

## PRIVACY POLICY

# riverArk, Inc.

Effective Date: **March 24, 2026**Last Updated: **March 24, 2026**Contact: [contact@riverark.io](mailto:contact@riverark.io)

riverArk, Inc. (riverArk, we, us, or our) is committed to protecting the privacy of the businesses and individuals who use our platform, website (riverark.io), APIs, merchant dashboard, and related services (collectively, the Platform). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you access or use the Platform. Please read this policy carefully. By using the Platform, you agree to the practices described herein.

## 1. INFORMATION WE COLLECT

### Information We Collect

We collect information in the following ways:

#### Information You Provide Directly

- Account registration details: business name, legal name, email address, phone number, and mailing address.
- Billing and payment information, including bank account or payout method details.
- Merchant offer content, including descriptions, pricing, and promotional materials submitted through the Platform.
- Communications you send us, such as support requests or feedback.

#### Information Collected Automatically

- Log data: IP address, browser type, pages visited, timestamps, and referring URLs.
- Device information: operating system, hardware model, and unique device identifiers.
- Usage data: features accessed, transaction volumes, and dashboard activity.
- Cookies and similar tracking technologies as described in Section 8.

#### Information From Third Parties

- Identity verification and KYC/AML data provided by our third-party payment partners (currently Strike). riverArk does not independently perform KYC or AML checks; these are conducted by Strike pursuant to Strike's own policies.
- Blockchain transaction data that is publicly available on the Bitcoin Lightning Network or Cardano blockchain.

## 2. HOW WE USE YOUR INFORMATION

### How We Use Your Information

- To create and manage your merchant account and provide access to the Platform.
- To process and facilitate cryptocurrency payment transactions through third-party payment partners.

- To calculate, invoice, and collect fees owed under our Terms of Service.
  - To operate, display, and distribute merchant offers through the river App and other marketing channels.
  - To communicate with you about your account, Platform updates, and support matters.
  - To detect, investigate, and prevent fraud, abuse, or violations of our Terms of Service or applicable law.
  - To comply with our legal and regulatory obligations.
  - To improve, personalize, and develop the Platform and related services.
  - To send you marketing communications about riverArk products and features, where permitted by applicable law. You may opt out at any time.
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### 3. HOW WE SHARE YOUR INFORMATION

#### How We Share Your Information

riverArk does not sell your personal information. We may share your information as follows:

- **Third-Party Payment Partners.** We share account and transaction information with Strike (and any future supported payment partners) to facilitate payment processing, compliance, and settlement. Such partners are subject to their own privacy policies.
  - **Service Providers.** We engage vendors and service providers to assist with hosting, analytics, customer support, and other operational functions. These parties access your data only as necessary and are bound by confidentiality obligations.
  - **Legal and Compliance Obligations.** We may disclose your information if required by law, court order, or government authority, or if we believe disclosure is necessary to protect the rights, property, or safety of riverArk, our users, or the public.
  - **Business Transfers.** In the event of a merger, acquisition, reorganization, or sale of assets, your information may be transferred as part of that transaction. We will notify you of any such change in ownership.
  - **With Your Consent.** We may share your information for any other purpose with your explicit consent.
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### 4. DATA RETENTION

#### Data Retention

We retain your personal information for as long as your account is active or as needed to provide the Platform, comply with legal obligations, resolve disputes, and enforce our agreements. When information is no longer required for these purposes, we will securely delete or anonymize it.

Blockchain transaction data, by its nature, is permanently recorded on public distributed ledgers and cannot be deleted by riverArk.

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### 5. DATA SECURITY

#### Data Security

riverArk implements reasonable technical and organizational security measures to protect your information from unauthorized access, loss, misuse, or alteration. These include encrypted data transmission, access controls, and

routine security assessments.

No method of transmission over the internet is completely secure. We cannot guarantee absolute security. You are responsible for maintaining the confidentiality of your account credentials and for notifying us promptly of any suspected unauthorized access.

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## 6. YOUR RIGHTS AND CHOICES

### Your Rights and Choices

Depending on your jurisdiction, you may have the following rights regarding your personal information:

- **Access.** Request a copy of the personal information we hold about you.
- **Correction.** Request correction of inaccurate or incomplete information.
- **Deletion.** Request deletion of your personal information, subject to certain legal exceptions.
- **Objection / Restriction.** Object to or request restriction of certain processing activities.
- **Data Portability.** Request your data in a structured, machine-readable format.
- **Marketing Opt-Out.** Unsubscribe from marketing communications at any time via the unsubscribe link in any email or by contacting us directly.

To exercise any of these rights, contact us at [contact@riverark.io](mailto:contact@riverark.io). We will respond to verified requests within the timeframe required by applicable law.

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## 7. THIRD-PARTY SERVICES AND LINKS

### Third-Party Services and Links

The Platform integrates with and may link to third-party services, including Strike, the Bitcoin Lightning Network, and the Cardano blockchain. This Privacy Policy does not apply to those third-party services. We encourage you to review the privacy policies of any third-party services you use in connection with the Platform.

riverArk is not responsible for the privacy practices or content of third-party services.

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## 8. COOKIES AND TRACKING TECHNOLOGIES

### Cookies and Tracking Technologies

The Platform uses cookies and similar technologies (such as pixels and local storage) to authenticate users, remember preferences, analyze usage, and improve the Platform. You may configure your browser to refuse cookies, though doing so may limit certain Platform functionality.

We do not currently respond to Do Not Track signals.

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## 9. CHILDREN'S PRIVACY

### Children's Privacy

The Platform is intended solely for use by businesses and is not directed to individuals under the age of 18. We do not knowingly collect personal information from minors. If you believe we have inadvertently collected information from a minor, please contact us and we will take prompt steps to delete it.

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## 10. INTERNATIONAL USERS

### International Users

riverArk is based in the United States. If you access the Platform from outside the United States, your information may be transferred to and processed in the United States, where data protection laws may differ from those in your jurisdiction. By using the Platform, you consent to this transfer and processing.

For users in the European Economic Area or United Kingdom, riverArk will rely on appropriate legal transfer mechanisms, such as Standard Contractual Clauses, where required.

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## 11. CHANGES TO THIS POLICY

### Changes to This Policy

We may update this Privacy Policy from time to time. When we make material changes, we will notify you by email at the address associated with your account or by posting a prominent notice on the Platform. Your continued use of the Platform after the effective date of any update constitutes your acceptance of the revised policy.

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## 12. CONTACT US

### Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us:

- General inquiries: [contact@riverark.io](mailto:contact@riverark.io)
- Legal matters: [legal@riverark.io](mailto:legal@riverark.io)
- Website: [riverark.io](https://riverark.io)
- riverArk, Inc. - a Delaware corporation