



PRIVACY POLICY (ePayCop - Extension)

Effective Date: 26/03/2026

1. INTRODUCTION

This Privacy Policy describes how **Xpectro Solutions** ("we," "us," or "our") collects, uses, and handles information when you use the **ePayCop Browser Extension** ("Extension"). We are committed to protecting your privacy in accordance with the **Information Technology Act, 2000**, and the **Digital Personal Data Protection (DPDP) Act, 2023** of India.

2. SCOPE OF PROTECTION

The ePayCop Extension is designed to provide real-time defense against phishing, fraudulent links, and high-risk websites. To achieve this, the Extension monitors browser activity to identify potential threats before they can compromise your digital safety.

3. INFORMATION WE COLLECT

To provide real-time "Human-Centric" digital defense, the Extension accesses the following:

Real-Time Browser Activity: We read data from address bars, pop-ups, links, and buttons on active web pages.

Messaging Links: We analyse URLs received within web-based chat messengers to identify social engineering and smishing attempts.

Analytical Data: We collect the IP address of the source for security analytics, traffic optimization, and to maintain the integrity of our API services.

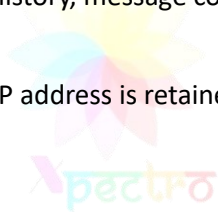
4. HOW WE USE YOUR DATA

We use the collected information for "Legitimate Purposes" permitted under applicable laws:

- **Service Delivery:** To process your Input Data (e.g., scanning a URL for threats), and return the requested results.
- **Product Improvement & Research:** We use anonymized and aggregated Input Data and Usage Data to improve our detection algorithms (e.g., training our AI models to better recognize smishing patterns) and for academic research.
- **Security & Fraud Prevention:** To detect anomalous traffic, prevent denial-of-service attacks, and identify unauthorized use by malicious actors.

5. DATA STORAGE AND RETENTION

- **Location:** Data is primarily stored in electronic form on secure servers. We may store or process data in countries outside of India, ensuring compliance with applicable laws and reasonable security standards. In alignment with our core values of digital trust:
- **Ephemeral Analysis:** All URLs and page content accessed by the Extension are processed in real-time via our secure Azure-hosted API.
- **Immediate Deletion:** This data is **deleted immediately** after the safety check is completed. We do **not** store your browsing history, message contents, or personal interactions in any internal database.
- **Log Retention:** Only the source IP address is retained for necessary security and analytical purposes.



6. DATA SHARING AND DISCLOSURE

We do not sell your data. We share information only in the following scenarios:

- **Legal Compliance:** We may disclose information to law enforcement or government authorities if required by legal, judicial, or quasi-judicial processes.
- **Business Transfers:** In the event of a merger or acquisition, collected information may be transferred to the new entity.
- **No Data Sales:** We do not sell, trade, or rent user data to third parties.
- **Third-Party Services:** Data is not shared with any third-party entities for marketing or profiling. We share limited data with third-party vendors (e.g., cloud hosting providers, payment processors) strictly to render the Services.

7. SECURITY

We employ industry-standard physical, managerial, and technical safeguards to protect your data.

- **Encryption:** We use secure servers and encryption for data transmission.
- **Reasonable Security Practices:** We implement robust administrative and technical security measures to protect the analytical data we collect.
- **Disclaimer:** While we strive for security, no internet transmission is 100% secure. We cannot guarantee absolute security of data transmitted to our APIs.
- **Data Principal Rights:** As we do not retain personal browsing history, we fulfil the right to privacy by ensuring your activity remains anonymous and untracked

8. YOUR RIGHTS

Subject to applicable laws, you have the right to request restrictions on the processing of your data. To exercise these rights, email us at service@xpectro-solutions.com

9. CONTACT AND GRIEVANCE REDRESSAL

In compliance with the Information Technology Act, 2000, we address grievances within 30 days of receipt.

Grievance Officer Xpectro Solutions

Contact Email: service@xpectro-solutions.com

Process: Please provide detailed information regarding your concern or grievance to allow us to assist you effectively.

10. ACCEPTANCE OF TERMS AND CONDITIONS

By installing and using the ePayCop Extension, you agree to the terms outlined in this Privacy Policy. This policy part of ePayCop extension product developed by Xpectro Solutions can be found at <https://xpectro-solutions.com/extension-privacy-policy>