# Payment info privacy and deletion

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### Introduction

At Heylo, we prioritize the security and privacy of your financial information. When it comes to processing payments, we partner with Stripe, a leading payment processing platform known for its robust security measures.

Heylo does not store payment info such as credit card number, CVC or expiration date on it's servers. It is **encrypted** when inputted by Stripe for security, and no one on the Heylo team or group leader can view or access payment info.

# What is Payment Encryption?

Payment encryption is a security measure that converts your sensitive payment information into an unreadable format using complex algorithms. This process ensures that even if data is intercepted, it cannot be read or used by unauthorized parties.

# **How Stripe Secures Payment Information**

#### **End-to-End Encryption**

Stripe employs end-to-end encryption to protect your payment information from the moment it is entered until it reaches their secure servers. Here's how it works:

- 1. Data Entry: When you enter your payment information on Heylo, it is immediately encrypted
- 2. **Transmission**: The encrypted data is securely transmitted to Stripe. During this transmission, the data remains encrypted, ensuring that it cannot be intercepted and read by malicious actors.
- 3. Storage at Stripe: Once the data reaches Stripe, it is further protected using encryption.

#### **PCI Compliance**

Stripe is PCI DSS (Payment Card Industry Data Security Standard) Level 1 certified. This is the highest level of certification available and requires rigorous security standards to protect payment information. By partnering with Stripe, Heylo ensures that your payment data is handled in accordance with the most stringent security standards in the industry.

# **Benefits of Stripe's Encryption for Heylo Users**

- **Peace of Mind**: Knowing that your payment information is protected by state-of-the-art encryption technologies gives confidence in the security of transactions on Heylo.
- **Fraud Protection**: By encrypting and payment info, Stripe significantly reduces the risk of fraud and unauthorized transactions.
- **Compliance**: Stripe's adherence to PCI DSS standards means that your payment data is managed in compliance with the highest industry security requirements.

# Update payment info

Any person can update or removepayment info from Heylo at any time.

To update payment info, visit My Payments in account settings and press the "edit" icon on top.

# **Remove payment info**

When payment is removed, any upcoming paid event registration that has not yet been charged for will be canceled. Any active membership will be canceled at the next billing date. For example, if an annual membership is paid on January 1, 2024, and payment is removed on January 2, 2024, the membership remains active through January 1, 2025 but does not renew after until updated payment info is added.

To remove payment info, please contact the Heylo team.