

information about our use of cookies

PayExpert OÜ uses cookies on our website (pay-expert.com), to distinguish you from other users. This helps us to provide you with a good experience when you browse our Website and also allows us to improve it.

By continuing to browse the Website, you are agreeing to our use of cookies.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

We use the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our Website. They include, for example, cookies that enable you to log into secure areas of our Website.
- **Analytical/performance cookies.** They allow us to recognise and count the number of visitors and to see how visitors move around our Website when they are using it. This helps us to improve the way our Website works, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to our Website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

disabling cookies

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies), you may not be able to access all or parts of our Website. Thus, it is recommended that you do not disable cookies.

the cookies we set

If you create an account with us, then we will use cookies for the management of the signup process and general administration of your usage. These cookies will usually be deleted when you log out, however, in some cases they may remain afterwards to remember your Website preferences when logged out.

We use cookies when you are logged in so that we can remember this fact. This prevents you from having to log in every single time you visit a new page. These cookies are typically removed or cleared when you log out to ensure that you can only access restricted features and areas when logged in.

The Website may offer newsletter or email subscription services and cookies may be used to remember if you are already registered and whether to show certain notifications which might only be valid to subscribed/unsubscribed users.

From time to time we may offer user surveys and questionnaires to provide you with interesting insights and helpful tools, or to understand our user base more accurately. These surveys may use cookies to remember who has already taken part in a survey or to provide you with accurate results after you change pages.

When you submit data to our Website or through a form such as those found on contact pages or comment forms, cookies may be set to remember your user details for future correspondence.

third-party cookies

In some special cases, we also use cookies provided by trusted third parties.

Third-party analytics are used to track and measure usage of our Website so that we can continue to produce engaging content. These cookies may track things such as how long you spend on our Website or the pages you visit, which helps us to understand how we can improve your experience.

From time to time, we test new features and make minor changes to the way that our Website is delivered. When we are still testing new features, these cookies may be used to ensure that you receive a consistent experience on our Website whilst ensuring we understand which updates our users prefer the most.

As we are offering a service, it's important for us to understand statistics about how many of the visitors to our Website actually interact with us, as such, this is the type of data that these cookies will track. This is important to you as it means that we can accurately make business predictions, which allow us to monitor our advertising and service costs to ensure the best possible price.

We use adverts to offset the costs of running our Website and provide funding for further development. The advertising cookies linked to users' online behaviour adopted by our Website are designed to ensure that we provide you with the most relevant adverts where possible by anonymously tracking your interests and presenting related topics that may be of interest.

We may also use social media buttons and/or plugins on this site that allow you to connect with your social network in a number of ways. For these to work, the following social media sites – Facebook, Twitter, Instagram, Telegram, Medium, Reddit and LinkedIn – will set cookies through our Website, which may be used to enhance your profile on their sites or contribute to the data they hold for various purposes outlined in their respective privacy policies.

more information

Hopefully the information provided above has clarified things for you on the reasons for using cookies on our Website. Nevertheless, if you have any doubts about leaving cookies enabled or not, it is usually safer to leave cookies enabled in order to get the best usage and experience from our site.

However, if you are still looking for more information, please contact us by email at info@pay-expert.com.