# ALL BOOK KEEPING AND TAXES PRIVACY POLICY

**All Book Keeping And Taxes** is a back-office support services entity for our clients. The application, mobile application, services and website (collectively, the “**Services**”) means that we support accounting, book keeping, tax filing, tax resolutions, initiate financial transactions and monitor and track financial information, web site creation, IT infrastructure management, digital marketing, SEO and several other activities. The services also enable invoice recipients to receive one or more invoices from users and initiate financial transactions in response to those invoices. These terms of service (“**Terms**”) govern your use of the services.

This privacy policy (“**Policy**”) describes how we collect, use, and disclose certain personal information obtained when you register, use our platform, visit our website at [https://allbokkkeepingandtaxes.com](https://fincent.com/), (the “**Site**”), or when you communicate with us in connection with our services (collectively, the “**Services**”). By using our services, you are agreeing to the terms of this policy.

**INFORMATION WE COLLECT**

We collect personal information directly from you when you use our services. We automatically collect certain information about you and your computer, smartphone, or other such device when you use our services. We may also collect information about you from our partners and service providers.

**REGISTERED USERS**. When you register through our site and use our services, we will collect information related to registering and maintaining your account. This information may relate to your company or to you personally. We may collect the following categories of personal information when you directly provide it to us through our services:

* Contact information such as your name, email, billing address, company name, and phone number;
* Personal information such as your social security number or employer identification number;
* Financial information such as your bank account number, user id and password or your payment card number (this information is processed through a third-party service provider);
* Registration information, such as your username and password;
* Transaction information related to how you use our services; and
* Inferences drawn from any of the above.

**OTHER PERSONAL INFORMATION COLLECTED THROUGH THE SITE.** You can browse our site without submitting any information that identifies you personally. However, to the extent you use certain features of the site, such as the “Contact Us” feature, we will collect the personal information you provide to us, which may include your name, email address, or any additional personal information that you choose to provide us.

**JOB APPLICANTS.** When you submit a job application, we will collect your personal information. The categories of information we may collect include your full name, email address, phone number, resume, work history, and other information about you personally and your employment history.

**SERVER LOGS.** Server logs automatically record information and details about your online interactions with us. For example, server logs may record information about your visit to our site on a particular time and day and collect information such as your web request, internet protocol (IP) address, analytical code, browser type, browser language, referring/exit pages and universal resource locators (URL), platform type, number of clicks, domain names, landing pages, pages viewed and the order of those pages, the amount of time spent on particular page, the date and time of the request.

**COOKIES.** We also use cookies on the services. Cookies are small files that are stored on your device through the services. First-party cookies are cookies set by our services. Third-party cookies are cookies set by external services such as Facebook. Our site uses first-party and third-party cookies. A cookie allows us to recognize whether you have visited before and may store user preferences and other information. For example, cookies can be used to collect or store information about your use of the services during your current session and over time (including the pages you view and the files you download), your device’s operating system, your IP address, and your general geographic location. If you do not want your information to be collected through cookies, you can change the preferences in your internet browser. Some website functionality may not work properly if your browser does not accept cookies.

**PIXEL TAGS.** A pixel tag (also known as a Web Beacon, “Web Bug”, clear graphics interchange format (GIF), PIXEL, or TAG) is an image or a small string of code that may be placed in an advertisement or email. It allows companies to set or read cookies or transfer information to their servers when you load a web-page or interact with online content. For example, we or our service providers may use pixel tags to determine whether you have interacted with a specific part of our services or whether you have opened a particular email.

**SDKS AND MOBILE ADVERTISING IDS.** Our services may include third-party software development kits (“**SDKS**”) that allow us and our service providers to collect information about your activity.In addition, some mobile devices come with a re-settable mobile advertising id (such as Apple’s IDFA and Google’s Advertising Id) that, like cookies and pixel tags, allow us and our service providers to identify your mobile device over time for advertising purposes.

**THIRD-PARTY PLUGINS.** Our services may include plugins from other companies, including payment systems and financial institutions. These plugins may collect information, such as information about the pages you visit, and share it with the company that created the plugin even if you do not click on the plugin. These third-party plugins are governed by the privacy policies and terms of the companies that created them.

**THIRD-PARTY ONLINE TRACKING AND BEHAVIORAL ADVERTISING.** We also may partner with certain third parties to collect, analyze, and use some of the personal and other information described in this section. For example, we may allow third parties to set pixels and mobile advertising ids through the services. This information may be used for a variety of purposes, including site analytics, as discussed below (see the section entitled “with whom and why we share your information”).

**AGGREGATED AND DEIDENTIFIED INFORMATION.** From time to time, we may also aggregate or de-identify information about your use of our services, such as the pages you visit or demographic data detailing your use of mobile services or use of a particular operating system. We may share that information with third parties. Such aggregated information will not identify you personally.

**HOW WE USE AND PROCESS YOUR INFORMATION**

The primary purpose for which we collect information is to provide you with our services. Other purposes for which we use your information include to:

* Register your account;
* Respond to your inquiries and to provide you with support; we may offer various internet support chat services, for example, to speak with a **ABT** support representative. Internet chat transmissions are encrypted but you should not supply more personal information, including tax data, than is required to address your specific issue;
* Detect and prevent fraud on your account;
* Interact with you about our services on topics or services that we believe may interest you and follow up on your experience with the services; answering any survey is optional;
* Evaluate employment applications and contact you regarding potential employment;
* Monitor and analyze usage and various features of our services and trends, and to personalize and improve our services and our users’ experiences on our services;
* Comply with legal and/or regulatory requirements; and
* Manage our business.

**WITH WHOM AND WHY WE SHARE YOUR INFORMATION**

We share your information with other parties for a variety of purposes related to the operation of our business, as described below.

**THIRD-PARTY SERVICE PROVIDERS.** **ABT** also uses third-party service providers that perform services on our behalf, including payment systems, website design services, web-hosting companies, analytics providers, fraud detection and prevention services, customer care, transaction processing and other similar services. These service providers may collect and/or use your information, including information that identifies you personally, to assist us in achieving the purposes discussed above.

**PARTNER FINANCIAL INSTITUTIONS.** You may choose to sync certain **ABT** services with information from other financial accounts. To sync your financial account information, we must access your online account with your financial institution. We will request your username, password, and any other login data that you have set up with your financial institution to enable access. We use this information to update and maintain the account information you download, to assist with the download process, and to enhance the services we may provide in the future.

We work with other companies or developers to offer you products and services and you may choose to sync, link or connect other third-party services with your **ABT** Service. Sometimes **ABT** may let you know about the service or product, or another company may let you know about a **ABT** service or product. If you choose to accept these services, providing your consent to either the third party or to us, we may share your personal information, including how you interact with each company’s service or product  in order to maintain business operations and to provide you the ongoing service  that you have requested. By requesting or accepting these products or services, you are permitting us to provide your information, including your personal information, to the other party.

**ANALYTICS.** We partner with certain third parties to obtain the automatically collected information discussed above and to engage in analysis, auditing, research, and reporting. These third parties may use web logs or web beacons, and they may set and access cookies on your computer or other device. In particular, the site uses [Google Analytics](https://support.google.com/analytics/answer/6004245) to help collect and analyze certain information for the purposes discussed above. you may opt out of the use of cookies by Google Analytics [HERE](https://tools.google.com/dlpage/gaoptout).

**INTEREST-BASED ADVERTISING.** The services also enable third-party tracking mechanisms to collect information about you and your computing devices for use in online interest-based advertising. For example, third parties, such as Facebook, may use the fact that you visited our site to target online ads to you about our services. In addition, our third-party advertising networks might use information about your use of our services to help target advertisements based on your mobile activity in general. For information about interest-based advertising practices, including privacy and confidentiality, visit the [Network Advertising Initiative](https://thenai.org/about-online-advertising/) website or the [Digital Advertising Alliance](https://youradchoices.com/) website.

The use of online tracking mechanisms by third parties is subject to those third parties’ own privacy policies, and not this policy. If you prefer to prevent third parties from setting and accessing cookies on your computer or other device, you may set your browser to block cookies. Additionally, you may remove yourself from the targeted advertising of companies within the Network Advertising Initiative by opting out [HERE](https://optout.networkadvertising.org/?c=1" \l "!/), or of companies participating in the Digital Advertising Alliance by opting out [HERE](https://optout.aboutads.info/?lang=EN&c=2" \l "!/).

Although our services currently do not respond to “Do Not Track” browser headers, you can limit tracking through these third-party programs and by taking the other steps discussed above.   
If you use the services through your mobile device, you may also opt-out of interest-based by adjusting the advertising preferences on your mobile device. You may further opt out for companies that participate in the Digital Advertising Alliance's app choices tool by downloading it [HERE](https://youradchoices.com/) and following the instructions on the website.

**LEGAL PURPOSES.** We also may use or share your information with third parties, including government agencies or other regulatory bodies and law enforcement officials, when we believe, in our sole discretion, that doing so is necessary:

* To comply with applicable law, including, a court order, subpoena, or other legal process or otherwise cooperate with appropriate law enforcement or regulatory investigations;
* To investigate, prevent, or take action regarding illegal activities, suspected fraud, credit risk reduction, violations of our terms of service or other agreements, or situations involving threats to our property or the property or physical safety of any person or third party;
* To establish, protect, or exercise our legal rights or defend against legal claims; or
* To facilitate the financing, securitization, insuring, sale, assignment, bankruptcy, or other disposal of all or part of our business or assets.

**EMAIL COMMUNICATIONS AND OPTING OUT**

Email is an important communication channel between **ABT** and our customers. We will honor your choices when it comes to receiving marketing communications from us. If you receive a marketing email from us about a product or service, you may unsubscribe to future emails about that product or service by following the instructions in the email message. In the event you choose not to receive marketing communications from us, we will continue to send you mandatory service or transactional communications.

We do not sell or share your personal information with third parties for their own commercial uses without your consent.

**YOUR CHOICES**

If you want to learn more about the personal information that **ABT** has about you, or you would like to update, change or delete that information, to the extent possible, please contact our customer support by email at [allbookkeepingandtaxes@gmail.com](mailto:support@fincent.com). We will respond to your request as soon as reasonably possible and no longer than what is permitted under applicable law. You may be required to prove your identity before we can provide you with the requested information.

**EXTERNAL LINKS**

Our services may contain links to third-party websites. If you use these links, you will leave our services. We have not reviewed these third-party sites and do not control and are not responsible for any of these sites, their content, or their privacy policy. Thus, we do not endorse or make any representations about them, or any information, software, or other products or materials found there, or any results that may be obtained from using them. If you decide to access any of the third-party sites listed on our website, you do so at your own risk.

**DATA SECURITY AND RETENTION**

We employ physical, technical, and administrative procedures to safeguard the personal information we collect online. However, no website or platform is 100% secure, and we cannot ensure or warrant the security of any information you transmit to us or through the services, and you transmit such information at your own risk. We retain personal information about you for as long as reasonably necessary to fulfill the purpose for which that information was collected, as specifically limited by the policies outlined above, or as required or permitted by law.

**INTERNATIONAL TRANSFERS**

The information that we collect through or in connection with the services is transferred to and processed in the united states for the purposes described above. We may also subcontract the processing of your data to, or otherwise share your data with, affiliates or third parties in the united states or countries other than your country of residence. The data-protection laws in these countries may be different from, and less stringent than, those in your country of residence. By using the services or by providing any personal or other information to us, you expressly consent to such transfer and processing.

**UPDATES TO THIS POLICY**

**ABT** reserves the right to modify its policy at any time, for any reason. **ABT** will post all such changes on the services. We encourage you to review this page periodically to review the current policy in effect.

**HOW TO CONTACT US**

Should you have any questions or concerns about this policy, you can contact us by sending us an email at [allbookkeepingandtaxes@gmail.com](mailto:support@fincent.com)

Effective: December 20th, 2024