Effective as of Nov 18 2021

Contents

This policy explains how cookies are used on Ria Money Transfer Public and Secure websites to keep them reliable, secure and personalised. For more information about the use of cookies while visiting our sites, please read our [Privacy Policy](#) or contact us:

- By email
  - dpo@euronetworldwide.com
- By post
  - *Europe / EEA:*

    The Data Protection Officer, Calle Cantabria, n°2 – 2ª planta

    28108, Alcobendas (Madrid), Spain
  - *Euronet Worldwide, Inc.*

    11400 Tomahawk Creek Parkway

    Suite 300, Leawood, Kansas 66211, USA

What are Cookies

Cookies and similar technologies such as tags, pixels, web beacons and tracking technologies on mobile apps ('cookies') are small data files that we use and which are placed on your device that allow us to recognise and remember you. They are sent to your browser and stored on your computer's hard drive, tablet or mobile device.

How we use Cookies

We use cookies in a range of ways to improve your experience on our sites including:

- Making our websites work, or work more efficiently;

- Keeping you signed in;

- Understanding how you use our sites;

- Providing information that helps us improve our products and communications to you;

- Working with Advertising Partners to deliver relevant advertising to you;

- Ensuring the legal operation of our business;

Our sites may contain links to external websites that are not managed, controlled, or linked to Ria Money Transfer, so remember that the information you give them will follow their rules and not ours. Please read the privacy statements provided by these external websites to understand how they use your information and to manage your choices.

- IP address (masked);

- Location: country, region, city, approximate latitude and longitude (Geolocation);

- Date and time of the request (visit to the site);

- Title of the page being viewed (Page Title);

- URL of the page being viewed (Page URL);

- URL of the page that was viewed prior to the current page (Referrer URL);

- Screen resolution of user's device;

- Time in local visitor's time-zone;

- Files that were clicked and downloaded (Download);

- Links to an outside domain that were clicked (Outlink);

- Pages generation time (the time it takes for webpages to be generated by the webserver and then downloaded by the visitor: (Page speed);

- Main language of the browser being used (Accept-Language header);

- Browser version, browser plugins (PDF, Flash, Java, ...) operating system version, device identifier (User-Agent header);

- Language of the visited page;

- Campaigns;

- Site search;

- Events;

Our Cookie Settings Tool

If you would like to use or access our websites, you may do so without accepting any of the optional cookies that are described below. Some cookies, however, are necessary for the operation of the sites and cannot be de-selected.

We use a Cookie Banner to help you manage cookies and similar technologies. This Cookie Settings Tool discloses all our information sharing and gives you the opportunity to control your choices by toggling the sharing on or off. We will only place cookies for the preference level you select. In this way you may create a personal data sharing plan consistent with your personal privacy values.

Please be aware, due to their core role of enhancing usability of the sites, disabling cookies may prevent you from using certain parts of our websites. It will also mean that some features on our websites will not function properly if you do not allow cookies.

How to control cookies through your browser

In addition to the Cookie Settings Tool on our websites, you can control and/or delete cookies through your browser. Generally, cookies can be disabled and the "help" portion of the toolbar will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. For more details, see aboutcookies.org.

Type of cookies we use

Cookies that are used by us are referred to as first party cookies. Those used by our partners are third party cookies; this typically occurs when our website incorporates elements from other sites, such as images, social media plug-ins or advertising. When the browser or other software fetches these elements from other sites, they can set cookies as well.

Session cookies are temporary cookie files, which are erased when you close your browser. Session cookies allow users to be recognized within our website. Choices you make are remembered as you navigate the site. For example, we use session cookies so you don't get asked for the same information you've already given as you move from page to page.

Persistent cookies help us remember your information and settings when you visit our site again. During your visit, you select your preferences, for example your language and jurisdictional preferences and these preferences are remembered, through the use of a persistent cookie, the next time you visit our site. The information stored in persistent cookies is kept for differing time frames, depending on its use.

Definitions

Essential

Also known as Strictly Necessary or Necessary Cookies

Set by Default

These cookies are essential to the basic performance of our website. These cookies are placed automatically, without consent, because the website cannot function properly without these cookies.

Essential Cookies are generally session cookies that enable functions like page navigation, authentication and validation, legal operation of the business and access to secure areas. They also support fraud prevention.

Preference

Also known as functional or personalisation cookies.

They enable a website to remember choices you have made in the past, like your preferred language or the region you are in. If you choose not to allow these cookies, we will be unable to remember such things as your language and regional preferences and you will need to re-set this and other preferences on your next visit.

Performance

Also known as Analytic or Statistical Cookies.

These cookies help us to understand how you interact with the site by collecting and reporting information. Using first and third party cookies, we collect data for such purposes as monitoring volumes of visitors and clicks when you use the site, or to evaluate the effectiveness of marketing campaigns.

Using performance cookies does not allow us to collect your activity data beyond our website. If you choose not to allow these cookies, we can't learn how our website is performing, which we use to help improve your browsing experience.

Marketing and Third-Party Marketing

Also known as targeting cookies.

These cookies are placed by us to understand your browsing behaviours across different websites and help us ensure that the marketing messages you receive on our website are relevant to you and your interests. If use of this type of cookie is not allowed, online advertisements you encounter will be less relevant to you and your interests and you will not be able to participate in incentive schemes.

We have relationships with a number of third-party advertising networks [and social media partners] ("Partners"), that use cookies for marketing purposes. If you want to learn more about how our Partners use your data, please read the privacy statements provided on their websites.

Cookie dictionary

Ria Money Transfer – Public Site (app.riamoneytransfer.com)

Classification Cookies	Name	Vendor	Purpose	Expiration
Essential	ajs_anonymous_id	Segment	Used to store last visit.	1 year
Analytics	_ga	Google Analytics	Used to distinguish users.	2 years
	_gcl_au	Google Ads	Used to store and track conversions.	3 months
	_gid	Google Analytics	Used to distinguish users.	1 day
	test_cookie	Google Doubleclick	To measure the visitors' actions after they click through from an advert. Expires after each visit.	15 minutes

Classification	Name	Vendor	Purpose	Expiration
Marketing	_s	Branch	Collects data on visitors' behaviour and interaction - This is used to optimize the website and make advertisement on the website more relevant.	1 year
3rd Party Marketing	_gat	Google Analytics	Used to throttle request rate.	1 minute
Local storage				
	mapbox.eventData	Mapbox	Collect anonymous data and location to continuously improve maps. Mapbox does not record advertising identifiers	Persistent
Essential	mapbox.eventData.uuid	Mapbox	Collect anonymous data and location to continuously improve maps. Mapbox does not record advertising identifiers	Persistent
	debug	Ria	N/A	Persistent
	ria-consent	Ria	Used to accept or reject non-essential cookies.	Persistent
	ajs_user_id	Segment	This cookie helps track visitor usage, events, target	1 Year

Classification	Name	Vendor	Purpose	Expiration
			marketing, and can also measure application performance and stability.	
	ajs_user_traits	Segment	Used to collect the user's traits such as email and name across visits.	Persistent
	ajs_group_properties	Segment	Used to collect the user's organization properties such as company name.	1 Year
	ajs_anonymous_id	Segment	Used to store last visit.	1 Year
	segmentio.#.reclaimEnd	Segment	Used to determine if a tab takes over the queue from another tab.	Persistent
	segmentio.#.reclaimStart	Segment	Used to determine if a tab takes over the queue from another tab.	Persistent
	segmentio.#.inProgress	Segment	Used to track events in progress.	Persistent
	segmentio.#.queue	Segment	Used to track events queued for retry.	Persistent
	segmentio.#.ack	Segment	Timer used to see if another tab should	Persistent

Classification	Name	Vendor	Purpose	Expiration
			claim the retry queue.	
Analytics	branch_session_first	Branch	Measures whether a user has open any Branch deep-link, used for statistics and marketing purposes.	Persistent
Session storage				
Essential	TOKEN	Ria	Used to store Ria Public API token during session.	Persistent
Analytics	branch_session	Branch	Used to measure whether the user has made any app-downloads on the website, used for statistics and marketing purposes.	Session

Ria Money Transfer – Secure Site (secure.riamoneytransfer.com)

Classification	Name	Vendor	Purpose	Expiration
Cookies				
Essential	_lr_hb_	LogRocket	Used to store basic information about the user's session(s) in order to function as a support/debugging/analytics tool.	1 Day

Classification	Name	Vendor	Purpose	Expiration
	_lr_uf_	LogRocket	Used to store basic information about the user's session(s) in order to function as a support/debugging/analytics tool.	1 Day
	_lr_tabs_	LogRocket	Used to store basic information about the user's session(s) in order to function as a support/debugging/analytics tool.	1 Day
	ajs_user_id	Segment	Used to track visitor usage and events within the website.	1 year
	ajs_anonymous_id	Segment	Used to store last visit.	1 year
	TS010486ca	f5	F5 Load Balancing and Application Security Manager.	Session
	TSb49787d5027	f5	F5 Load Balancing and Application Security Manager.	Session
Analytics	_ga	Google Analytics	Used to distinguish users.	2 years
Local Storage				
Essential	ajs_anonymous_id	Segment	Used to store last visit.	1 year

Classification	Name	Vendor	Purpose	Expiration
	ajs_group_id	Segment	Used to track visitor usage and events within the website.	1 year
	ajs_group_properties	Segment	Used to collect the user's organization properties such as company name.	Persistent
	ajs_user_id	Segment	Used to track visitor usage, events, target marketing, and can also measure application performance and stability.	1 year
	ajs_user_traits	Segment	Used to collect the user's traits such as email and name across visits.	Persistent
	segmentio.#.reclaimEnd	Segment	Used to determine if a tab takes over the queue from another tab.	Persistent
	segmentio.#.reclaimStart	Segment	Used to determine if a tab takes over the queue from another tab.	Persistent
	segmentio.#.inProgress	Segment	Used to track events in progress.	Persistent
	segmentio.#.queue	Segment	Used to track events queued for retry.	Persistent
	segmentio.#.ack	Segment	Timer used to see if another tab should claim the retry queue.	Persistent

Classification	Name	Vendor	Purpose	Expiration
	_lr_id_	LogRocket	Used to detect errors on the website.	Persistent
	debug	Ria (Internal)	N/A	Persistent
	vuex	Ria (Internal)	Retrieving data. Wait a few seconds and try to cut or copy again.	Persistent

Use of Pixels in Marketing Emails

We may use pixels in our marketing emails to tell us whether, and how many times, our emails are opened and to verify any clicks through to links or advertisements within the email. Uses of this information may include:

- Learning which of our emails users found more interesting;
- Determining users' activity and engagement with our products and services;
- Informing our advertisers (in aggregate) how many users have clicked on their advertisements;
- Which region our audience is located in;

Updates and changes

We may update this Cookie Policy from time to time by posting a new version on our website. You should check our website frequently for any updates or changes to this Cookie Policy, which may affect you.