

PRIVACY POLICY FOR PAYDELTA.NG

Effective Date: July 20, 2026

Last Updated: July 20, 2026

1. INTRODUCTION

Soft Alliance and Resources Limited ("Soft Alliance", "we", "our", "us", "The Company") takes the privacy and protection of personal information seriously. This Privacy Policy applies to all information collected from or about You through **PAYDELTA.ng**, including our specialized self-service portal, and all related document verification and fine settlement services (collectively, the "Service"). By visiting the PAYDELTA.ng website or using our services, You ("users", "visitors") acknowledge and accept the practices and policies outlined in this Privacy Policy (the "Privacy Policy", "Document").

The PAYDELTA.ng portal is a self-service platform integrated with the PlateDetect application, enabling vehicle owners to check whether they have outstanding fines for traffic violations or for driving with expired vehicle documents. This portal allows users and motorists to:

- Search for existing fines using a vehicle plate number or bill number.
- Pay fines online seamlessly.
- Contest bills by uploading supporting evidence of valid vehicle documents.

The purpose of this document is to help You understand what information is collected from or about You via PAYDELTA.ng, how this information is used and protected, and what options You have with regard to this information. This document also describes your privacy rights and how the law protects You.

2. DEFINITIONS

For the purposes of this Privacy Policy:

- **"Account"** means a unique account or session created for You to access PAYDELTA.ng or parts of our Service.
- **"Business"** refers to the Company as the legal entity that collects personal information and determines the purposes and means of the processing of Consumers' personal information via PAYDELTA.ng.
- **"Company"** refers to Soft Alliance and Resources Limited. For the purpose of the NDPA, the

Company is the Data Controller for PAYDELTA.ng.

- **"Country"** refers to Nigeria.
- **"Consumer"** means a natural person who is a Nigerian Citizen or an individual who is domiciled in Nigeria for other than a temporary or transitory purpose.
- **"Cookies"** are small files that are placed on Your computer, mobile device, or any other device by the PAYDELTA.ng website, containing the details of Your browsing history on that website among its many uses.
- **"Data Controller"** refers to the Company as the legal person which alone or jointly with others determines the purposes and means of the processing of Personal Data collected on PAYDELTA.ng.
- **"Device"** means any device that can access PAYDELTA.ng, such as a computer, a cell phone, or a digital tablet.
- **"Information"** means any and all information we receive from or about You via PAYDELTA.ng. This includes information collected from You directly or indirectly, manually or otherwise, via the PAYDELTA.ng website or application.
- **"NDPA"** means the Nigeria Data Protection Act, 2023.
- **"NDPC"** means the Nigeria Data Protection Commission.
- **"Personal Data"** is any information that relates to an identified or identifiable individual, such as your email address, phone number, vehicle registration number, or transaction history collected by PAYDELTA.ng.
- **"Service"** refers to the PAYDELTA.ng website and backend systems.
- **"Service Provider"** means any third-party company or individual employed by us to facilitate PAYDELTA.ng, process payments, or perform services related to system infrastructure.
- **"Usage Data"** refers to data collected automatically, either generated by the use of PAYDELTA.ng or from the infrastructure of the PAYDELTA.ng website itself.
- **"Website"** refers exclusively to the official PAYDELTA.ng website and its associated portal.
- **"You"** means the individual, company, or legal entity accessing or using PAYDELTA.ng. Under the NDPA, You are the Data Subject or the User.

3. ACCEPTANCE OF TERMS

We obtain and use Information in accordance with this Privacy Policy. We will ask for your consent before using Personal Information in a manner other than as set out in this Privacy Policy.

BY USING PAYDELTA.NG, VISITING THE PAYDELTA.NG WEBSITE, OR SUBMITTING INFORMATION THROUGH OUR SERVICES, YOU EXPRESSLY CONSENT TO THE COLLECTION, PROCESSING, AND USE OF YOUR INFORMATION IN ACCORDANCE WITH THIS PRIVACY POLICY.

IF YOU DO NOT AGREE WITH OUR PRIVACY POLICY, PLEASE DO NOT USE THE PAYDELTA.NG WEBSITE, APPLICATION, OR SERVICES.

4. OBTAINING AND USING PERSONAL DATA

4.1 Categories of Data Collected & Purpose of Processing

To enable the features of PAYDELTA.ng, we collect specific categories of personal data, each for clear and

legitimate purposes:

- **Vehicle Registration Number (Plate Number):** Collected when checking for existing fines to identify the vehicle, retrieve, and display any existing traffic or documentation fines.
- **Email Address:** Collected when making payment for existing fines.
- **Phone Number:** Collected when making payment for an existing fines.
- **Uploaded Supporting Documents** (including but not limited to valid vehicle license, insurance certificate, roadworthiness certificate, and proof of payment): Collected during disputes to assess and verify the validity of a dispute, determine whether a traffic/documentation fine should be upheld or canceled, and maintain records of the dispute resolution process.
- **Transaction Reference:** Collected during payment processing to verify that a payment has been initiated or completed, reconcile transactions, investigate payment-related issues, and maintain accurate financial records.
- **Payment Status:** Processed during transactions to determine whether a fine has been successfully paid, update user records accordingly, and prevent duplicate or erroneous processing.

- **Payment Amount:** Processed during transactions to verify the amount paid against the outstanding fine, facilitate reconciliation, and generate payment records and receipts.
- **Payment Method:** Processed during payment to process settlements through the appropriate payment channel, support transaction reconciliation, and investigate payment-related inquiries.
- **Bank or Card Token/Reference:** Handled through our PCI DSS-compliant payment gateway to uniquely identify and verify payment transactions, facilitate reconciliation, process refunds where applicable, and support fraud prevention.
- And such other Personal Information incidental to the aforementioned processing services or as mandated by regulatory authorities from time to time.
- Information provided when you correspond with us.
- Any updates to information provided to us to help us provide You with improved services.

Important Security Note: PAYDELTA.ng does not store full payment card details (such as full PAN, CVV, or card PINs); all payment processing is handled securely by PCI DSS-compliant payment gateway partners.

4.2 Sources of Data

We obtain Personal Data from the following sources:

- **Directly from You:** Information entered on the portal when querying plate numbers, providing contact details, or uploading dispute evidence.
- **Third-Party Service Providers:** Transaction confirmations and payment tokens received from payment gateways.
- **Government & Regulatory Registries:** Official records from the Vehicle Inspection Service (VIS) and other authorized government agencies responsible for vehicle registration and insurance.

4.3 Automatically Collected Data & Cookies

We may store and retrieve information on your browser by placing a "Cookie" on the PAYDELTA.ng website to measure efficiency, track interaction trends, and preserve portal integrity. Technical information such as IP addresses, browser types, and usage logs are collected automatically when interacting with the site.

5. NON-PERSONAL INFORMATION

Non-Personal Information may be collected, processed, and used in accordance with applicable law.

Aggregate or anonymized data collected via PAYDELTA.ng is used internally to evaluate system optimizations, measure traffic patterns, and refine customer service interactions.

6. DISCLOSURE AND THIRD-PARTY DATA SHARING

Except as otherwise stated in this Privacy Policy, we will not disclose or share Your Personal Information with third parties unless your consent is obtained. To deliver the portal's core features, we share data with the following authorized entities:

- **Payment Gateway Providers:** We integrate with **Paystack/Wema bank** to securely process fine payments, verify payment statuses, generate transaction references, and prevent fraud.
- **For Legal Compliance:** With legal, regulatory, or judicial bodies where required by law, subpoena, or court order to defend legal rights or respond to official mandates.
- **Government Parastatals & Statutory Authorities**

7. DATA STORAGE, RETENTION AND LOCATION

- **Data Storage Location:** All personal data collected through PAYDELTA.ng is hosted and stored securely within our primary database servers.
- **Cross-Border Transfers:** We do not conduct unauthorized cross-border transfers of your personal data. Any technical routing across jurisdictions complies strictly with Sections 41 and 43 of the NDPA and NDPC directives.
- **Retention Period:** We retain Personal Information for as long as necessary to resolve active disputes, maintain fine clearance histories, and fulfill statutory state audit obligations. Transaction logs are retained to satisfy legal and financial auditing standards before being securely archived or anonymized.

8. TECHNICAL SECURITY AND CONFIDENTIALITY

We have put in place commercially reasonable technical and organizational safeguards to protect the Personal Information we collect via PAYDELTA.ng. These measures include transport encryption (TLS/SSL), strict database access controls, and reliance on PCI DSS-compliant payment partners.

However, no electronic transmission over the internet can be guaranteed to be 100% secure, and by using the Service, You acknowledge this reality.

9. LEGAL BASES FOR PROCESSING YOUR PERSONAL INFORMATION

Under Section 25 of the NDPA 2023, PAYVIS.ng processes your data under the following legal bases:

- **Performance of a Contract / Request for Service:** When you utilize PAYDELTA.ng to check fines, or make online settlements.
- **Public Interest and Statutory Mandate:** When operating as an integrated technical platform for the Vehicle Inspection Service (VIS) to process revenue and regulatory compliance.
- **Compliance with Legal Obligations:** To preserve financial audit logs required by law.

10. LINKS TO EXTERNAL SITES

PAYDELTA.ng may contain links to external portals or statutory gateways. We do not control and are not responsible for the privacy practices or content of third-party websites.

11. YOUR STATUTORY RIGHTS AS A DATA SUBJECT

In accordance with the NDPA 2023, you maintain the following rights regarding your personal records on PAYDELTA.ng:

- The right to access Your Personal Data and request details of processing.
- The right to request rectification of inaccurate records or incomplete contact details.
- The right to object to or restrict processing under valid statutory grounds.
- The right to request erasure of your data where legal and regulatory audit holds no longer apply.
- The right to withdraw consent at any time without affecting previous lawful processing.
- The right to exercise any other rights available to you under the Nigeria Data Protection Act, 2023, and any applicable subsidiary legislation, regulations, or guidelines issued by the Nigeria Data Protection Commission from time to time.

12. CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify this Privacy Policy at any time. Any changes will be posted directly on

this page with an updated "Last Updated" date. Your continued use of the PAYVIS.ng website constitutes acceptance of the modified terms.

13. CONTACT US AND GRIEVANCES

If you wish to exercise your data rights, inquire about a dispute submission, or raise a privacy concern, please contact our Data Protection desk:

- **Platform:** PAYDELTA.ng Portal
- **Email Contact:** payment@payvis.ng
- **Corporate Desk Address:** Delta, Nigeria