

End User Privacy Notice

Como as a Data Processor

Como AI Malta Limited (“**Como**,” “**we**,” “**us**,” or “**our**”)¹ provides business customers, such as restaurants and retail stores (the “**Merchants**”), with a suite of software products and services (the “**Como Solution**”) that enable those Merchants to build loyalty or customer engagement programs and applications through which they can offer discounts and other incentives to their customers, as well as to collect personal information about their customers that enables them to better understand their customers’ purchasing activity and preferences. This Privacy Notice describes how Como processes personal information about you when you interact with a loyalty or customer engagement program built by a Merchant using the Como Solution.

The Merchant in whose loyalty or customer engagement program you have chosen to participate decides how they want to collect and process your personal information using the Como Solution, and for what purpose(s), while Como is limited to processing your personal information according to the Merchant’s instructions, and as otherwise required or permitted by law. This Privacy Notice explains the types of personal information about you that the Merchant has the ability to collect and process using the Como Solution, but the programs Merchants can build using the Como Solution are highly configurable, and the ways in which Merchants use the Como Solution can and do vary. If you would like to gain a comprehensive understanding of how the Merchant in whose program you have chosen to participate is in fact choosing to collect and process your personal information using the Como Solution, you can reach out to the Merchant directly for more information, or refer to any separate Privacy Notice provided to you directly by the Merchant.

Privacy Notice Overview

This Privacy Notice addresses the following topics:

1. **Error! Reference source not found.**
2. Processing Purposes
3. Merchant’s Use of Personal Information for Direct Marketing Purposes
4. Disclosures of Your Personal Information
5. Security
6. Your Privacy Rights**Error! Reference source not found.**
7. Data Retention
8. Notice of Financial Incentives/Bona Fide Loyalty Program
9. **Notice of Financial Incentives/Bona Fide Loyalty Program**. The Como Solution enables Merchants to create loyalty programs. The loyalty programs may provide certain perks, such as rewards and exclusive offers. The loyalty programs may also provide promotional campaigns, alone or in conjunction with third-party partners. The terms and conditions of the loyalty program are set by the Merchant. Because the loyalty programs involve the collection of personal information and the offering of discounts or other incentives, however, they may be interpreted as offering a “financial incentive” in exchange for your agreement to permit the processing of your personal information. In that case, the value of

¹ Como is a [Global Payments](#) company.

your personal information is determined by the Merchant in relation to the value of the free or discounted products, services, or other benefits that the Merchant chooses to provide as part of the loyalty program, less the expense related to the offering of those products, services, or other benefits to loyalty program participants. You may opt-in to a loyalty program by following the steps explained to you by the relevant Merchant, and you may withdraw or opt out of a loyalty program at any time by following the procedures established for that purpose or by contacting the Merchant directly. If you ask the relevant Merchant to delete your personal data (see “Your Privacy Rights” above), please be advised that the deletion of your data may make it impossible for the Merchant to provide the benefits associated with the program.

10. **Third-Party Applications and Services**

11. Children

12. Changes to the Privacy Notice

13. Comments and Questions

1. **Categories of Personal Information the Merchant Has the Capacity to Collect**

1.1. **Basic Identifying Information (including Contact Information):** When you register for a Merchant’s loyalty or customer engagement program built using the Como Solution, the Merchant has the ability to collect certain basic personal information about you, such as your name, phone number, email address, and home address. Some fields may be mandatory, while others may be optional. If you specifically opt-in to permit access and collection of information from your social network account(s), then the Merchant may collect basic contact information from your social network account (such as your name, photo and email address), as well as your social network user ID (but not your password). The Como Solution enables Merchants to choose to collect this information for the purpose of facilitating your registration to the Merchant’s loyalty or customer engagement program and providing you with the program’s functionalities, features and services (including, without limitation, personalized content) and to send you push notifications, SMS text messages, commercial emails and/or other communications, where applicable. However, if you would like to understand the precise purposes for which the Merchant in whose program you have chosen to participate might be collecting these elements of personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.

1.2. **Personal Information Collected Automatically (including Device Information and other Unique Identifiers):** If the Merchant offers, and if you choose to download and use, a mobile application in connection with your participation in the Merchant’s loyalty or customer engagement program built using the Como Solution, the Merchant will automatically collect the following information about your mobile device: your mobile device identifier and/or account identifier (Android UDID, iOS UUID; Advertising ID: IDFA for iOS devices and AAID for Android devices, or their equivalent); the Internet protocol (IP) address of the device used to access the Internet; the device type; and its operating system version. These elements of personal information are collected by every mobile application, and the Como Solution enables Merchants to collect this information in

order to enable consumers to use their loyalty or customer engagement programs and mobile applications, and in order to enable the Merchants to analyze their consumers' usage of those products. However, if you would like to understand the precise purposes for which the Merchant in whose program you have chosen to participate might be collecting these elements of personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.

- 1.3. **Usage Information (including Internet or Other Network Activity Information):** The Como Solution enables the Merchant to choose collect information regarding the features, content, services or websites that you access, click, or interact with through their mobile application, as well as information regarding your interactions with the program's interface and features, such as logging information, tabs, banners, or pages that you click on or access, advertisements and/or promotions that you view, and your receipt of notifications sent using the Como Solution. Como enables Merchants to collect and process this information in order to understand how their program participants use the program, so that they can improve their program and develop new products and services. However, if you would like to understand the precise purposes for which the Merchant in whose program you have chosen to participate might be collecting these elements of personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.
- 1.4. **Communication and Participation Information (including Commercial Information and Information that You Provide):** If you join a Merchant's customer loyalty program, the Como Solution enables the Merchant to choose to collect information regarding your receipt of SMS text messages or emails sent to you through the Como Solution; (ii) your participation in or use of the loyalty features available to you (such as: scratch card, point accumulation plans, punch card, coupons, gift card, cash back, "Pay with Budget" or their equivalents); and (iii) details of your purchases made online or offline (e.g., time and date of your purchase, place where purchase was made, the amount paid and information about the items purchased). The Como Solution enables Merchants to choose to collect this information in order to enable you to use the loyalty or customer engagement programs that the Merchants develop, and so that they can analyze your usage of their services and improve their service offerings. However, if you would like to understand the precise purposes for which the Merchant in whose program you have chosen to participate might be collecting these elements of personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.
- 1.5. **Precise Geolocation Information:** Subject to your consent, the Como Solution enables the Merchant to choose to collect your precise geo-location information in order to provide you with location-based offerings and promotions. If the Merchant chooses to enable this feature and obtains your consent, your precise geolocation location data may be collected through beacons, which is a technology that use Bluetooth low energy signals in order to measure your proximity to a physical beacon. In some cases, the Merchant may place beacons in or nearby its premises in order to collect your approximate location. If you would like to understand the precise purposes for which the Merchant in whose program you have chosen to participate might be collecting these

elements of personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.

2. **Processing Purposes**

2.1. The Merchant in whose loyalty or customer engagement program you have chosen to participate is responsible for determining which categories of personal information they will choose to collect using the Como Solution, and the business purposes for which they will process each category of personal information that they collect about you. In the preceding section, Como has explained why it has built the Como Solution to enable Merchants to collect and process certain categories of personal information, but the Merchant is responsible for choosing what personal information to collect and why. If you would like to understand the precise purposes for which the Merchant collects your personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.

3. **Merchant's Use of Personal Information for Direct Marketing Purposes.**

3.1. As described above, the Como Solution enables the Merchant to choose to use personal information about you to contact you and let you know about products and services that the Merchant believes will be of interest to you. If the Merchant chooses to use these features, the Merchant may contact you by email, post, text, or telephone or through other communication channels. In all cases, it is the Merchant's obligation to comply with any applicable consent requirements set forth in relevant data protection and consumer protection laws, and Como contractually requires the Merchants to obtain any legally required consents and to respect your communication preferences before delivering any direct marketing material or communications to you. If you have questions about how the Merchant is meeting those requirements, please review any separate Privacy Notice made available to you by the Merchant, or contact the Merchant directly.

4. **Disclosures of Your Personal Information.**

4.1. Como may disclose your personal information: (1) to its affiliates and service providers, in connection with the provision, maintenance and improvement of the Como Solution and related products and services; (2) to the Merchant, as the entity responsible for determining the purposes and means of the collection of your personal information; (3) to regulatory authorities and/or law enforcement, in response to appropriate legal process; (4) for the purpose of preserving Como's legal rights and remedies, in the event of a legal dispute, and for the purposes of compliance with other applicable legal and audit requirements; (5) for the purpose of ensuring the security and integrity of the Como Solution and related products and services; (6) for the purpose of preserving the life or health of any person; and (7) for the purpose of ensuring the continuation of the Como Solution, in the event of a change in ownership.

4.2. Como does not "sell" or "share" your personal information, as each term is defined by data protection laws.

4.3. If you would like to understand when, how and why the Merchant in whose program you

have chosen to participate might disclose your personal information, you will need to refer to any separate Privacy Notice made available to you by the Merchant or contact the Merchant directly.

- 4.4. Depending on how the Merchant choose to configure the loyalty or customer engagement program in which you choose to participate, you may see and interact with advertisements selected and presented by third parties while you interact with the Merchant's content. When you click on such an advertisement, the advertiser will be alerted that someone has interacted with the advertisement and may be able to identify that it was you by using certain mechanisms, like cookies.

5. **Security.**

- 5.1. Como makes efforts to follow generally accepted industry standards to protect the Personal Information that it collects and processes in connection with its provision of the Como Solution to Merchants, both during transmission and once it is received. However, no method of transmission over the Internet or method of electronic storage is 100% secure. Therefore, while Como strives to use commercially acceptable means to protect your Personal Information, its absolute security is not guaranteed. As the security of information depends in part on the security of the computer you use to communicate with the Merchant and the security you use to protect user IDs and passwords, please take appropriate measures to protect this information.

6. **Your Privacy Rights.**

- 6.1. Depending on where you and the Merchant in whose loyalty or customer engagement program you have chosen to enroll may be located, you may be legally entitled to request that the Merchant, as the data controller, take certain actions with regard to your personal information.
- 6.2. If you are a resident of California, Colorado, or another U.S. state with similar privacy laws, you may have the following rights:
 - 6.2.1. **Right to Know.** You may the right to request that the Merchant discloses to you any or all of the following, subject to applicable law:
 - 6.2.1.1. The categories of personal information it has collected about you.
 - 6.2.1.2. The categories of sources from which it has collected the personal information about you.
 - 6.2.1.3. Its business or commercial purpose(s) for collecting, selling, or sharing your personal information.
 - 6.2.1.4. The specific pieces of personal information it has collected about you.
 - 6.2.1.5. The categories of third parties to whom it discloses personal information about you.
 - 6.2.1.6. The categories of personal information about you that it has sold or shared and the categories of third parties to whom it has sold or with whom it has shared such personal information, by category or categories of personal information for each category of third parties to whom the

personal information was sold or shared.

6.2.1.7. The categories of personal information about you it has disclosed for a business purpose and the categories of third parties to whom it has disclosed such personal information.

6.2.2. Right to Delete. Subject to certain exceptions, you may have the right to request that the Merchant delete your personal information.

6.2.3. Right to Correct. You may have the right to request that the Merchant correct any inaccurate personal information that it maintains about you, considering the nature of the personal information and the purposes of the processing of the personal information.

6.2.4. Right to Opt-Out of the Sale or Sharing of Personal Information. You may have the right to direct that the Merchant not sell or share your personal information at any time. You may change your mind and opt back into the sale of your personal information at any time by contacting the Merchant. The Merchant may deny any request to opt-out of the sale of personal information that its deem in its good-faith, reasonable and documented belief is fraudulent.

6.2.5. Right to Limit Use and Disclosure of Sensitive Personal Information. You may have the right to direct the Merchant to limit its use of your sensitive personal information to that use which is necessary to perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services and as otherwise permitted by applicable law.

6.2.6. Right to Non-Discrimination for Exercising your Consumer Privacy Rights. You have the right not to be discriminated against for exercising any of your consumer privacy rights.

6.3. As the entity determining the purposes and the means of the processing of your personal information, the Merchant is obligated to process any request that you might make to exercise any of the privacy rights listed in this section, and Como is not permitted to act independently upon any request that you might make. If you wish to exercise one of these rights, your first step should be to contact the Merchant using the contact methods they have made available to you in any separate Privacy Notice that they have provided, or using whatever other methods the Merchant has made reasonably available to you.

6.4. If, for some reason, you are unable to contact the Merchant, you may contact Como at privacy@comosense.com, or write to us in English at the following address, identifying the nature of your request and the Merchant to whom it should be directed, and we will forward your request to that Merchant for action:

Como AI Malta Limited, d/b/a "Como"
Suite 10, 189 Marina Suites
Marina Street, Pieta PTA 9041, Malta
Attn: Legal Department, Como Hub Privacy Policy Issues

7. **Data Retention**

7.1. Como is obligated to retain personal information according to the Merchant's instructions. Please contact the Merchant in whose loyalty or customer engagement program you have enrolled if you would like details regarding the retention periods for different types of your personal information processed by the Merchant. Note that the Merchant may delete information from its systems without notice to you once the Merchant deems it is no longer necessary for the Merchant's business purposes.

7.2. Please note that deletion of a mobile application built using the Como Solution from your device does not cause deletion or anonymization of the information you voluntarily provided or information that the Merchant collected in accordance with its Privacy Notice. You should contact the Merchant if you would like your data to be deleted.

8. **Notice of Financial Incentives/Bona Fide Loyalty Program**. The Como Solution enables Merchants to create loyalty programs. The loyalty programs may provide certain perks, such as rewards and exclusive offers. The loyalty programs may also provide promotional campaigns, alone or in conjunction with third-party partners. The terms and conditions of the loyalty program are set by the Merchant. Because the loyalty programs involve the collection of personal information and the offering of discounts or other incentives, however, they may be interpreted as offering a "financial incentive" in exchange for your agreement to permit the processing of your personal information. In that case, the value of your personal information is determined by the Merchant in relation to the value of the free or discounted products, services, or other benefits that the Merchant chooses to provide as part of the loyalty program, less the expense related to the offering of those products, services, or other benefits to loyalty program participants. You may opt-in to a loyalty program by following the steps explained to you by the relevant Merchant, and you may withdraw or opt out of a loyalty program at any time by following the procedures established for that purpose or by contacting the Merchant directly. If you ask the relevant Merchant to delete your personal data (see "Your Privacy Rights" above), please be advised that the deletion of your data may make it impossible for the Merchant to provide the benefits associated with the program.

9. **Third-Party Applications and Services**. All use of third-party applications or services is at your own risk and subject to such third party's terms and privacy policies.

10. **Children**. The Como Solution is not designed to collect personal information from children under the age of sixteen (16), and no Merchant should be using it to collect personal information from children under the age of sixteen (16). In the event that you become aware that an individual under the age of sixteen (16) has enrolled in a program that relies on the Como Solution without parental permission, please advise Como immediately.

11. **Changes to the Privacy Notice**. Como reserves the right to update this Privacy Notice from time to time to keep it up to date with legal requirements. Any updated versions will be posted at the same URL, and the "last updated" date at the bottom of this Privacy Notice will be modified.

12. **Comments and Questions**. If you have any comments or questions about this Privacy Notice, please contact us using the information set out in Section 6.4.

Last update: January 2026