

User privacy rights

This Privacy Policy describes a user's privacy rights regarding our collection, use, storage, sharing and protection of personal information.

About Mbiller:

Mbiller is

Introduction

Mbiller conducts business in a responsible and sustainable manner and ensures customer information is securely collected, processed, and stored based on business requirements. In furtherance of this and compliance with industry regulations, Mbiller has provided appropriate documentation, which includes a privacy policy. Mbiller, therefore, provides notice about this policy and applicable procedures. It identifies the purposes for which personal information is collected, used, processed, disclosed, retained, and disposed.

Throughout this Privacy Policy, we use the term "personal information or data" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous such that it does not identify a specific user.

Scope and Consent

As a Customer, you accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website

and all related sites, applications, and services (collectively referred to as “Mbiller Services”).

This Privacy Policy is intended to govern the use of Mbiller Services by users (including, without limitation those who use these Interswitch Services in the daily course of their trade, practice, or business) unless otherwise agreed through contract. Users reserve the right to exercise their data protection right as listed under the Customer Data Protection Rights.

Collection of Personal Information

We collect Personally Identifiable Information (PII), otherwise known as Personal Information or Personal Data. They include Name, email address, phone number, contact address, limited financial information, location data, device data, etc.

How we collect personal information

Customers’ data is collected electronically when they register to use our service. This is collected electronically with exchanges between your mobile phone and our system.

We collect Customers’ data manually when they complete our product and services registration forms in registering to use any of our services. Similar data are also collected when customers or visitors visit our physical locations for inquiries or business relationships.

We collect information from or about customers from other sources, such as through your contact with us, including our Customer Support interfaces – email, portal, phone calls, social media, and other communication channels; Customer support teams, Customer response to surveys, Training programs, Corporate Social Responsibility events, Promotional events, and interactions with members of the Interswitch Group or other companies (subject to their privacy policies and applicable law).

We may also obtain information about you from third parties such as credit bureaus and identity verification services.

How we use your personal data

We use your personal data to operate, provide, develop and improve the products and services that we offer, including the following:

- Registering you as a new customer.
- Processing and delivering your orders.
- Managing your relationship with us.
- Enabling you to participate in promotions, competitions and surveys.
- Improving our website, applications, products and services
- Recommending/advertising products or services which may be of interest to you.
- Complying with our legal obligations, including verifying your identity where necessary.
- Detecting fraud.