

## **Privacy Policy**

Effective Date: May 1, 2025

Company Name: Orb Solutions

Contact: 425 610 7770 support@orbpest.com

### **1. Introduction**

Orb Solutions complies with the Washington Consumer Protection Act (RCW 19.86), Federal Electronic Funds Transfer Act, CAN-SPAM Act, and other applicable laws. This Privacy Policy outlines how we collect, use, share, and protect your information when you make payments via ACH, credit, or debit cards through Stripe or QuickBooks Payments.

### **2. Information We Collect**

To process payments and prevent fraud, we collect:

- Full name, email, phone number, billing/service address.
- Payment method and history, including:
  - Stripe Financial Connections: Tokenized account/routing numbers, balances, transaction details (amount, merchant, date), account ownership (name(s), mailing address).
  - QuickBooks Payments: Credit/debit card details, ACH bank information, transaction data.
- Verification data (e.g., identity documents, selfies via Stripe Identity) for fraud prevention.
- Device/IP/browser data for security.

We do not store full card or bank account numbers.

### **3. Use of Information**

We use your data to:

- Process payments, verify account details, and check balances to prevent failed transactions.
- Prevent fraud and ensure security.
- Comply with tax, legal, and regulatory obligations.
- Send required service communications or marketing (with opt-out options per CAN-SPAM Act).

By engaging our services, you consent to these uses, subject to Stripe's ([stripe.com/privacy](https://stripe.com/privacy)) and QuickBooks' ([quickbooks.intuit.com/privacy](https://quickbooks.intuit.com/privacy)) privacy policies.

### **4. Third-Party Payment Processors**

Payments are processed securely by:

- Stripe and its partners (e.g., Finicity, Green Dot Bank).
- QuickBooks Payments (Intuit).

These PCI-DSS compliant processors handle sensitive financial data. We do not store or control this data.

### **5. Data Sharing**

We do not sell your data. We may share your information with the following parties, as necessary:

- Corporate Affiliates: Other businesses that are owned by Orb Solutions, are owned by a common umbrella organization, or in which we have a 50% or greater ownership stake, for purposes such as payment processing, fraud prevention, or operational support.
- Service Providers or Vendors: External parties contracted to provide services to Orb Solutions, such as payment processing, fraud detection, or data analytics, using Financial Connections data solely to provide these services under strict confidentiality agreements.
- Payment Processors: Stripe, QuickBooks Payments, and their partners (e.g., Finicity, Green Dot Bank) for transaction processing and fraud prevention.
- Legal Authorities or Government Agencies: As required by law or to comply with legal processes (e.g., subpoenas, tax obligations).

All third parties receiving data are bound by confidentiality obligations and applicable laws.

#### **6. Data Retention**

We retain minimal information for:

- Legal/tax compliance (typically 7 years).
- Fraud prevention and dispute resolution.

#### **7. Security and Limited Liability**

We use strong security measures (e.g., encryption, secure servers) to protect your data. However, Orb Solutions is not liable for unauthorized access, breaches, or losses, including those involving third-party services, to the fullest extent permitted by law. By using our services, you assume these risks.

#### **8. Your Rights** (Washington State Residents)

Under Washington law, you may:

- Request deletion of non-essential data.
- Opt out of marketing communications.

Submit requests to [support@orbpest.com](mailto:support@orbpest.com). We will respond within legal timeframes.

#### **9. Policy Updates**

We may update this policy to comply with legal or operational changes. Updates will be posted with a new effective date. Continued use constitutes acceptance.

#### **10. Contact Us**

For privacy requests or questions

Email: [support@orbpest.com](mailto:support@orbpest.com)

Phone: 425 610 7770