

KAVIPAY.IO COOKIES POLICY

Last Updated: February 9, 2026 Effective Date: February 9, 2026

1. INTRODUCTION

This Cookies Policy explains how PlutosLabs International Ltd (trading as "Kavipay.io," "Kavipay," "we," "us," or "our") uses cookies and similar tracking technologies when you visit our website (<https://kavipay.io>) or use our mobile applications. This Policy should be read together with our Privacy Policy and Terms and Conditions.

By continuing to use our website or mobile applications, you consent to our use of cookies and tracking technologies as described in this Policy, in accordance with the Nigeria Data Protection Regulation (NDPR) 2019 and other applicable Nigerian laws.

2. WHAT ARE COOKIES?

Cookies are small text files that are placed on your device (computer, smartphone, tablet) when you visit a website or use a mobile application. Cookies are widely used to make websites and apps work more efficiently, provide a better user experience, and provide analytical information to website and app operators.

Cookies can be "persistent" cookies (which remain on your device until deleted or until they reach their expiration date) or "session" cookies (which are temporary and deleted when you close your browser or app).

3. TYPES OF COOKIES WE USE

We use the following categories of cookies on the Kavipay website and mobile applications:

3.1 Strictly Necessary Cookies

These cookies are essential for the website and app to function properly. Without these cookies, our Services cannot be provided.

- **Purpose:** Authentication, security, session management, load balancing
- **Examples:** Login session cookies, security tokens, CSRF protection
- **Legal Basis:** These cookies are necessary for contract performance and cannot be disabled

3.2 Performance and Analytics Cookies

These cookies help us understand how visitors interact with our website and app, identify areas for improvement, and optimize user experience.

- **Purpose:** Usage analytics, performance monitoring, error tracking
- **Examples:** Google Analytics, Firebase Analytics, Mixpanel, Amplitude
- **Data Collected:** Page views, session duration, bounce rates, feature usage, crash reports
- **Legal Basis:** Legitimate interests (service improvement); consent where required by law

3.3 Functionality Cookies

These cookies enable enhanced functionality and personalization, such as remembering your preferences and settings.

- **Purpose:** Language preferences, currency settings, theme choices, notification preferences
- **Examples:** Locale cookies, preference cookies, feature flags
- **Legal Basis:** Legitimate interests; consent

3.4 Targeting and Advertising Cookies

These cookies are used to deliver relevant advertisements and marketing campaigns tailored to your interests.

- **Purpose:** Personalized advertising, retargeting, campaign tracking
- **Examples:** Facebook Pixel, Google Ads, LinkedIn Insight Tag
- **Data Collected:** Browsing behavior, ad interactions, conversion tracking
- **Legal Basis:** Consent (you can opt out via cookie settings)

3.5 Social Media Cookies

These cookies enable social media features and allow you to share content from our website and app.

- **Purpose:** Social sharing, social login, embedded content
- **Examples:** Facebook, Twitter, LinkedIn, Instagram widgets
- **Legal Basis:** Consent

4. OTHER TRACKING TECHNOLOGIES

In addition to cookies, we use the following tracking technologies:

4.1 Web Beacons (Pixel Tags)

Small transparent images embedded in web pages or emails to track user behavior, email opens, and campaign effectiveness.

4.2 Mobile Device Identifiers

Unique identifiers assigned to mobile devices (such as IDFA for iOS and Advertising ID for Android) used for app analytics, attribution, and personalized advertising.

4.3 Local Storage

Browser storage mechanisms (LocalStorage, sessionStorage) used to store preferences and application data locally on your device.

4.4 Software Development Kits (SDKs)

Third-party SDKs integrated into our mobile applications for analytics, crash reporting, push notifications, and payment processing. These SDKs may collect device information, usage data, and other identifiers.

5. THIRD-PARTY COOKIES AND SERVICES

Our website and mobile applications use cookies and tracking technologies from the following third-party service providers:

5.1 Essential Service Providers

- **Safe Haven MFB:** Banking and card issuance services
- **Sudo.africa:** Virtual card programs (PCI DSS compliant)
- **Payscribe:** Card provisioning (PCI DSS compliant)
- **Speedaf Logistics:** Delivery tracking

5.2 Analytics and Performance

- Google Analytics (web and mobile app analytics)
- Firebase Analytics (mobile app analytics and crash reporting)
- Mixpanel or Amplitude (product analytics)
- Sentry or similar (error tracking and monitoring)

5.3 Advertising and Marketing

- Google Ads and Google Tag Manager
- Facebook Pixel and Meta Business Tools
- LinkedIn Insight Tag
- Twitter Conversion Tracking

5.4 Communication and Support

- Intercom, Zendesk, or similar (customer support chat)
- OneSignal or Firebase Cloud Messaging (push notifications)

6. HOW TO MANAGE COOKIES

You have the right to control and manage cookies. Here are the options available to you:

6.1 Browser Settings

Most web browsers allow you to manage cookies through their settings. You can:

- View and delete cookies stored on your device
- Block all cookies or specific types of cookies
- Configure your browser to notify you when a cookie is set
- Clear cookies when you close your browser

Instructions for popular browsers:

- Google Chrome: Settings > Privacy and Security > Cookies
- Safari: Preferences > Privacy > Manage Website Data
- Firefox: Options > Privacy & Security > Cookies and Site Data
- Microsoft Edge: Settings > Privacy & Security > Cookies

6.2 Kavipay Cookie Preferences

When you first visit our website or use our mobile app, you will see a cookie consent banner. You can manage your cookie preferences by:

- Clicking "Cookie Settings" in the consent banner
- Accessing Cookie Settings in the website footer
- Navigating to Settings > Privacy > Cookies in the mobile app

6.3 Mobile Device Settings

For mobile app tracking, you can:

- **iOS:** Settings > Privacy > Tracking > Disable "Allow Apps to Request to Track"
- **Android:** Settings > Privacy > Ads > Reset Advertising ID or Opt out of Ads Personalization
- **Kavipay App:** Settings > Privacy > Manage Tracking Preferences

6.4 Third-Party Opt-Out Tools

You can opt out of interest-based advertising from participating third parties:

- Network Advertising Initiative (NAI): <https://optout.networkadvertising.org/>
- Digital Advertising Alliance (DAA): <https://optout.aboutads.info/>
- Google Ads Settings: <https://adssettings.google.com/>
- Facebook Ad Preferences: <https://facebook.com/ads/preferences/>

7. CONSEQUENCES OF DISABLING COOKIES

Please note that if you disable or refuse cookies:

- Some features of our website and app may not function properly
- You may not be able to access certain personalized features
- Your preferences and settings may not be saved
- You may need to log in repeatedly
- Marketing content may be less relevant to your interests

8. DATA PROTECTION AND SECURITY

Data collected through cookies and tracking technologies is subject to the same security and data protection measures described in our Privacy Policy. We implement industry-standard security practices to protect cookie data, including:

- Encryption of sensitive cookie data
- Secure transmission protocols (HTTPS)
- Access controls and authentication mechanisms
- Regular security audits and vulnerability assessments

9. INTERNATIONAL DATA TRANSFERS

Some of our third-party service providers (including Google Analytics, Facebook, and cloud hosting providers) process cookie data in jurisdictions outside Nigeria. When we transfer cookie data internationally, we ensure compliance with GDPR requirements and implement appropriate safeguards, including standard contractual clauses and adequacy assessments.

10. CHILDREN'S PRIVACY

Our Services are not intended for persons under 18 years of age. We do not knowingly collect cookies or tracking data from minors. If we become aware that we have collected such information from a person under 18, we will delete it immediately.

11. UPDATES TO THIS COOKIES POLICY

We may update this Cookies Policy from time to time to reflect changes in our practices, technologies, or legal requirements. When we make material changes, we will:

- Update the "Last Updated" date at the top of this Policy
- Notify you via our website banner or mobile app notification
- Request your renewed consent if required by law

Your continued use of our Services after the effective date of the updated Policy constitutes your acceptance of the changes.

12. CONTACT US

If you have any questions or concerns about our use of cookies and tracking technologies, please contact us:

PloutosLabs International Ltd (trading as Kavipay.io) Email: privacy@kavipay.io Data Protection Officer: dpo@kavipay.io Cookie Inquiries: cookies@kavipay.io Website: <https://kavipay.io> Address: **NO. 15 , WOKOGOLOMA STREET, D-LINE, PORT HARCOURT, RIVERS STATE, NIGERIA**

13. COMPLIANCE WITH NIGERIAN LAW

This Cookies Policy complies with the Nigeria Data Protection Regulation (NDPR) 2019, Central Bank of Nigeria (CBN) guidelines, and all applicable Nigerian data protection laws. We are committed to respecting your privacy rights and providing transparent information about our use of cookies and tracking technologies.

By continuing to use Kavipay's website and mobile applications, you consent to our use of cookies and tracking technologies as described in this Policy.

You can manage your cookie preferences at any time through your browser settings or our [Cookie Settings](#) page.

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