barion

Cookie Notice

Effective Date: 1 November, 2024

General Data Protection Regulation

Barion's privacy policy complies with GDPR requirements.

1. What is a cookie?

A cookie is a small file saved on your computer that makes it easier to store settings and other information on the pages you visit and to identify the device you are using.

The cookie is sent to your browser by the server of the site you are visiting (1st party cookie) or the cookie provider (3rd party cookie), which saves it to the device you are using, such as your computer, phone or tablet. Then, each time you load a page, your browser sends the cookie over and over again to the server, which reads it and uses it for some useful purpose.

We use a technology other than cookies to identify the device you use: the digital fingerprint of the device (computer, phone, or tablet) you use. The digital fingerprint of a device is a unique identifier that identifies the device you are using, based on user browser configurations or other data collected from your machine (such as display settings, browser name, version number, installed plugins, fonts, and other properties). Based on this information, this technology creates a unique "fingerprint" of the device you use that you can use to identify it in the future. In this notice, we also refer to this technology as cookies.

2. What is the purpose of this notice?

We, Barion Payment Inc. (hereinafter referred to as Service Provider or Barion), use cookies. Using the internet would be much more difficult without cookies. Cookies are used for several purposes: we remember what language you use with the help of cookies, but we also need them to be able to securely process your data provided by you or to identify fraudsters to protect your money. Through the structure of our advertising division, we can ensure by cookies that you see relevant ads.

We prepared this notice for you to summarize the cookies we use to collect your data, and what we do with it - when you visit our website or the websites of merchants (3rd parties) who use the Barion Smart Gateway, use our application, or use our services. Thus, this notice applies to the use of cookies through www.barion.com, secure.barion.com and the Barion mobile application, as well as the use of cookies placed on the websites of all merchants using the Barion Smart Gateway.

You can read more about how we handle your data, including your data sent to us by cookies, in our Privacy Notice.

Before you use our website, application or use our services, we want you to know and understand exactly what happens to the data entrusted to us by the use of cookies and what decisions and rights you have in this regard.

We do this not only because we are required to do so by Regulation (EU) 2016/679 of the European Parliament and of the Council on general data protection (GDPR), but also because we sincerely believe that it is great for both of us if you are informed and you can decide.

Please read this notice and feel free to contact us if you have any questions!

3. Can we place any cookies on your device?

No. We may place two types of cookies without your express consent under the law:
- one for the sole purpose of transmitting or facilitating communication (e.g., load balancing session cookie)

- the other, the purpose of which is necessary to provide the service you have requested (e.g., to record when you enter your details during registration). Cookies used to prevent fraud are also considered necessary cookies for the award of the contract.

We collectively refer to these as cookies required for operation.

We only use other cookies with your consent, such as cookies for statistical or marketing purposes, which transmit your browsing habits.

Whatever the cookie, we inform you that we use a cookie. That is the purpose of this notice.

4. Why is it beneficial to allow the use of cookies?

Allowing the use of cookies is useful for you for several reasons:

- It improves your browsing experience and performance.
- Your settings (e.g., language, billing address) will be saved.
- You'll see personalized ads that match your interests.

5. What happens if you do not allow the use of cookies?

If you decide not to allow cookies, you will not suffer any disadvantage from us, but you should consider the following:
- You can only visit our website; the Barion application does not work without cookies.
- Your bank card payments will be rejected because the fraud prevention system will flag your payment as suspicious.
- Your settings will be lost, and you have to set or enter them manually each time.
- Irrelevant ads will appear.

6. How can you disable cookies?

You have the option to delete cookies at any time from the computer or other device you are using. In addition, you can disable placement in most browsers. You can usually find this in the Tools / Options menu under Privacy settings - cookie or cookie.

To learn more about cookies, how to use them, and what decisions you have about them, visit www.allaboutcookies.org or www.aboutcookies.org.

If the placement and use of the cookie are subject to your consent:
- You can change or withdraw your consent at www.barion.com at any time here.

- You can modify or withdraw your consent on the website of merchants (3rd parties) using the Barion Smart Gateway at any time.

7. What cookies do we use?

Below is a list of the cookies we use. We display the lifespan of our cookies in the "How long is it stored on your device?" column. If this period has been specified since the last update, it means that the lifespan of the cookie will resume each time you visit the website.

7.1 Cookies required for operation:
These cookies and other technologies are used without your consent.

Cookie name	Cookie description and purpose	Purpose of the data management according to our Privacy Notice	How long is it stored on your device?
bar_auth_sec	Verify that you are logged in to your Barion wallet, authentication cookie. If it weren't for that, you'll need to sign in again and again after each click.	Sections 5.1 and 5.3 of the Privacy Notice	Until you log out or close your browser.
bar_request_verification_token_sec	To ensure the security of the information provided on the forms you have filled in, it must not be possible to falsify it, security cookie. It's in your best interest.	Sections 5.1 and 5.3 of the Privacy Notice	As long as the browser is on that page: it is deleted when you navigate or reload the web page.
__cfduid	A popular security software, CloudFlare, is essential to its operation, so for security reasons, we use it to protect our servers, including your money and data. We do all this anonymously, we do not transfer personal information to CloudFlare. Without this, Barion will not be able to function or will malfunction.	Sections 5.1 and 5.3 of the Privacy Notice	For half a year
data	We use the SEON service to detect credit card fraud based on the digital fingerprint of the device you are using. The use of cookies is necessary to detect fraudsters. Without this, Barion will not be able to work, as if this cookie is missing, you will be considered a scam by the software and you will not be able to pay or use Barion.	Sections 5.1 and 5.3 of the Privacy Notice	As long as your browser is open.
fileDownload	It allows you to download files, for example, so that you can download your account statement.	Sections 5.1 and 5.3 of the Privacy Notice	As long as your browser is open.
key5sk1	This website is required for security checking of HTTPS security.	Sections 5.1 and 5.3 of the Privacy Notice	As long as your browser is open.

ba_vid	It aims to detect credit card fraud based on the digital fingerprint of your device and your browsing habits. The use of cookies is necessary to detect fraudsters. A cookie ensures that we know that data from your browsing habits comes from a user. We also place it on the websites of our own and retailers using the Barion Smart Gateway.	Sections 5.1 and 5.3 of the Privacy Notice	for 1.5 years from the last update
ba_vid.xxx	It aims to detect credit card fraud based on the digital fingerprint of your device and your browsing habits. The cookie ensures that we can track your browsing habits between two sessions on that website. This information is collected by: ba_vid, a user-related ID, which is a hash compiled from the browser properties, based on the timestamp of your first, current and last visit to the website, the current session ID, permission for third-party cookies. We also place it on the websites of our own and retailers using the Barion Smart Gateway.	Sections 5.1 and 5.3 of the Privacy Notice	for 1.5 years from the last update
ba_sid	It aims to detect credit card fraud based on the digital fingerprint of your device and your browsing habits. The cookie ensures that we can identify your session across websites. We also place it on the websites of our own and retailers using the Barion Smart Gateway.	Sections 5.1 and 5.3 of the Privacy Notice	30 minutes
ba_sid.xxx	It aims to detect credit card fraud based on the digital fingerprint of your device and your browsing habits. The cookie ensures that we can identify your browser's session within that website. We also place it on the websites of our own and retailers using the Barion Smart Gateway.	Sections 5.1 and 5.3 of the Privacy Notice	30 minutes
Notifications	It is designed to support the handling of pop-up messages. For example, when picking up a Barion money transfer process you will be informed about the success of this cookie.	Sections 5.1 of the Privacy Notice	Until it appears
TransferToUser	Its purpose is to display the details of the money transfer (amount, comment).	Sections 5.1 of the Privacy Notice	Until it appears, or until you sign out or close your browser.
RegistrationRedirectUrl	Its purpose is to temporarily store the URL to which we need to redirect after a successful registration.	No personal data processing.	Until you are redirected, or until you log out or close your browser.

id_user	It is used for authenticating the user on id.barion.com	Sections 5.1 and 5.3 of the Privacy Notice	5 minutes
ld_auth	It is used for authorizing the user on id.barion.com (eg. do you have sufficient privileges to perform the specified task?)	Sections 5.1 and 5.3 of the Privacy Notice	5 minutes
id_userpref	It is used to store your preferences (timezone, locale) for id.barion.com	Sections 5.1 and 5.3 of the Privacy Notice	5 minutes
bar_id_polling	Its purpose is to authenticate the polling requests on id.barion.com.	Sections 5.1 and 5.3 of the Privacy Notice	5 minutes
bar_fp	It is used to identify the browser you are using.	Sections 5.1 and 5.3 of the Privacy Notice	30 minutes

Other technologies:

Your browser's digital fingerprint: The puropse is to detect credit card fraud based on the digital fingerprint of your device and your browsing habits. The digital fingerprint of the device you use ensures that we can identify your browser when you use that website. We also use it through our own and merchants websites using Barion Smart Gateway. You can read more about the purpose of data management in section 5.4 of our Privacy Notice.

7.2 Cookies for statistical purposes:

Your consent is required to place these cookies. Without your consent, we will not place them on the device you use. You can give and withdraw your consent at any time. We collect this data in order to compile aggregate statistics and use it to improve our website, mobile application and services.

Cookie name	Cookie description and purpose	Purpose of the data management according to our Privacy Notice	How long is it stored on your device?
_ga	To generate statistics, we use Google Analytics to collect data about how users use our website, how many people visit us, and more. However, we do all this anonymously, we do not pass personal information to Google Analytics. Learn more at https://support.google.com/analytics/answer/6004245	No personal data processing.	If your browser session is updated, the cookie will also be updated - after closing your browser, max. For 2 years.
_gid		No personal data processing.	For 2 years from the first page download.
_gat		No personal data processing.	For 10 minutes from page load.
mp_39afcb8d8f14ab51a79751900819294c_mixpanel	To compile statistics, we use the Mixpanel service to collect data about how users use our website, how many people visit us, and so on. More information: https://mixpanel.com/legal/privacy-policy/	Sections 5.9 of the Privacy Notice	As long as your browser is open
Referrer	Its purpose is to store the code of the contact through which you navigated to the Barion page.	Sections 5.9 of the Privacy Notice	For 7 days from the first page load.

7.3 Cookies required for personalized advertisements and recommendations for marketing purposes:

With these cookies, we collect information about your visit to the Barion website or the website of merchants using the Barion Smart Gateway (3rd party page): what you clicked on, what product or service you viewed, purchased or just interrupted your purchase.

We collect and analyze this data in order to model shopping habits and create target groups and profiles that enable the personalization of digital advertisements and offers. With this, our goal is to show an ad or offer only to those who might be interested. These cookies allow you to find what you are interested in and what you are looking for, not uninteresting ads and offers.

We will only process data for this purpose if you have expressly consented to it. The data is collected with the necessary bank card fraud prevention cookies, so they have already been placed on your machine. When you give your consent, we will start processing the data collected with credit card fraud prevention cookies necessary for the operation for this purpose as well. Without your consent, we will not do so and will only use the information for credit card fraud prevention purposes. You can enter and revoke your consent at any time here.

Qualifications based on purchasing habits obtained from the data are utilized by ourselves or passed on to our contractual media advertising partners. This also requires the placement of their cookies, so your consent extends to the placement of these cookies. These cookies will only be placed after you have given your consent.

Exactly how to handle this data can be found in Section 5.12. of our Pricacy Notice

Cookie name	Cookie description and purpose	Purpose of the data management according to our Privacy Notice	How long is it stored on your device?
BarionMarketingConsent.xxx	Its purpose is to store a statement as to whether you have consented to the collection of data from your browsing habits and the examination of your shopping habits in order to display personalized ads and offers. If you have consented, we will also use the following data and browsing habits collected by the bank card fraud prevention cookies placed among the cookies required for operation in order to display personalized advertisements and offers. **ba_vid, ba_vid.xxx, ba_sid, ba_sid.xxx**	Sections 5.12 of the Privacy notice	for 1.5 years from the last update
Media and advertising partner cookie	Its purpose is to synchronize and pair the different user IDs of the Barion system and the given partner's system. The above cookies, as part of their operation, signal to the Partners' server to download their own user ID cookie to the website visitors browser. Thus, the IDs generated simultaneously in one browser in the two systems will be paired.	Sections 5.12 of the Privacy notice	You can find detailed information about cookies in the cookie information of each partner. A list of partners who use cookies for this purpose, together with a link to their cookie information, can be found here.

7.4 Consent-based convenience cookies:

Your consent is required to place these cookies. Without your consent, we will not place it on the device you use. You can give and withdraw your consent at any time.

Cookie name	Cookie description and purpose	Purpose of the data management according to our Privacy Notice	How long is it stored on your device?
bar_culture_sec	Its purpose is to store the last set language.	Section 5.11 of the Privacy Notice	For 2 years from the first page download.