

Cepheus Pay Cookies Policy

cepheuspay.com

Last updated: July 2026

1. Who we are and what this policy covers

This Cookies Policy explains how cookies and similar technologies are used on **cepheuspay.com**, the umbrella website and news blog of Cepheus Pay. This website is operated by Fintech Valley Ltd and Cepheus Payment CORP (“we”, “us”, “our”). Cepheus Pay is the trading name under which our regulated entities operate.

This policy covers cepheuspay.com only. Our client-facing websites – cepheus-pay.co.uk and cepheus-pay.ca – carry their own dedicated cookies policies, which apply when you visit those sites. This policy should be read together with our Privacy Policies, which explain how we handle personal information more generally.

2. The legal framework

Because cepheuspay.com serves visitors in more than one jurisdiction, our use of cookies is designed to meet the strictest applicable standard. In particular, it is governed by:

- in the United Kingdom – the Privacy and Electronic Communications Regulations 2003 (PECR) and the UK General Data Protection Regulation (UK GDPR);
- in Canada – the Personal Information Protection and Electronic Documents Act (PIPEDA) and Canada’s Anti-Spam Legislation (CASL) as it applies to tracking technologies; and
- for residents of Québec – the Act respecting the protection of personal information in the private sector.

Rather than applying different rules to different visitors, we apply a single consent standard to everyone: no non-essential cookies are placed on your device unless you actively agree.

3. What are cookies and similar technologies?

Cookies are small text files placed on your device when you visit a website. They allow the website to recognise your device, remember your preferences and support functions such as secure navigation and web analytics. This policy also covers similar technologies that store or access information on your device, including tags, scripts and local storage, which we treat in the same way as cookies.

4. How we use cookies

Strictly necessary cookies.

These cookies are essential for the website to function – supporting security, page navigation and the recording of your cookie choices. They are set automatically and cannot be switched off. No consent is required for these cookies.

Statistics (analytics) cookies.

We use analytics cookies to collect statistical information about how our website is used so that we can improve it – for example, which pages are visited, how long visits last and which browsers are used. The information is aggregated for reporting purposes, is not sensitive and is not used to build individual profiles or for advertising. These cookies are deactivated by default and are placed only if you accept them through our cookie banner. You can withdraw your consent at any time through Cookie Settings.

Preferences (functionality) cookies.

These cookies remember choices you have made – such as your language or region – so that your experience feels more personalised when you return. They are deactivated by default and operate only with your consent, which you may withdraw at any time through Cookie Settings.

Marketing (advertising) cookies and profiling technologies.

Any technology that allows you to be identified, located or profiled for advertising purposes – including remarketing cookies – is deactivated by default and is used only with your express consent, given through our cookie banner. You can withdraw that consent at any time, as easily as you gave it, through Cookie Settings.

5. Managing your choices

When you first visit cepheuspay.com, our cookie banner asks for your choices before any non-essential cookies are placed. A Cookie Settings link is also available on every page of the website, from which you can give or withdraw consent for statistics, preferences and marketing cookies at any time. You can also control cookies through your browser settings, although blocking strictly necessary cookies may affect how the website functions.

6. Third-party content and social media

Our website contains links to our pages on LinkedIn, Facebook and X. If you follow these links, the relevant platform may set its own cookies on your device. We do not control these cookies, and we encourage you to review the cookie and privacy policies of those platforms.

7. Cookies we set

Cookie / technology	Provider	Category	Purpose	Duration
Google Tag Manager (container ID – TO CONFIRM)	Google	Statistics	Loads and manages our measurement tags; does not itself store advertising identifiers	Session
_ga	Google Analytics	Statistics	Distinguishes visitors to produce aggregate usage statistics	2 years
ga*	Google Analytics	Statistics	Maintains session state for aggregate usage statistics	2 years
Consent state	Cepheus Pay	Strictly necessary	Records the cookie choices you have made through our banner and Cookie Settings	12 months
Preference storage	Cepheus Pay	Preferences	Remembers settings such as language or region	12 months
Security / session cookies	Cepheus Pay	Strictly necessary	Supports secure navigation and fraud prevention	Session

8. Your rights and how to complain

You may request access to, or correction of, personal information we hold about you, and you may withdraw your consent to non-essential cookies at any time. These rights, and how to exercise them, are described in our Privacy Policies. If you have a concern about our use of cookies, please contact us first so that we can help. You also have the right to complain to a supervisory authority:

- in the United Kingdom – the Information Commissioner’s Office (ico.org.uk);
- in Canada – the Office of the Privacy Commissioner of Canada (priv.gc.ca); and
- for residents of Québec – the Commission d’accès à l’information du Québec.

You can always contact us via support@cepheus-pay.com

9. Changes to this policy

We may update this Cookies Policy from time to time, for example to reflect changes in the law, in regulatory guidance or in the technologies we use. The current version, with its effective date, will always be available on this page.

10. How to contact us

If you have any questions about this Cookies Policy or about how we use cookies, please contact us at support@cepheus-pay.com

Fintech Valley Ltd, trading as Cepheus Pay, is registered in England and Wales (No. 11456625), 960 Capability Green, Luton, Bedfordshire, United Kingdom, LU1 3PE, and is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Firm Reference 900986). Not a bank. Client funds are safeguarded in accordance with the EMR 2011 and are not covered by the Financial Services Compensation Scheme (FSCS).

Cepheus Payment CORP, trading as Cepheus Pay, is a Registered Payment Service Provider under the Retail Payment Activities Act (RPAA), supervised by the Bank of Canada, authorised by the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) as a Money Services Business – Registration No. M21248559. Company No. BC1283194. 400–319 W Hastings Street, Vancouver, British Columbia, Canada V6B 1H6.

Cepheus Pay is not a bank.