

1. Introduction

This Cookie Policy (“Policy”) explains how Anytime Technologies Limited, trading as **PAY247** (“PAY247,” “we,” “our,” or “us”), uses cookies and similar technologies on our websites, dashboards, and online interfaces (collectively, the “Sites”).

It describes what cookies are, the types we use, why we use them, and the options you have to control them.

This Policy should be read together with the **Privacy Policy**, which explains how we process personal data collected through these technologies.

2. What Are Cookies?

Cookies are small text files placed on your computer, tablet, or mobile device when you visit a website. They allow a site to recognize your device and store certain information, such as preferences or login status.

Cookies can be:

- **Session cookies:** deleted when you close your browser.
- **Persistent cookies:** remain until they expire or are deleted.
- **First-party cookies:** set directly by PAY247.
- **Third-party cookies:** set by service providers acting on our behalf (e.g., analytics tools).

Similar technologies (such as **pixels**, **web beacons**, **software development kits (SDKs)**, and **local storage**) operate in comparable ways and are treated as cookies for the purpose of this Policy.

3. Why PAY247 Uses Cookies

We use cookies to provide, protect, and improve our services, including to:

- Enable secure logins and user sessions on our dashboard.
- Detect and prevent fraud or unauthorized activity.
- Remember your preferences and language settings.
- Measure website traffic and performance for product improvement.
- Analyse how users interact with our content and navigation.
- Comply with legal obligations and enforce our Terms and Conditions.

We do **not** use cookies for behavioural advertising or cross-site user tracking.

4. Categories of Cookies Used

4.1 Strictly Necessary Cookies

These cookies are essential for the operation of our Sites. Without them, basic services such as account login, payment processing, and security validation cannot function.

Examples:

- Session management cookies for authentication.
- CSRF tokens for form security.
- Load-balancing and routing identifiers.

Legal basis: Legitimate interest (to provide a secure, functioning website).

These cookies do not require consent under most privacy laws.

4.2 Functional (Preference) Cookies

These cookies remember your choices—such as preferred language, region, or interface settings—so we can tailor your experience.

Examples:

- Remembering your login credentials or dashboard preferences.
- Storing user-selected language or theme options.

Legal basis: Legitimate interest; where required (e.g., EEA/UK), consent.

4.3 Performance and Analytics Cookies

These cookies help us understand how users interact with our website and services, allowing us to improve performance, design, and usability. Data is collected in aggregated or pseudonymised form.

Examples:

- Site performance metrics (page load times, navigation patterns).
- Aggregated traffic analytics via privacy-respecting tools such as Plausible or Google Analytics (if used).

Legal basis: Consent (where required under applicable ePrivacy or GDPR rules).

4.4 Security and Fraud-Prevention Cookies

Used to detect unusual activity, prevent unauthorised access, and maintain network integrity.

Examples:

- Device fingerprinting or session integrity checks.
- Rate-limiting and anomaly detection mechanisms.

Legal basis: Legitimate interest and legal obligation (for AML/CFT, fraud prevention, and system protection).

4.5 Marketing and Communication Cookies

PAY247 does **not** use advertising cookies for personalised marketing or cross-site tracking.

We may, however, use limited first-party cookies to:

- Track engagement with our own email campaigns or product updates (e.g., open and click rates).
- Measure conversion from PAY247 promotional materials.

Legal basis: Consent (where required).

You may opt out at any time via your browser or communication settings.

5. Third-Party Cookies

Our Sites may use trusted service providers who set cookies on our behalf for specific operational or analytical purposes. Examples include:

Provider	Purpose	Type
Cloudflare	Security and performance (anti-bot, load balancing)	Strictly Necessary
Google Analytics / Plausible	Site analytics and usage trends	Performance
Intercom / Zendesk (if used)	Customer support chat	Functional
Stripe or Partner SDKs	Embedded payment verification	Strictly Necessary

All third parties are contractually bound to handle data in compliance with applicable data-protection laws and our Privacy Policy.

6. How to Manage or Disable Cookies

6.1 Consent Management

When required by law (e.g., EU/UK), PAY247 presents a cookie banner at first visit. You may accept all cookies or adjust settings to allow only essential ones.

6.2 Browser Controls

Most browsers allow you to refuse or delete cookies via their settings.
Instructions for popular browsers:

- Chrome: *Settings* → *Privacy and Security* → *Cookies and other site data*
- Firefox: *Options* → *Privacy & Security* → *Cookies and Site Data*
- Safari: *Preferences* → *Privacy* → *Manage Website Data*
- Edge: *Settings* → *Site permissions* → *Cookies and site data*

6.3 Analytics Opt-Out

If we use Google Analytics, you may install the [Google Analytics Opt-out Browser Add-on](#).

6.4 Consequences of Disabling

Blocking cookies may affect certain functions, such as logging in, maintaining sessions, or processing payments securely.

7. Retention and Expiry

Cookie duration varies depending on purpose:

Type	Typical Duration
Session / Security	Until browser closed
Functional	Up to 12 months
Analytics	6–24 months
Preference	12 months
Marketing	Up to 12 months (where used)

After expiry, cookies are automatically deleted from your device.

8. Legal Basis and Jurisdiction

The primary legal basis for cookie-related processing is **legitimate interest** (security, core site operation) and **consent** (analytics or marketing, where required).

This Policy is governed by the laws of the **British Virgin Islands**, and disputes will be resolved under Clause 26 of the PAY247 Terms and Conditions, subject to alternative dispute resolution through mediation and arbitration at the BVI IAC.

9. Changes to this Policy

We may update this Cookie Policy from time to time to reflect technical, operational, or legal developments. The revised version will be posted at <https://www.pay247.io/> with an updated effective date.

Material changes will be notified via our website or Merchant dashboard prior to enforcement.

10. Contact Information

For questions or requests relating to this Cookie Policy or our data practices, please contact:

Privacy and Compliance Department
privacy@pay247.io