CardNest LLC

Privacy Policy

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Introduction

You are welcome to **CardNest LLC** (“CardNest”, “we”, “our”, or “us”). We are committed to protecting the privacy, confidentiality, and integrity of the data we process while providing our advanced fraud prevention technology and services. This Privacy Policy describes how we collect, use, protect, and disclose data through our AI and machine learning–powered security platform for businesses that rely on us to safeguard card-based online transactions.

By accessing or using our services, including the **CardNest Security Scan** engine and associated APIs, you agree to the terms of this Privacy Policy. This policy aligns with the standards set forth by the **Payment Card Industry Data Security Standard (PCI DSS)**, **General Data Protection Regulation (GDPR)**, and other applicable global privacy regulations.

Scope of Services

CardNest provides artificial intelligence and machine learning (AI/ML) solutions that scan, process, detect, and prevent fraudulent online card transactions. Our services include:

- Real-time behavioral and credit/debit card analysis
- CardNest (CaP) Card at Present verification
- Cardholder validation and anomaly detection
- Predictive and Preventive fraud modeling and confidence scoring
- API integration with merchant payment gateways and business platforms

Our platform is **designed not to store, retain, or log any cardholder data**—ensuring full compliance and protecting sensitive information.

Types of Data Processed

CardNest does **not store** or collect personally identifiable financial information such as:

- Magnetic Chip
- Magnetic Strip
- Magnetic Signature
- Hologram
- Card UV Logo
- Card Branded Logo
- Brand Customer Service details
- Card Symmetry
- Full card numbers (PAN)
- CVV/CVC codes
- Cardholder names
- Expiration dates

Instead, CardNest in real time and securely **scans and analyzes these data above in real-time during** the security scanning analysis. In addition, there maybe other related data such as

- Device and browser fingerprinting data
- Geolocation metadata
- Business or Merchant metadata/information during subscription
- Behavioral biometrics (e.g., hand movement, motion detections)
- Encrypted, tokenized data identifiers

All scanned data is **processed in-real time within seconds**, and used solely for the purpose of real-time fraud prevention, and immediately discarded after evaluation.

Data Protection & Security Measures

We take your data security very seriously. CardNest employs a layered security architecture built around:

AES-256 Bit Real-Time Encryption

All data processed by our platform is **encrypted in real-time** using **Advanced Encryption Standard (AES-256)** protocols—the highest-grade encryption standard recognized by PCI DSS.

No Data Storage Model

CardNest does **not retain, store, or archive** any cardholder or transaction-sensitive data. Decryption (if required) takes place **only on the client's infrastructure or server**, not within the CardNest environment.

Secure API Endpoints

All communication between clients and CardNest servers is conducted over **TLS 1.2+** encrypted connections, ensuring data integrity and confidentiality during transmission.

Internal Access Control

Access to CardNest systems is limited strictly to authorized personnel under role-based access control (RBAC), MFA enforced, and audited for compliance.

Continuous Monitoring & Threat Detection

We utilize industry-standard tools to monitor infrastructure, detect intrusions, and prevent unauthorized access or data exfiltration.

Use of Data

CardNest processes real-time scanning and behavioral data for the sole purpose of:

- Fraud detection and risk scoring
- Preventing unauthorized or suspicious card activity
- Enhancing the performance of our fraud models through anonymized training data (if opted-in)

We do not use your data for marketing, profiling, or resale. Our business is solely focused on protecting your customers and transactions.

Data Sharing and Third Parties

CardNest does **not sell, lease, or trade** customer data or cardholder information to any third parties. When required we only share anonymized, non-identifiable metrics (e.g., fraud trends, risk scoring benchmarks) for the purpose of improving fraud prevention across our network.

We may share data with authorized law enforcement or regulatory bodies only when legally required and in accordance with due process.

Client Responsibilities

Clients are responsible for ensuring that their use of CardNest complies with applicable local and international data protection regulations, including:

- Obtaining any necessary user or cardholder consents
- Implementing secure encryption practices on their infrastructure
- Not using CardNest in violation of the law or industry standards

International Data Processing

While CardNest operates globally, we maintain strict compliance with data privacy laws. All processing is conducted in accordance with cross-border data protection frameworks, including the **EU-U.S. Data Privacy Framework** and other recognized standards.

Retention and Disposal of Data

CardNest follows a **strict data minimization** policy:

- **Data is processed in-real time and then discarded within seconds**
- No raw cardholder data is stored at rest or in transit
- Logs regarding system performances are sanitized of sensitive information and retained only for operational auditing, compliance, or performance optimization in anonymized form

Your Rights and Choices

As a business customer, you have the right to:

- Review your integration setup for compliance
- Request clarification on how your data is being processed
- Revoke integration or terminate services at any time within your designated dashboard
- If you have further questions on how to exercise your rights, contact us at **support@cardnest.io**

Changes to This Privacy Policy

CardNest may update this Privacy Policy periodically to reflect changes in our services, legal obligations, or industry practices. When updates occur, all changes will be available, and clients will be notified accordingly.

Contact Us

For any questions, requests, or concerns regarding this Privacy Policy or your data, please contact:

CardNest LLC
Email: **support@cardnest.io**
Website: **https://cardnest.io**