XAPP Privacy Policy

Last Updated: December 19, 2025
Effective Date: December 19, 2025

Introduction

XAPP (accessible at https://xapp.technology and https://app.xapp.technology) is a Decentralized Stablecoin Invoicing and Payments platform. We are committed to protecting your privacy and being transparent about the information we collect.

This Privacy Policy explains what information we collect, how we use it, and your rights regarding your personal information. By using XAPP, you agree to this Privacy Policy.

1. Information We Collect

1.1 Information You Provide

When you use XAPP, you may voluntarily provide:

• **Profile Information:** Name, email address, company name, WhatsApp number, phone number, bio

• **Contact Information:** Details about your business contacts (names, email addresses, wallet addresses, phone numbers, company names, notes)

• **Wallet Address:** Your blockchain wallet address for transaction purposes

• **Invoice Information:** Invoice details, amounts, descriptions, and references

1.2 Information Collected Automatically

When you use the platform, we automatically collect:

• **Technical Information:** IP address, browser type, device type, operating system

• **Usage Information:** Pages visited, features used, time spent on platform, actions taken

• **Transaction Data:** Transaction timestamps, amounts, status (this data is also publicly available on the blockchain)

• **Log Data:** Error logs, access times, and other diagnostic information

1.3 Blockchain Information

XAPP operates on public blockchain networks. All blockchain transactions (including wallet addresses, transaction amounts, and timestamps) are publicly visible and permanently recorded on the blockchain. XAPP does not control this public blockchain data.

2. How We Use Your Information

We use the information we collect to:

• Provide and maintain the XAPP platform

• Process transactions and calculate platform fees

• Allow you to create and manage your profile and contacts

• Send you notifications about your transactions

• Provide customer support

• Improve our services and develop new features

• Detect and prevent fraud and abuse

• Comply with legal obligations

• Enforce our Terms of Use

3. How We Share Your Information

We do not sell your personal information. We may share your information in the following circumstances:

• **With Other Users:** Your profile information and contact details you choose to add are visible to other users you transact with

• **On the Blockchain:** Transaction data is publicly visible on the blockchain network

• **Service Providers:** We may use third-party service providers to help operate our platform (e.g., hosting, analytics)

• **Legal Requirements:** We may disclose information to comply with legal obligations, court orders, or law enforcement requests

• **Business Transfers:** If XAPP is acquired or merged, your information may be transferred to the new entity

4. Data Retention

We retain your personal information for as long as necessary to provide our services and comply with legal obligations. Specifically:

• **Active Accounts:** We retain your information while your account is active

• **Closed Accounts:** After you close your account, we retain your information for 2 years for legal and compliance purposes

• **Transaction Records:** Transaction data may be retained longer to comply with financial regulations

• **Blockchain Data:** Data recorded on the blockchain is permanent and cannot be deleted

5. Your Rights (GDPR Compliance)

If you are in the European Economic Area (EEA), United Kingdom, or other jurisdictions with similar privacy laws, you have the following rights:

• **Access:** You can request a copy of your personal information

• **Correction:** You can update or correct your personal information

• **Deletion:** You can request deletion of your personal information (subject to legal retention requirements)

• **Export:** You can request an export of your data in a portable format

• **Objection:** You can object to certain types of processing

• **Restriction:** You can request restriction of processing in certain circumstances

• **Withdraw Consent:** You can withdraw consent where processing is based on consent

6. Data Export and Deletion Requests

To Export Your Data: You can request a copy of your personal information (profile, contacts, invoice history) by contacting us at support@xapp.technology. We will provide your data in a commonly used format within 30 days.

To Delete Your Account: You can request account deletion by contacting support@xapp.technology. After deletion:

• Your profile and contact information will be deleted from our systems

• We will retain transaction records for 2 years for legal compliance

• Blockchain transaction data cannot be deleted as it is permanently recorded

• You will no longer be able to access your account

7. Security

We implement reasonable security measures to protect your personal information from unauthorized access, disclosure, alteration, or destruction. However, no system is completely secure. You are responsible for maintaining the security of your wallet and private keys.

Important: XAPP never has access to your wallet private keys. We cannot recover lost keys or reverse transactions.

8. Cookies and Tracking Technologies

We use cookies and similar technologies to:

• Remember your preferences and settings

• Analyze platform usage and performance

• Provide security features

• Improve user experience

You can control cookies through your browser settings. Disabling cookies may affect platform functionality.

9. Third-Party Services

XAPP may integrate with third-party services (such as wallet providers). These services have their own privacy policies. We are not responsible for the privacy practices of third parties.

10. Children's Privacy

XAPP is not intended for users under 18 years of age. We do not knowingly collect personal information from children. If you believe we have collected information from a child, please contact us immediately.

11. International Data Transfers

XAPP operates globally. Your information may be transferred to and processed in countries other than your country of residence. We take steps to ensure adequate protection of your information in accordance with applicable laws.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of material changes through the platform or via email. Your continued use after changes constitutes acceptance of the updated Privacy Policy.

13. Contact Information

For questions about this Privacy Policy, to exercise your rights, or to request data export or deletion, please contact us at:

Email: support@xapp.technology
Website: https://xapp.technology

We will respond to your requests within 30 days.

14. Supervisory Authority

If you are in the EEA or UK and believe we have not addressed your privacy concerns, you have the right to lodge a complaint with your local data protection authority.

BY USING XAPP, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY POLICY.