



Cookie Notice

Effective date: 25th May 2018



The privacy policy of Barion complies with the requirements of the GDPR.

1. What is a cookie?

Cookies are small files stored on your computer facilitating the storage of settings on visited websites and other information.

Cookies are sent by the server of the visited website to your browser, which saves it to your device, such as your computer, mobile phone or tablet. After this, each time you load the site, your browser will send the cookie to the server, which will read and use it for some useful purposes.

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 in order to protect your money. Through the structure of our advertising division we can ensure by cookies that you do not see uninteresting advertisements but interesting ones.

We prepared this Notice for you to summarise what cookies are used while you visit our website, use our applications or our services and what personal data is collected with the help of these cookies and how such data is used. Therefore, this Notice applies to the use of cookies on the www.barion.com, secure.barion.com sites and through the Barion mobile application.

Details on how your data is processed, including your data forwarded to us by the cookies, can be found in our [Privacy Notice](#).

Before you use our website and applications or services we would like you to know and understand clearly what happens to your data provided to us by using cookies, what decisions you may make, and what rights you have in this connection.

We do not only do this because we are obliged by Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (hereinafter referred to as GDPR) and Act CXII of 2011 on Informational Self-Determination and Freedom of Information (hereinafter referred to as Privacy Act) but also because we honestly believe that you being informed and able to make decisions is good for both you and us.

Please read this Notice and do not hesitate to contact us if you have any questions.

3. Can we install any type of cookies on your computer or other device you use?

No. We can use two types of cookies without your consent under the law:

- one aims to forward information or to make forwarding information easier (e.g. load balancing session cookie)
- the other is one the aim of which is essentially necessary for the provision of the service you want to use (e.g. so that we can record your data if you enter them during

registration). However, cookies preventing fraud are also required for the provision of the agreement on the basis of our legitimate interest.

We may install other cookies, e.g. cookies forwarding your browsing habits, with your consent only.

In case of any cookie, we shall inform you about its use. This is the very purpose of this Notice.

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

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

- it improves your browsing experience and performance;
- your individual settings are saved (e.g. language, invoicing address).

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;
- in case of bank card payment your payment will be rejected because the fraud prevention system makes decisions on the basis of available information and will judge the payment as suspected fraud;
- your individual settings will be lost and you have to set or enter them manually each time.

6. How can you disable cookies?

You can delete cookies from your computer or any other device any time. Moreover, you can ban their installation in most browsers. You can usually find this in the Tools/Settings menu under Privacy settings - cookies.

If you want to learn more about cookies, their use and what decisions you may make in connection with them, please visit the following websites: www.allaboutcookies.org or www.aboutcookies.org.

7. For what purposes is your data collected by cookies used, if you only visit our website?

This applies to you if you are not our customer yet and you only visit our website. If you wish to register with us, please read Section 8 as well, because registration is required to use the services.

7.1 Essential for using our website

What is this purpose?

We need to receive this data and we use cookies for this so that our website can work and you can use it.

7.2 Improvement of our website, our services and the user experience, development of new products; analytics:

What is this purpose?

We develop our website, services and products to meet the expectations of our customers and the market, and to keep them competitive. For this, we collect data on how the users of our website use our website, what they click on, what pages they have visited and what websites they come from.

7.3 For the safety and integrity of your data and our services

What is this purpose?

Identification of customers, and the protection and integrity of the customer moneys and data we handle as well as that of the Barion system and Barion services. We aim to protect the money and personal data provided to us by you and our customers and prevent them from unauthorised access or theft. In order to do so we take all necessary technical and other measures including the use of data collected by cookies.

7.4 Risk management and fraud prevention related to our services

What is this purpose?

In order to identify the risk of abuse of the operation of Barion and customer moneys we operate a risk management and fraud prevention monitoring system. We try to reduce financial losses arising from bank card abuse and other risks and to identify fraudsters. In other words, we protect everyone's money: your money on your bank card or the money you have placed to us, and the money of our merchants as well as our own money. We use your data collected by cookies for this, as well as your browser fingerprint.

Our [Privacy Notice](#) offers you more details about what these mean.

8. For what purposes is your data collected by cookies used, if you use our services?

This applies to you if

- you have registered and have a Barion wallet
- you have not registered and do not have a Barion wallet but you pay by bank card with merchants who accept bank card payment via Barion.

8.1 Purposes related to the use of our website:

What is this purpose?

Obviously, if you only use our website without logging in to your Barion wallet, we also use your data for the same purposes as in the case of normal visitors to our website. You can find these in detail in Section 7 above.

8.2 To the preparation and provision of the service you wish to use:

What is this purpose?

Anything that happens during the preparation and performance of the agreement related to our service. This depends on whether you have registered or you pay without registration.

In case of registered customers:

For example registration, creating a Barion wallet, issuing e-money, withdrawal of e-money, e-money transactions, bank card payment, payment of parking, giving account information, creating an acceptor.

These include convenience services which are only available to you if you expressly request them after registration. Obviously, you can also request them to be stopped any time. This includes, for example, the storing of bank card numbers.

In case of non-registered customers:

Preparation and performance of payment by bank card.

8.3 Development and personalisation of our services, development of new products in order to improve and personalise user experience; analytics:

What is this purpose?

We develop our services and products on the one hand to meet the expectations of our customers and the market, and to keep them competitive, while we make efforts to personalise them on the other hand so that they meet your personal expectations, interests and preferences. To this end, we collect data on how our customers use our web-based or mobile applications, what they click on, what they have visited and what websites they come from.

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8.6 To enforce our rights and claims

What is this purpose?

Certain claims (e.g. for damages) may be raised against the other party even before a court of justice for a certain period of time even after our agreement has been terminated. This period is currently 5 years in Hungary. Therefore, if our agreement has

been terminated, you or we may wish to enforce a claim on the basis of the agreement. These cases may include, for example, that you have a claim for damages because we did not execute withdrawal properly and we transferred the money to a bank account other than what you specified. We can only inspect this or prove the opposite if the data is available. This is one of the purposes for which we use your data forwarded to us by cookies.

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9. What type of cookies are used?

Name of cookie	Description and purpose of cookie	How long is it stored on your device?
ASP.NET SessionId	Identifies the session of your browser, authentication cookie. Most applications, including Barion, are incapable of working without it.	As long as your browser is open.
BarionAuth	It verifies that you have logged in to your Barion wallet, authentication cookie. You would have to log in again and again after each click without it.	Until you log out or close your browser.
BarionSessionID	Once you have logged in to your Barion wallet, it identifies the session, authentication cookie. Barion is incapable of working without it.	Until you log out or close your browser.
__RequestVerificationToken	Required for the security of data provided on the forms you filled in, so that they cannot be falsified, security cookie. Its proper operation is in your interest.	Until the browser is on the given website: deleted when leaving or reloading the website.
__cfduid	Essential for the operation of CloudFlare, a popular protection software, so we use it for security reasons protecting our servers including your money and data. This information is anonymised, and we do not forward personal data to CloudFlare. Barion is incapable of working or works with errors without it.	Half a year.
_ga	We use the service of Google Analytics to prepare statistics, to collect data on how our website is used by users, how many people visit us, etc. However, this information is anonymised, and we do not forward personal data to Google Analytics.	In the event that the browser session is refreshed, then the cookie is also refreshed for no more than 2 years after closing your browser.
_gid		For 2 years from first loading the website.
_gat		For 10 minutes from loading the website.
data	We use the service of SEON to identify bank card fraud on the basis of your browser's digital fingerprint. Cookies are necessary to identify fraudsters. Barion is incapable of working without it since if this cookie is missing, the software will consider you as a fraudster and you cannot pay or use Barion.	As long as your browser is open.
fileDownload	Allows for downloading files, e.g. your account statement.	As long as your browser is open.
key5sk1	Required for the security check of the HTTPS protection of the website.	As long as your browser is open.