



# Cookies Policy

## Finserve Consultants Ltd.

### 1. WHO WE ARE

FinServe Consultants Limited is a leading financial services and regulatory consulting firm which was established with the aim to offer to its valuable clients the very best professional services. Our expert professionals provide unique and tailored made solutions among others in the areas of licensing, activation of licenses, regulatory compliance, risk management, human resources, cybersecurity, corporate governance, executive training and many more.

If you have any questions, or want more details about how we use your personal information, you can contact us at: Christophides House, Units No.101, 28 Ayias Zonis, 3027 Limassol, Cyprus, email: [info@finserveconsultants.com](mailto:info@finserveconsultants.com)

### 2. INTRODUCTION

Cookies are small text files which are stored locally in your internet browser 's cache memory, in order to be able to recognize it. Paynovatio uses different types of cookies, and we provide further information on these cookies as described further. In general, we use cookies that are necessary for the operation of the website, and you cannot opt out of the use of these cookies. In addition, we use cookies that enhance the functionality and use of the website, such as to make use of the website easier for visitors, and to be able to design it in a more customized manner. You can configure your web browser so that it informs you when cookies are stored, or to prevent the storage of cookies. Further information in this context can additionally be found in the help function of your web browser. However, we would like to expressly make you aware of the fact that some parts of this website may possibly no longer function faultlessly without cookies.

By using FinServe's services, you acknowledge you have read and accept Our Privacy Statement.

We may also sometimes collectively refer to handling, collecting, protecting and storing your personal data or any such action as "processing" such personal data.

### 3. COOKIE CATEGORIES

#### **Cookies to optimize our websites ("Performance" cookies)**

Performance cookies collect information about how visitors use Paynovatio websites. This includes but is not limited to information regarding which pages you, as a visitor, go to most often and if you get any error messages from our website. These cookies do not collect any information that identifies you. Any information collected by these cookies is anonymous. We only use such information to improve our website.

### **Cookies to save user settings (“Functionality” cookies)**

Functionality cookies allow Paynovatio websites to remember choices you make (such as your login details) and customized preference settings (e.g. text size). Functionality cookies also enable enhanced, more personal features, such as remembering which region you are in. These cookies are then used to provide any services you have asked for such as watching a video, which is what we use them for on our website. These cookies are only used on our website to save your preferences. Information collected by “functionality” cookies cannot track your browsing activity on any other websites.

### **Cookies for advertising purposes (“Targeting” cookies)**

These cookies collect information about your browsing habits to be able to offer you advertising relevant to you and your interests. These cookies collect information about you, the user, as indicated in the specific cookie.

#### 4. COOKIES THAT MAY BE USED ON FINSERVECONSULTANTS.COM WEBSITE

##### *resolution*

- **Purpose:** This cookie, also known as “adaptive images”, is used to collect the horizontal value of your screen resolution only. It provides access to this data to enhance the user-friendliness of our website. This “Adaptive Image” script helps us to provide pictures optimized to the size of your screen. By resizing the picture(s) shown on our website(s) the pages on our website will load faster for you.
- **Cookie category:** Functionality
- **Saved data:** Horizontal screen resolution
- **Storage period:** 30 days
- **Persistent/session:** Session

##### *cookieInfo*

##### *cookieconsent\_status*

- **Purpose:** It’s very important for us to make you aware of how we use any data collected about you. This is why we offer you these detailed Cookie Guidelines. In a centrally placed and easily recognizable dialog box we let you know our Cookie Guidelines. This dialog box will stay open until you have “accepted” the Cookie Guidelines. Then this confirmation will be saved as a value in the cookie. A script can then differentiate by reading this value, whether you will receive this notification again or not when you revisit our website.
- **Cookie category:** Functionality
- **Storage period:** 1 year
- **Persistent/session:** Persistent

##### *userJourney*

- **Purpose:** Here we save the URL paths of the pages you visit, until you finally complete a form to get in touch with us. No other personalized data about you will be saved.
- **Cookie category:** Performance
- **Storage period:** Session
- **Persistent/session:** Session

##### *\_ga*

- **Purpose:** This cookie helps us to understand general user behavior on our website better. We use this cookie from Google Ads purely to improve the performance of our ad placements. As soon as you reach a target predefined by us, the result will be evaluated statistically. This enables us to focus on providing higher-quality ads. When you browse through our website you will see ads that are more relevant to

your interests; so you will obtain results which match your search criteria even quicker. Your data will only be collected anonymously. So we are not able to link this information directly to you.

- **Category:** Third-party cookie
- **Storage period:** 2 years
- **More information:** Google Analytics guidelines:  
<https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage?hl=en-US>

### ***\_gat***

- **Purpose:** This cookie is used for throttling analytics requests sent to Google Analytics servers and to increase the efficiency of network calls.
- **Category:** Performance
- **Storage period:** 10 minutes
- **More information:** <https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage?hl=en-US>

### ***\_gid***

- **Purpose:** With the data from Google Analytics, the user and update rates can be distinguished anonymously. You can find the comprehensive data protection guidelines here:  
<https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage?hl=en-US>
- **Category:** Performance
- **Storage period:** 1 day
- **More information:** [www.google.com/intl/en/analytics/privacyoverview.html](http://www.google.com/intl/en/analytics/privacyoverview.html)

### ***\_fbp***

- **Purpose:** Is used by Facebook to show a range of advertising products, such as real-time bidding from third-party advertisers.
- **Category:** Targeting
- **Storage period:** 3 months
- **More information:** [HTTPS://WWW.FACEBOOK.COM/POLICY/COOKIES/](https://www.facebook.com/policy/cookies/)

### ***PHPSESSID***

#### ***JSESSIONID***

- **Purpose:** PHPSESSID or JSESSIONID describes the session ID which is a randomly-chosen key that is cached on your device. As soon as you visit our website, this cookie generates the said key and will be stored on your device. This enables us to identify you as a user in our system and your visit to our website(s). This session ID enables us to enhance the user-friendliness of our website(s). In some situations, it is vital to cache information, for example the log-in details. Once you have successfully logged in, we save this status and information in your session. Thanks to the randomly generated access key (session ID) we are able to allocate you correctly in our system.
- **Cookie category:** Functionality
- **Saved data:** Identifies user data stored in a PHP or Java session
- **Storage period:** Session
- **Persistent/Session:** Session

### ***fe\_typo\_user***

- **Purpose:** This cookie is used by our CMS (content management system). It generates a randomly chosen access key to recognize users who have already logged in.
- **Cookie category:** Functionality
- **Saved data:** Identifies user data stored in a session of our CMS (content management system)
- **Storage period:** Session
- **Persistent/Session:** Session

## “Third-party” cookies

Third-party cookies are cookies which exist on our website but come from different domains. By doing this we encourage you, for example, to share our content on different social networks. To make it easier for you, we provide you with the corresponding buttons. If we integrate these social “plug-ins” we make it easier for these websites to use cookies in a flexible way. However, they can’t read any cookies which we use on our website or vice versa. Other websites and services, such as advertising networks, web traffic analysis services and content-based recommender systems, may also use cookies. We do not have any control over these cookies. If you would like to find out more, then simply visit the third-party websites. These cookies are probably analysis/performance or targeted cookies. Below you can find a list of our most important cookies:

### *Facebook*

act  
c\_user  
datr  
fr  
pl  
presence  
sb  
wd  
xs

- **Purpose:** These are used by Facebook to show a range of advertising products, such as real-time bidding from third-party advertisers.
- **More information:** <https://www.facebook.com/policy/cookies/>

### *Google*

1P\_JAR  
CONSENT  
NID  
OGPC  
DV  
UULE  
APISID  
HSID  
SAPISID  
SID  
SIDCC  
SSID

- **Purpose:** Used by Google to collect information about how you use our website. Their use includes:
  - Calculating visitor, session and campaign data for analytics reports
  - Remembering your search preferences
  - Making it easy to use Google Maps functionality
  - Gathering location data
  - Saving and protecting your Google account information
- **More information:** <https://policies.google.com/technologies/types?hl=en>

### *Google Doubleclick*

DSID  
IDE

- **Purpose:** Used by Google to register your activity, either on our website after seeing an ad or after clicking on one of the provider’s ads. This should be used to measure the effectiveness of advertising or a particular ad.
- **More information:** <https://policies.google.com/technologies/types?hl=en>

## *Google reCAPTCHA*

Purpose: We use the reCAPTCHA security service provided by Google LLC (“Google”) to protect our website from improper contact form entries by automated machine processing. reCAPTCHA enables us to detect whether the user attempting to gain access to our website is human or a bot. To this end, we send Google the IP address of your device (i.e. your computer or smartphone) and any other data required by Google’s reCAPTCHA service. This may include your click path, user behavior and time spent on our website, browser language, user input, JavaScript objects and browser plug-ins. We then send your IP address to a Google server in a member state of the European Union or the European Economic Area, where it is truncated. Only in exceptional cases will the full IP address be sent to a Google server in the United States and shortened there. Neither the IP address transferred by your browser as part of reCAPTCHA nor any other data required by Google to provide the reCAPTCHA service will be associated with any other data held by Google. Various Google privacy policies apply to the data held by Google.

- **Category:** Functionality
- **Stored data:** N/A
- **Storage period:** N/A
- **Further information:** For further information on Google reCAPTCHA and the underlying privacy policy, please refer to <https://www.google.com/recaptcha/intro/v3.html> and <https://policies.google.com/privacy?hl=en>

## *LinkedIn*

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BizoCustomSegments

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BizoUserMatchHistory

UserMatchHistory

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JSESSIONID

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visit

- **Purpose:** Used by LinkedIn to activate LinkedIn login functionality and to track user behavior. Information for LinkedIn advertising analytics is collected as well. LinkedIn also appears to use Oracle cookies for tracking purposes.
- **More information:** <https://www.linkedin.com/legal/cookie-policy>

## *CrazyEgg*

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- **Purpose:** Some of the CrazyEgg cookies that we use on this site are listed above, and they are used for the following purpose(s):
  - Identifying and authenticating the user

- Storing user preferences
- A/B performance testing
- Assessing usage pattern and traffic analysis
- Assessing advertisement performance

Cookies placed by CrazyEgg do not include personally identifiable information such as name, phone number, email address or mailing address, nor does CrazyEgg link cookies to such personally identifiable information on our servers or in our databases.

- **More information:** <https://www.crazyegg.com/cookies>

### *Twitter*

Ads\_pref

Twid

Auth\_token

Guest\_id

personalization\_id

remember\_checked\_on

- **Purpose:** The above cookies are used to make Twitter functionality available on our website and to:
  - Track user behavior
  - Deliver and measure advertising performance
  - Enable sing-in
  - Personalize the Twitter experience across all devices
- **Storage period:** up to 10 years
- **More information:** <https://help.twitter.com/en/rules-and-policies/twitter-cookies>

### *Vimeo*

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\_derived\_epik

is\_logged\_in

- **Purpose:** Vimeo sets essential cookies to enable certain features and remember your preferences. For example, these cookies keep you logged in, allow you to purchase items, and maintain your language and volume settings. Third parties set cookies for both essential and non-essential purposes including analytics (e.g. Google Analytics) and advertising (e.g. Google DoubleClick for Publishers).
- **Vimeo Video Player:** Vimeo's embeddable video player uses first-party cookies that we consider essential to the video player experience. We do not use third-party analytics or advertising cookies when our video player appears on a third-party website. Please note that a third-party website may place cookies of its own on their website. We have no control over third-party websites or the cookies they set.
- **More information:** [https://vimeo.com/cookie\\_policy](https://vimeo.com/cookie_policy).