



## Security capabilities and policy for transmission of payment card details for Universum Credit LLC

At Universum (Website), accessible from <http://universum.credit>, one of our main priorities is the security of our visitors. This **Security capabilities and policy for transmission of payment card details** document contains the information of how we collect, protect and use the card details to complete your order.

If you have additional questions or require more information about our **Security capabilities and policy for transmission of payment card details**, do not hesitate to contact us.

This **Security capabilities and policy for transmission of payment card details** applies only to our online activities and is valid for visitors to our website with regards to the information that they shared and/or collect in Universum. This policy is not applicable to any information collected offline or via channels other than this website.

### What information do we collect and how do we use it?

When you place an order through this website, you need to know your name, email, phone number, address and credit card details, if paying by card. This information allows us to process and fulfill your order successfully and to ensure safety of our customers. It also helps us in maintaining your account.

### How does Universum Credit LLC protect customer information?

When you place orders, we use a secure server. The secure server software (SSL) encrypts all information you input before it is sent to us. Furthermore, all of the sensitive customer data we collect is protected by several layers of encryption and several layers of security to prevent unauthorized access.

### Credit Card Details

All credit card payments are processed securely through the Stripe Inc. <https://stripe.com/privacy> Payment by credit card is the only way to place an order. Universum Credit LLC does not store any credit card information on our servers.

### What about Cookies

"Cookies" are small pieces of information that are stored by your browser on your computers hard drive. Our cookies do not contain any personally identifying information. They allow you to place your online order and to login once you are subscribed. Most web browsers automatically accept cookies, but you can usually change your browser to prevent that. You do not need cookies enable to use the website. The Website uses "session cookies" which are only stored in your browser's memory for the length of time you are actually logged in.

### Your Consent

By using our website, you consent to the collection and use of this information by Universum Credit LLC. If we decide to change our privacy policy we will post those changes on this page so that you are always aware of what information we collect, how we may use it, and under what circumstances we disclose it.

### Payment Gateway Info

Our payment options presently available are limited but, most importantly, safe and secure. We offer Credit Card payments for all our registered users. Credit Card payments are made directly through a SSL Encrypted software to ensure your personal details are kept safe. None of your payment details are stored – this ensures you will be happy with the security of your transaction.

### Contact Details

Please direct any questions or concerns to:  
[info@universum.credit](mailto:info@universum.credit)