

Privacy Policy for One Pay

Effective Date: 22 May 2025

Last Updated: 22 May 2025

This Privacy Policy explains how **Small World Limited** (“we,” “us,” or “our”) collects, uses, and protects your information when you use the **One Pay** mobile application (the “App”).

By using the App, you agree to the collection and use of information in accordance with this policy.

1. Information We Collect

a) Personal Information

We may collect personal information that you provide directly, such as:

- Full name
- Phone number
- Email address
- Business name and registration details
- Transaction history
- Location (for settlement and fraud prevention)

b) Payment Information

- Card details entered for transactions are **processed securely** via Sponsor Bank APIs.
- **We do not store card numbers, CVV codes, or PINs** on our servers or devices.

c) Device and Technical Information

We collect certain non-personal data to ensure app security and performance, including:

- Device type, operating system, and model
 - IP address
 - Rooted/jailbroken status
 - App usage logs and crash reports
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2. How We Use Your Information

We use collected information to:

- Process and route transactions via sponsor banks
 - Generate receipts and confirmations
 - Comply with financial regulations (e.g., KYC/AML)
 - Detect fraud and security threats
 - Provide customer support
 - Improve app performance and usability
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3. Permissions Required by the App

The One Pay app may request the following permissions:

- **Camera:** To scan QR codes (future functionality)
- **Location:** To verify transaction origin and for compliance checks
- **Storage:** To save receipt files or logs on your device
- **Network access:** For API communication with sponsor banks

We only request permissions necessary for core functionality and security.

4. How We Share Information

We do not sell or rent your personal data.

We may share limited information with:

- **Sponsor/acquiring banks** for transaction processing
- **Law enforcement** or regulators if required by law
- **Service providers** (e.g., SMS/email platforms) for receipts and notifications

All partners are contractually required to maintain data confidentiality and security.

5. Data Security

We apply industry-standard security practices, including:

- End-to-end **TLS encryption**
 - **PCI-DSS aligned** infrastructure
 - Secure login and session management
 - Device-level protections (e.g., jailbreak detection, screen capture prevention)
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6. Data Retention

We retain transaction and log data only as long as legally required or necessary for reconciliation, dispute handling, and reporting.

7. Your Rights

You have the right to:

- Access and review your personal data
- Request correction or deletion of inaccurate data
- Withdraw consent (subject to legal or contractual limitations)

To exercise your rights, contact us at: **joseph.mtenje@smallworldview.com**

8. Children's Privacy

One Pay is not intended for use by individuals under the age of 18. We do not knowingly collect data from children.

9. Changes to This Policy


We may update this Privacy Policy from time to time. Changes will be posted in-app and on our website with a revised effective date.

10. Contact Us

Small World Limited

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