Privacy (ePayment) Policy

Approved by: Northeastern State University Executive Cabinet	**History:** Adopted – October 13, 2010 Revised –
Responsible Official: Business Affairs	**Related Policies:**
	Additional References:
NSUCashiers@nsuok.edu	

PURPOSE

Your privacy is important to Northeastern State University (NSU). This privacy policy ("Policy") applies to the NSU ePayment Web site and services and tells you how personal information is collected, used, disclosed, and protected by NSU.

CHANGES TO THIS POLICY

We may change this Policy from time to time. If we make any changes to this Policy, we will change the "last updated" date above. We encourage you to check this Policy whenever you use our Web sites and services to understand how your personal information is used.

INFORMATION COLLECTED

We collect information from you in various ways when you use our Web sites and services. We collect two general types of information, namely personal information and aggregate data. As used in this Policy, the term "personal information" means information that specifically identifies an individual (such as a name and email address), and demographic and other information when directly linked to information that can identify an individual.

Our definition of personal information does not include "aggregate" data. Aggregate data is information we collect about a group or category of services or users from which individual user identities have been removed. In other words, no personal information is included in aggregate data. Aggregate data helps us understand trends in our users' needs so that we can better consider new features or otherwise tailor our services. This Policy in no way restricts or limits our collection and use of aggregate data, and we may share aggregate data about our users with third parties for various purposes, including to help us better understand our customer needs and improve our services and for advertising and marketing purposes.

The following are the specific types of information we collect from you:

Information You Give Us
We collect information you give us on our Web site, when you register for and use our services.

Registration and Profile Information
When you register to use our services or update your profile, we may collect various kinds of information about you including, your name, email address, other profile information you provide and demographic information.

Payment Information
If you choose to make an online payment to your NSU account, our payment-processing vendor collects your credit card information and billing address.

Automatically Collected Information
We automatically receive certain types of information when you interact with our Web pages, services and communications. For example, it is standard for your Web browser to automatically send information to every Web site you visit, including ours. That information includes your computer's IP address, access times, your browser type and language, and referring Web site addresses. We may also collect information about the type of operating system you use, your account activity, and files and pages accessed or used by you.

Cookies
We may also use certain kinds of technology such as cookies to collect information. Among other things, the use of cookies enables us to improve our Web sites and emails by seeing which areas and features are most popular, to count the number of computers accessing our Web site, to personalize and improve your experience, to record your preferences, and to allow you to visit our Web site without re-entering your member ID and/or password. A cookie is a small amount of data, which is sent to your browser from a Web site's computers and stored, on your computer's hard drive. Most browsers automatically accept cookies as the default setting. You can modify your browser setting to reject our cookies or to prompt you before accepting a cookie by editing your browser options. However, if a browser is set not to accept cookies or if a user rejects a cookie, some portions of the Web site and services may not function properly. For example, you may not be able to sign in and access certain Web page features or services.

USE OF PERSONAL INFORMATION

In general, we use your personal information to process your requests or transactions, to provide you with information or services you request, to inform you about other information, to facilitate your use of, and our administration and operation of, the Web site and services and to otherwise serve you and our users. For example, we may use your personal information:

- to request feedback and to enable us to develop, customize and improve the Web site and services;
- to contact you; and
- for other purposes about which we notify you.

SHARING OF PERSONAL INFORMATION

NSU reserves the right to share aggregated demographic information about our customers, payments, and traffic. We will not give, sell, rent, share, or trade any of your personal information or any data that you store using our services to any third party except as outlined in this Policy or with your consent. We may disclose information to a third party to (a) comply with laws or respond to lawful requests and legal process, (b) protect NSU, agents, customers, and others including to enforce our agreements, policies and terms of use or (c) in the good faith belief that disclosure is needed to respond to an emergency, or protect the personal safety of any person.

NETWORK AND INFORMATION SECURITY

NSU uses commercially reasonable efforts to maintain the security of your personal information. All identifier and transactional information collected by CASHNet is stored on a secure server. Any sensitive information is encrypted. Your private account information is stored on a server that is protected both physically and electronically.

CASHNet servers are NOT directly connected to the Internet. They sit behind a firewall, which is designed to make private financial information available only to messages from authorized computers.

When you communicate with CASHNet through your computer's Web browser, Secure Sockets Layer (SSL) automatically protects your interactions. Before you log into the CASHNet site, their server checks to make sure you are using one of the approved browsers. CASHNet only supports browsers that use SSL 3.0 or higher.

Every payment transaction is assigned a unique receipt number, which is used by the NSU, CASHNet and you, the user, for reconciliation and tracking purposes. Each transaction is also tracked by NSU's identifier and the date/time of your transaction.

UPDATING AND ACCESS PERSONAL INFORMATION

If your personal information changes in any way, we invite you to correct or update your information as soon as possible. You can make updates to your profile information by logging into your account at any time.