

We disclose the categories of Personal Information we collect in the following contexts:

- *Between Our Corporate Group Entities.* Tapcheck discloses Personal Information collected through our Services to other entities within our corporate group, including Tapcheck’s subsidiaries, Tapcheck Funding LLC and Tapcheck Funding SPV II LLC.
- *To Our Vendors.* Tapcheck discloses Personal Information collected through our Services with vendors who act on our behalf. For example, we use vendors to operate our Services and help us with our promotional efforts. We impose contractual limitations on our vendors’ use of Personal Information they collect in conjunction with providing services to us.
- *With Your Employer.* Tapcheck discloses certain Personal Information about our Users to their respective employers as part of providing our Services. For example, if you create an account with Tapcheck and request an earned wage advance, we will provide information back to your employer about the earned wage advance so that your employer can reflect the earned wage advance on your paystub and deduct the appropriate amount from your next paycheck.
- *As Described in a Privacy Notice or With Your Consent.* We may disclose Personal Information as described in any privacy notice we provide to you via our Services, or with your consent if we obtain it from you in a particular context.
- *In Aggregate or De-Identified Form.* We may aggregate or de-identify the Personal Information we collect, and we may disclose aggregated and/or de-identified information to our vendors and to third parties for our business operational purposes and for any other purposes permitted by applicable law.

We may also disclose Personal Information in the following contexts:

- *As Part of a Business Transfer.* Your Personal Information may be transferred to a successor organization if, for example, we transfer the ownership or operation of the Services to another organization, if we merge with or are acquired by another organization, or if we liquidate our assets. In negotiating with a third party about entering into such an arrangement, we may need to disclose your Personal Information. In such cases, we will take reasonable measures to protect the Personal Information we disclose, and we will seek assurances that the successor organization's use of your Personal Information will still be subject to this Policy and the privacy preferences you have expressed to us.
- *For Compliance with Laws and Protection of Our Rights and the Rights of Others.* We may disclose your Personal Information when we, in good faith, believe disclosure is appropriate to comply with the law, a court order or a subpoena. We may also disclose your Personal Information to prevent or investigate a possible crime, such as fraud or identity theft; to protect the security of the Services; to enforce or apply our Website Terms of Service, End User License Agreement or other agreements; or to protect our own rights or property or the rights, property or safety of our users or others.

Children Under the Age of Thirteen

Our Services are not intended for children or minors under the age of 13. If you believe that a child has submitted Personal Information on or through our Services, please contact us promptly at privacy@tapcheck.com so that we can take appropriate action.

Links to Other Sites

Our Services may provide links to websites and services operated by third parties. We do not control the content or links that appear on these websites and services, and we are not responsible for their privacy practices. When you visit a third party's website or use a third party's services, such use is subject to the third party's privacy policy and terms of use. We encourage you to review the privacy policy and any applicable terms of use posted on any website you visit or other services you access before providing any Personal Information to that third party.

Changes to this Policy

This Policy describes Tapcheck's current policies and practices with regard to the Personal Information we collect through the Services.

We are continually improving and adding to the features and functionality of our Services. As a result of these changes (or changes in the law), we may need to update or revise this Policy. Accordingly, we reserve the right to update or modify this Policy at any time. When we do so, we will post the revised version of this Policy behind the link marked "Privacy Policy" in the footer of our website. Your continued use of our Services after we have posted the revised Policy constitutes your agreement to be bound by the revised Policy.

Contact Us

If you have any questions about this Policy or our privacy practices, please contact us using the information provided below:

5850 Granite Pkwy, Suite 1000
Plano, TX 75024
866-697-6016
Email: privacy@tapcheck.com

Supplemental Privacy Policy for Residents of Certain U.S. States

Last updated: October 16, 2025

This Supplemental Privacy Policy (the "Supplemental Policy") provides information about how Tapcheck Inc. ("Tapcheck," "we," "us," or "our") collects, uses, and discloses Personal Information about residents of California and other states that have enacted comprehensive privacy legislation that applies to us (collectively, "U.S. Privacy Laws"). This Supplemental Policy applies to Personal Information we collect through our website, mobile application, and any other online or offline services we may offer (collectively, our "Services"). It pertains to Personal Information we collect about individuals who have signed up for our Services, who otherwise interact with our Services, who are employed by an employer we partner with, or whose information we otherwise receive from one of our Users (collectively, our "Users"), and it explains how our Users can exercise their privacy rights under U.S. Privacy Laws. Some portions of this Supplemental Policy apply only to residents of particular states. In those instances, we have indicated that such language applies only to those residents.

Please note that this Supplemental Policy does not apply to individuals with whom we interact in an employment-related context or a business context.

If you have a disability and need to access this policy in an alternative format, please contact us at privacy@tapcheck.com.

A. Definitions

- “Personal Information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal Information also includes “Sensitive Personal Information” that we specifically describe in this Supplemental Policy.
- “Sell,” “Sale,” or “Sold” means renting, releasing, or transferring an individual’s Personal Information to a Third Party for money or other valuable consideration.
- “Share,” “Shared,” or “Sharing” means transferring an individual’s Personal Information to a Third Party for cross-context behavioral advertising or targeted advertising purposes, whether or not for money or other valuable consideration.
- “Third Party” means any non-affiliated person that is not a Vendor.
- “Vendor” means a service provider, contractor, or processor which collects, stores, or otherwise handles data for us and is bound by contractual obligations to use your Personal Information only as directed by us.

You may be familiar with different terms that are used to describe materially similar concepts in this section by the U.S. Privacy Laws in your state of residence. You can treat them as the same for the purpose of our Supplemental Policy. For example, we intend the term “Personal Information” here to have the same definition as “Personal Data” used in specific U.S. Privacy Laws.

B. Collection of Personal Information

We, and our Vendors, collect and have collected in the past 12 months the following categories of Personal Information in conjunction with our Services:

1. **Identifiers**, such as name, alias, postal address, unique personal identifier, online identifiers, Internet Protocol address, email address, account name, signatures, copies of personally identifying documents, telephone number, or other similar identifiers.
2. **Financial Information**, including bank account number, credit card number, debit card number, account balance, transaction history, or any other

financial information required to make an earned wage advance or recover the amount of an earned wage advance.

3. **Characteristics of Protected Classifications** under state or federal law, such as age, gender, and marital status.
4. **Commercial Information**, such as products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
5. **Internet or Other Network Information**, such as browsing history, search history, information regarding your interactions with our websites or advertisements.
6. **Geolocation Data**, such as device location that is more granular than a city or town.
7. **Audio, Electronic, Visual, and Similar Information**, such as call and video recordings.
8. **Professional or Employment-Related Information**, such as work history, hours worked, salary or hourly wage, paycheck related information, and employer.
9. **Inferences** drawn from any of the Personal Information listed above to create a profile or summary about, for example, an individual's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes. This category includes Sensitive Data Inferences, which are inferences made by us based on Personal Information, alone or in combination with other data, to indicate your Sensitive Personal Information.
10. **Sensitive Personal Information**, including:
 - a. Personal Information that reveals your:
 - i. Social security, driver's license, state identification card, or passport number;
 - ii. Account log-in, financial account number, debit card number, or credit card number in combination with any required security or access code, password, or credentials for allowing access to an account; or
 - iii. Precise geolocation that is used or intended to be used to locate you within a small geographic area (less than a radius of 1,850 feet).

To the extent required by law and depending on your state of residence, we may collect consent from you prior to collecting certain categories of Sensitive Personal Information.

C. Purposes for Processing and Disclosing Personal Information

We, and our Vendors, collect, process, and disclose the Personal Information described in this Supplemental Policy:

- to provide the information, products, and services you request;
- to process earned wage advances that you request;
- to verify your identity and coordinate with your employer regarding your use of our Services;
- for security, credit, or fraud prevention purposes;
- to provide you with effective customer service;
- to provide you with a personalized experience when you use our Services;
- to contact you with information and notices related to your use of our Services;
- to provide you information and offers on other features or services that we may provide;
- to contact you with special offers and other information we believe will be of interest to you (in accordance with any privacy preferences you have expressed to us);
- to invite you to participate in surveys and provide feedback to us (in accordance with any privacy preferences you have expressed to us);
- to better understand your needs and interests;
- to improve the content, functionality and usability of our Services;
- to improve our products and services and to attract investors;
- to improve our marketing and promotional efforts;
- for our legal and compliance purposes; and
- for any other purpose identified in an applicable privacy notice, click-through agreement or other agreement between you and us.

To the extent we collect Sensitive Personal Information, we do not use such information for purposes other than those permitted by the California Consumer Privacy Act (“CCPA”) regulations.

Retention of Personal Information. We retain your Personal Information for the period reasonably necessary to provide goods and services to you and for the period reasonably necessary to support our business operational purposes listed in this Section C.

Sale & Sharing of Personal Information. We do not Sell or Share, and we have not Sold or Shared in the past 12 months, the Personal Information we collect about consumers. Subject to some exceptions, a “Sale” is the disclosure of Personal Information to a Third Party for monetary or other valuable consideration, and a “Share” is the disclosure of Personal Information to a Third Party for cross-context behavioral advertising or targeted advertising purposes, whether or not for money or other valuable consideration.

We also do not knowingly Sell or Share the Personal Information of consumers under the age of 16.

D. Disclosure of Personal Information

We disclose, and we have disclosed in the past 12 months, the categories of Personal Information listed in Section B in the following contexts:

- *Between Our Corporate Group Entities.* Tapcheck discloses Personal Information collected through our Services to other entities within our corporate group, including Tapcheck's subsidiaries, Tapcheck Funding LLC and Tapcheck Funding SPV II LLC.
- *To Our Vendors.* Tapcheck discloses Personal Information collected through our Services with vendors who act on our behalf. For example, we use vendors to operate our Services and help us with our promotional efforts. We impose contractual limitations on our vendors' use of Personal Information they collect in conjunction with providing services to us.
- *With Your Employer.* Tapcheck discloses certain Personal Information about our Users to their respective employers as part of providing our Services. For example, if you create an account with Tapcheck and request an earned wage advance, we will provide information back to your employer about the earned wage advance so that your employer can reflect the earned wage advance on your paystub and deduct the appropriate amount from your next paycheck.
- *As Described in a Privacy Notice or With Your Consent.* We may disclose Personal Information as described in any privacy notice we provide to you via our Services, or with your consent if we obtain it from you in a particular context.
- *In Aggregate or De-Identified Form.* We may aggregate or de-identify the Personal Information we collect, and we may disclose aggregated and/or de-identified information to our vendors and to third parties for our business operational purposes and for any other purposes permitted by applicable law.

We may also disclose Personal Information in the following contexts:

- *As Part of a Business Transfer.* Your Personal Information may be transferred to a successor organization if, for example, we transfer the ownership or operation of the Services to another organization, if we merge with or are acquired by another organization, or if we liquidate our assets. In negotiating with a third party about entering into such an arrangement, we may need to disclose your Personal Information. In such cases, we will take reasonable measures to protect the Personal Information we disclose, and we will seek

assurances that the successor organization's use of your Personal Information will still be subject to this Policy and the privacy preferences you have expressed to us.

- *For Compliance with Laws and Protection of Our Rights and the Rights of Others.* We may disclose your Personal Information when we, in good faith, believe disclosure is appropriate to comply with the law, a court order or a subpoena. We may also disclose your Personal Information to prevent or investigate a possible crime, such as fraud or identity theft; to protect the security of the Services; to enforce or apply our Terms of Use or other agreements; or to protect our own rights or property or the rights, property or safety of our users or others.

E. Sources of Personal Information

We collect Personal Information from the following sources:

- *Directly From You.* Tapcheck collects the Personal Information you manually provide when you use our Services. For example, we collect information when you create an account, submit a request for an earned wage advance, send us a message, refer your employer to Tapcheck, sign up for a Tapcheck card account, interact with our social media accounts, or otherwise interact with us. Types of Personal Information we may collect directly from you include your name, username and password, company name, business contact information, social security number, email address, and phone number.
- *From Other Users.* Tapcheck may collect Personal Information about you from other Users of our Services. For example, we may offer functionality via our Services that allows our Users to invite their colleagues to use Tapcheck. Accordingly, we may receive contact information about you from other Users to allow those Users to send such invitations to you.
- *From Vendors & Third Parties.* Tapcheck collects Personal Information from our vendors and from third parties, including employers, who disclose Personal Information to us. For example, if you create an account with Tapcheck, we will review the Personal Information you provide against Personal Information we receive from your employer to verify your identity prior to providing any earned wage advances to you.
- *Via Cookies & Other Tracking Technologies.* Tapcheck collects Personal Information passively via cookies and other tracking technologies (collectively, "Cookies"). This information typically includes your IP address, the identity of your Internet service provider, the name and version of your operating system, the name and version of your browser, the date and time of your visit, your geolocation, and the pages you visit. For example, we use Google Analytics, a web analytics tool that helps us understand how visitors

engage with our Services. To learn more about Google Analytics, visit <http://www.google.com/intl/en/analytics/privacyoverview.html>.

F. Data Subject Rights

Residents who reside in states with U.S. Privacy Laws have the following rights regarding our collection and use of the Personal Information, subject to certain exceptions. Please read this section carefully as some rights vary by state.

- **Exercising Your Data Subject Rights.** You may exercise the data subject rights below by contacting us at privacy@tapcheck.com or by calling 866-697-6016. You may also authorize an agent to make data subject requests on your behalf. In such instances, authorized agents may use the same methods as you to submit the requests on your behalf. To verify your identity and protect your Personal Information, we may ask the requestor to provide information that will enable us to verify your identity in order to comply with your data subject request, such as asking your agent to provide proof of signed permission from you, or asking you to confirm with us directly that you provided the agent with permission to submit the request. In some instances, we may decline to honor your request if an exception applies under applicable law. We will respond to your request consistent with applicable law.
 - **Right to Know:** You have the right to know the following details about our privacy practices at or before the point of collection. We have provided such information in this Supplemental Policy. You may also request that we provide you with information about the following aspects of how we have handled your Personal Information specifically in the 12 months preceding your request:
 - The categories of Personal Information we have collected about you;
 - The categories of sources from which we collected such Personal Information;
 - The business or commercial purpose for collecting, Selling, or Sharing Personal Information about you;
 - The categories of Personal Information about you that we disclosed and the categories of Third Parties to whom we disclosed such Personal Information;
 - The categories of Personal Information about you that we Sold or Shared, or used for targeted advertising purposes, and the

categories of Third Parties with whom we Sold or Shared such Personal Information;

- If we collect Sensitive Personal Information, the categories of Sensitive Personal Information to be collected, the purposes for which it is collected or used, and whether that information is Sold or Shared; and
 - The length of time we intend to retain each category of Personal Information, or if that is not possible, the criteria used to determine that period.
- **Right to Deletion:** You may request that we delete any Personal Information, subject to certain exceptions.
 - **Right to Correction:** You may request that we correct any inaccurate Personal Information we maintain about you. Please note this right does not apply to Iowa and Utah residents.
 - **Right to Access Specific Pieces of Personal Information and Data Portability:** You may ask to obtain the specific pieces of Personal Information we have collected about you in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the Personal Information to another entity without hindrance. You may not exercise this right more than two times in a calendar year.
 - **Right to Withdraw Consent:** If we have collected your consent for processing of your Sensitive Personal Information in conjunction with our Services, you may withdraw your consent at any time. If you have consented to collection of your precise geolocation data via our mobile application, you can withdraw your consent for collection of precise geolocation data by updating your location sharing preferences via the settings on your device. If you have consented to collection of other types of Sensitive Personal Information in conjunction with our Services, you may withdraw your consent for such processing by contacting us via the methods listed above, under the header "Exercising Your Data Subject Rights."
- **Non-Discrimination.** We will not discriminate against you for exercising your data subject rights. For example, we will not deny goods or services to you, charge you different prices or rates, or provide a different level of quality for products or services as a result of you exercising your data subject rights. Please note, however, that if you withdraw your consent for processing of Sensitive Personal Information or request that we delete your Personal Information, we may no longer be able to provide our Services to you if the sensitive data is necessary for our provision of such Services. Where permitted by applicable U.S. Privacy Laws, we may also deny your data subject rights request if an applicable exception applies.

- **Appeals.** Residents of certain states have the right to appeal our decisions on their data subject requests. This section does not apply to California or Utah residents, or to residents who reside in other states where the applicable U.S. Privacy Law does not give them the right to appeal Controllers' decisions regarding data subject rights. To appeal our decision on your data subject requests, you may contact us at privacy@tapcheck.com. Please enclose a copy of or otherwise specifically reference our decision on your data subject request, so that we may adequately address your appeal. We will respond to your appeal in accordance with applicable law.

G. Other Disclosures

- **Residents Under Age 18.** If you are under the age of 18 and a registered user of our Services or website, you may ask us to remove content or data that you have posted to the Services or website by writing to privacy@tapcheck.com. Please note that your request does not ensure complete or comprehensive removal of the content or data as, for example, some of your content or data may have been reposted by another user.
- **Disclosure for California Residents**
 - **Direct Marketing.** California Civil Code § 1798.83 permits California residents to annually request certain information regarding our disclosure of Personal Information to other entities for their direct marketing purposes in the preceding calendar year. We do not disclose Personal Information, as defined by California Civil Code § 1798.83, to third parties for their direct marketing purposes.
 - **Financial Incentives for California Residents.** We do not provide financial incentives to California residents who allow us to collect, retain, Sell, or Share their Personal Information. We will describe such programs to you if and when we offer them to you.
- **Disclosure for Nevada Residents.** To the extent we collect Personal Information that identifies you through an online website or service among the categories of Personal Information listed in Section B, we do not sell that Personal Information for monetary consideration.

H. Changes and Contact Information

- **Changes to this Supplemental Policy.** This Supplemental Policy describes Tapcheck's current policies and practices with regard to the Personal Information we collect through the Services. We are continually improving and adding to the features and functionality of our Services. As a result of

these changes (or changes in the law), we may need to update or revise this Supplemental Policy. Accordingly, we reserve the right to update or modify this Supplemental Policy at any time. When we do so, we will post the revised version of this Supplemental Policy behind the link marked "Privacy Policy" in the footer of our website. Your continued use of our Services after we have posted the revised Supplemental Policy constitutes your agreement to be bound by the revised Supplemental Policy.

- **Contact Us.** If you have any questions about this Supplemental Policy or our privacy practices, please contact us at privacy@tapcheck.com.