

Cookies Policy

We use “cookies” and other technologies when you visit or use our websites or mobile apps. In this document you may find more information and details on about the cookies and the similar technologies as well as how to control them. General information on cookies can be found here: <http://www.allaboutcookies.org/>

Use of Cookies

Our websites (including mobile) use cookies and similar technologies, which you can control in accordance with the present policy and the functionality of the websites. This policy applies additionally to any other Legal agreement, terms and conditions or contract provision for the iCard for Business service being used by you. If you do not accept the use of cookies, please disable them by using the control panel (which loads when opening the websites).

Can I withdraw my consent (where applicable) to the use of cookies and similar technologies?

If you no longer consent to the use of consent-based cookies and similar technologies, please delete the cookies via your browser settings or use the control panel (which loads when opening the websites). There is a brief instruction further in the policy below and you can find further information on deleting and blocking cookies here: <http://www.aboutcookies.org/how-todeletecookies/>

What are cookies and similar technologies?

Cookie is a small text file that a website saves on your computer or mobile device when you visit the site. It enables the website to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time, so you don't have to keep re-entering them, whenever you come back to the site or browse from one page to another. Cookies are generated by the server of the visited website when the browser of your device loads it. The website sends information to the browser and creates a text file. Each time the user returns to the same website, the browser extracts this text file and sends it to the website's server. The information that the cookie contains is specified by the server and may be used by the latter when the website is visited again by the user. We use cookies to achieve different tasks such as like letting you navigate between pages efficiently and easily, remembering your preferences and generally improving your experience when browsing. We also use them to ensure that any ads you see on our websites or mobile apps and ads of other third-parties are more focused to you and your interests.

We also use similar technologies such as '**pixel tags**' and '**JavaScript**' to undertake these tasks. Pixel tags and JavaScript are tiny graphics files that contain a unique identifier that enable us to recognize when someone has our websites or mobile apps. This allows us, for example, to monitor the traffic patterns of users from one page within our websites or mobile apps to another, to provide or communicate with cookies, to understand whether you have come to our websites or mobile apps from via online advertisement displayed on a third-party website, to improve site performance. If you visit our websites or mobile apps, we will deploy cookies and similar technologies to design an online service more suitable for your device, as well as to prevent and detect fraud. When you visit our website from any device we collect information about your use of the particular website, such as information about the device or browser you use to access the site (including device type, operating system, screen resolution, etc.), the way you interact with this site, and the IP address your device connects from. In many cases, the above said technologies are relying on cookies to function properly, and so declining cookies will impair their functioning, which means that you may not be able to exercise some activities within our secure online services unless these cookies or similar technologies are installed. Additionally, there might be a chance that we may not be able to process certain transactions if you are physically located in certain countries.

Cookies set by us are referred to as "**first party cookies**". Cookies deployed by parties other than us are called "**third-party cookies**". Third party cookies enable third party features or functionality to be displayed on or through the website/app. The parties that set these third-party cookies can recognize your computer both when it visits the website in question and also when it visits certain other websites.

We may not influence or control over third-party cookies. If you would like to find out more about the types of cookies which may be downloaded as a result, please visit the website of the third-party provider to do so.

Types of cookie inserted

There are different types of cookies which are usually split into the following categories, but note that not all these types will be used on our website or mobile app:

Necessary cookies

These cookies are required in order to allow you to move throughout the website and use its functionalities, such as accessing secure areas of the website. Without these cookies the services you have applied for cannot be provided. These cookies are activated when you visit our website and remain active for the duration of your visit. These cookies allow us to provide you our service. The use of these cookies is based on the legal basis of providing you access to our website and therefore are always active

Statistical cookies/Third-party cookies

These cookies collect information about how you as a visitor use our website. For instance, which pages visitors go to most often and if they get error messages from web pages. This data in aggregate form is used to improve our websites. This data is also used to identify whether customers may have specific interests needs based on pages they have visited within our websites. These cookies allow us to provide you our service better and are therefore based on our legitimate interests.

Functionality cookies

These cookies allow our website to remember choices you make and provide high level of personal features. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you are allowed to customize. The information these cookies collect may be anonymized and they cannot track your browsing activity on other websites. These cookies memorize your preferences in order to provide you with the full functionalities of our website, and are therefore based on our contractual obligations towards you.

Cookies in Emails

We use cookies and similar technology in some of our emails which contain hyperlinks, each of which has a unique tag. They help us to understand a little bit about how you interact with our emails, and are used to improve our future email communications to you. If you click on links contained in this email it will allow us to track your use of our website and enable us to show content and offers of most interest to you. These cookies are based on our legitimate interests for optimizing our marketing, promotion and similar activities.

If you do not wish to accept cookies from any one of our emails, simply close the email before downloading any images or clicking on any links. You can also set your browser to restrict cookies or to reject them entirely. These settings will apply to all cookies whether included on websites or in emails. If you have configured your computer to automatically display images, or if you have added us to your email "address book" (or "safe senders" list), or if you have configured your computer to have "weak" security, cookies might be set at the same time as you download, open or read an email from us. If you would prefer for this not to happen, you should disable the automatic displaying of images, or remove us from your address book or strengthen your security settings.

How to control and delete cookies through your browser

The ability to disable or delete cookies can also be carried out by changing your browser's settings. In order to do this, follow the instructions provided by your browser (usually found in the 'Help', 'Edit' or 'Tools' facility). Some pages may not work if you completely disable all cookies, but many third-party cookies can be safely blocked. If you do switch off cookies at a browser level, your device won't be able to accept cookies from any website. This means you will struggle to access the secure area of any website you use and you won't enjoy the best browsing experience when you are online.

Types of Cookies used for iCard for Business website:

Below is a list of the types of cookies and similar technologies that we use in our website and mobile application along with instruction as to how they may be disabled.

Complete list with cookies can be found here:

Name	Expiration	Description	Category
_pk_ses	60 minutes	Which pages were visited?	Necessary
_pk_id	60 minutes	Is a user new to the site or a repeat visitor?	Necessary
PHPSESSID	Session	Cookie generated by applications based on the PHP language. This is a general purpose identifier used to maintain user session variables. It is normally a random generated number, how it is used can be specific to the site, but a good example is maintaining a logged-in status for a user between pages.	Necessary
zendesk_wallet_number	60 minutes	Holds session information for sharing across Zendesk applications.	Necessary
_zlcmid	1 year	Enables live customer service chat via Zendesk.	Necessary
prefLang	1 year	Which is the user preferred language?	Necessary

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Name	Expiration	Description	Category
_ga	1 year	Used to distinguish users. Google Universal Analytics cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports.	Statistical
_gid	24 hours	Used to distinguish users.	Statistical
_gat	1 minute	Used to throttle request rate.	Statistical
_fbp	30 days	We collect information about our website's users with remarketing purposes.	Statistical
_hjClosedSurveyInvites	1 year	This cookie is set once a visitor interacts with a Survey invitation modal popup. It is used to ensure that the same invite does not re-appear if it has already been shown.	Statistical
_hjDonePolls	1 year	This cookie is set once a visitor completes a poll using the Feedback Poll widget. It is used to ensure that the same poll does not re-appear if it has already been filled in.	Statistical
_hjMinimizedPolls	1 year	This cookie is set once a visitor minimizes a Feedback Poll widget. It is used to ensure that the widget stays minimize when the visitor navigates through your site.	Statistical
_hjDoneTestersWidgets	1 year	This cookie is set once a visitor submits their information in the Recruit User Testers widget. It is used to ensure that the same form does not re-appear if it has already been filled in.	Statistical
_hjMinimizedTestersWidgets	1 year	This cookie is set once a visitor minimizes a Recruit User Testers widget. It is used to ensure that the widget stays minimize when the visitor navigates through your site.	Statistical
_hjIncludedInSample	1 year	This session cookie is set to let Hotjar know whether that visitor is included in the sample which is used to generate funnels.	Statistical
_hjShownFeedbackMessage	1 year	This cookie is set when a visitor minimizes or completes Incoming Feedback. This is done so that the Incoming Feedback will load as minimized immediately if they navigate to another page where it is set to show.	Statistical