

Cookie Policy

Holvi uses cookies in the website www.holvi.com and other affiliate sites (collectively 'the site')

Holvi Cookies Policy explains what cookies are, how Holvi uses the cookies, how third-parties Holvi partners with may use cookies on the site, and user choices regarding cookies. Please read this Cookies Policy in conjunction with Holvi Privacy Notice, which sets out additional details on how Holvi uses personally identifiable information and user's various rights.

What is a Cookie?

To build a first line defense against fraud, to serve our customers better and to provide the best possible experience for everyone using the Holvi site and services, Holvi may place small data files on a user's computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by a user's browser or associated applications (collectively "cookies"). Some of these cookies are necessary to secure the site and enable the use of the Site, but for other cookies we always ask for your consent.

You can easily control your cookie settings through our partner Onetrust. You are able to accept all or only part of the optional cookies to be placed into your browser. You are able to withdraw your consent at any time from each cookie group. If you choose not to use cookies, you are still able to use our website, but some of its features might be affected.

Cookies we may use

Below is a detailed list of the cookies we use on our website. Our website is scanned with our cookie scanning tool regularly to maintain a list as accurate as possible. We classify cookies in the following categories:

Strictly Necessary Cookies:

These cookies are necessary for the site to function and cannot be switched off in Holvi systems. A user can set their browser to block or alert you about these cookies, but some parts of the site will not then work.

Cookie Subgroup	Provider	Cookies used
Strictly Necessary	Cloudflare, Inc.	__cf_bm, __cfuid, _cfuid, cf_chl_cc_XXXXXXXXXXXXXXXXXXXX
Strictly Necessary	Google Ireland Limited (Google Tag Manager)	_dc_gtm_UA-XXXXXXX
Strictly Necessary	Holvi Payment Services Oy	csrftoken
Strictly Necessary	HubSpot, Inc.	hs_ab_test
Strictly Necessary	OneTrust, LLC	OptanonAlertBoxClosed, OptanonConsent

Performance Cookies:

These cookies allow Holvi to count visits and traffic sources so Holvi can measure and improve the performance of the site. They help Holvi to know which pages are the most and least popular and see how visitors move around the site. If a user does not allow these cookies, Holvi will not know when the user has visited the Holvi site, and will not be able to monitor its performance.

Cookie Subgroup	Provider	Cookies used
Performance	Google Ireland Limited	OTZ
Performance	Google Ireland Limited (Google Ads / DoubleClick)	_gclxxxx, ar_debug
Performance	Google Ireland Limited (Google Analytics)	FPGSID, FPID, _ga, _ga_devsite, _ga_XXXXXXX, _ga_XXXXXXX, _gat, _gid
Performance	Holvi Payment Services Oy	_gtmeec
Performance	Hotjar Ltd.	_hjAbsoluteSessionInProgress, _hjFirstSeen, _hjHasCachedUserAttributes, _hjIncludedInPageviewSample,

Cookie Subgroup	Provider	Cookies used
		_hjSessionUser_XXXXXX, _hjSession_XXXXXX, _hjTLDTTest
Performance	HubSpot, Inc.	__hssc, __hssrc, __hstc
Performance	Microsoft Deutschland GmbH (Bing Ads)	_uetvid
Performance	Microsoft Deutschland GmbH (Clarity)	_clck, _clsk
Performance	Reddit, Inc.	_rdt_uuid
Performance	Twilio Inc. (Segment)	ajs_anonymous_id, ajs_user_id
Performance	Wingify Software Private Limited	_vwo_uuid_v2
Performance	Zendesk, Inc. (Zopim Chat)	AWSALB, AWSALBCORS

Functional Cookies

These cookies enable the site to provide enhanced functionality and personalisation. They may be set by Holvi or by third party providers whose services Holvi has added to our pages. If the user does not allow these cookies then some or all of these services may not function properly.

Cookie Subgroup	Provider	Cookies used
Functional	Cloudflare, Inc.	__cf_bm, cf_clearance
Functional	Google Ireland Limited	OTZ, __Host-GAPS
Functional	Holvi Payment Services Oy	lang
Functional	HubSpot, Inc.	hubspotutk
Functional	Microsoft Deutschland GmbH (Bing Ads)	MUID

Cookie Subgroup	Provider	Cookies used
Functional	Microsoft Deutschland GmbH (Clarity)	ANONCHK, CLID, MR, SM
Functional	Pinterest, Inc.	_pin_unauth
Functional	WP SYNTEX (Polylang)	pll_language
Functional	Twilio Inc. (Segment)	tld,ajs_anonymous_id
Functional	Workable Software Limited	wmc
Functional	Zendesk, Inc.	__zlcid, __zlcmid, __zlcstore, _help_center_session, _zendesk_authenticated, _zendesk_session, _zendesk_shared_session, request_method

Targeting Cookies

These cookies may be set through the Holvi site by advertising partners. They may be used by those companies to build a profile of user interests and show relevant adverts on other sites. They do not store directly personal information, but are based on uniquely identifying a user's browser and internet device. If a user does not allow these cookies, the user will experience less targeted advertising.

Cookie Subgroup	Provider	Cookies used
Targeting	Nextroll, Inc.	__adroll, __adroll_consent_params, __adroll_fpc, __adroll_shared, te, receive-cookie-deprecation
Targeting	Audio-ad platform (Spotify / Taptap Digital)	__spdt

Cookie Subgroup	Provider	Cookies used
Targeting	BidSwitch Inc.	c, tuuid, tuuid_lu
Targeting	Cloudflare, Inc.	__cf_bm, _cfuvid, cf_chl_2, cf_chl_3, cf_chl_rc_m
Targeting	Google Ireland Limited	CONSENT
Targeting	Google Ireland Limited (Google Ads / DoubleClick)	FPLC, GCL_AW_P, IDE, __ar_v4, _gcl_au, _gcl_aw, test_cookie
Targeting	Google Ireland Limited (Google Analytics)	_gat_UA-XXXXXX-X, _gat_gtag_xxxxxxxxxxxxxx xxxxxxxxxxxxx, _gat_xxxxxxxxxxxxxx xxxxxx
Targeting	Google Ireland Limited (Google reCAPTCHA)	_GRECAPTCHA
Targeting	Holvi Payment Services Oy	csrftoken
Targeting	Index Exchange Inc.	CMID, CMPRO, CMPS
Targeting	LinkedIn Corporation	AnalyticsSyncHistory, UserMatchHistory, bcookie, bscookie, li_gc, li_sugr, lidc
Targeting	LinkedIn Corporation (Oribi)	ln_or
Targeting	Meta Platforms, Inc.	_fbp, fr, sb
Targeting	Microsoft Deutschland GmbH (Bing Ads)	MR, MSPTC, MUID, SRM_B, _uetsid
XANDR_PANID, anj, receive-cookie-deprecation, uuid2	Microsoft Deutschland GmbH (Xandr)	XANDR_PANID, anj, receive-cookie-deprecation, uuid2
Targeting	PubMatic, Inc.	KRTBCOOKIE_XXXX, KRTBCOOKIE_xxxx, PugT

Cookie Subgroup	Provider	Cookies used
Targeting	Reddit, Inc.	_rdt_uuid
Targeting	Twilio Inc. (Segment)	ajs_user_id
Targeting	ShareThis, Inc.	sharethis_cookie_test
Targeting	Tapad, Inc.	TapAd_3WAY_SYNCS, TapAd_DID, TapAd_TS
Targeting	TikTok Technology Limited	_tt_enable_cookie, _ttp, ttcsid, ttcsid_XXXXXXXXXXXXXXXXXX XXXXCategory
Targeting	X Corp.	personalization_id
Targeting	Google Ireland Limited (YouTube)	CONSENT, TESTCOOKIESENABLED, VISITOR_INFO1_LIVE, VISITOR_PRIVACY_METADATA, YSC, __Secure-xxxxxxx

Holvi utilises Google Analytics, a third-party web analytics service provided by Google Inc., to analyse website usage and generate reports and statistics using cookies. These cookies gather information about website visitors, such as how users find the site and interact with it, enabling us to improve and develop the website while also helping us conduct our advertising and marketing activities in a more personalised and cost-effective manner. More information can be found at <https://business.safety.google/privacy/>

User can opt-out of each cookie category (except strictly necessary cookies) by clicking on the “cookie settings” button below:

Third-party SDKs in the Holvi App

The Holvi App uses mobile application software development kits ("SDKs") provided by certain trusted third parties. An SDK is a piece of software embedded in the mobile app that allows us, or the third party that built it, to offer a specific feature - for example, verifying your identity, displaying your

card details, or helping us understand how the app is used so we can improve it. Some of these SDKs collect information about the app itself, how you use it, and the device you're using, on behalf of the third party that provides them. Where this happens, that third party processes the data in accordance with its own privacy policy, not this Notice. We only work with providers we trust, and we encourage you to consult their policies for details on how they handle your data.

The table below sets out the third-party SDKs we use in the Holvi App and why:

SDK / Library	Provider	Description	Vendor Privacy Policy
IDnow SDK	IDnow GmbH	Runs the identity verification session when you open an account or need to re-verify.	https://www.idnow.io/privacy-policy/
IDnow eID SDK	IDnow GmbH	Identity verification using the chip in a German ID card.	https://www.idnow.io/privacy-policy/
IDnow Platform	IDnow GmbH	Shared runtime the IDnow SDKs depend on.	https://www.idnow.io/privacy-policy/
AUTHADA Authentication Library	AUTHADA GmbH	eID-based authentication; requires a mandatory AUTHADA backend component that receives eID data transiently, deletes it after forwarding to the relying party.	https://authada.de/en/datenschutzerklaerung
MeaWallet Card Data	MeaWallet AS	Securely retrieves and displays your full card details — number, expiry date and CVV — inside the app.	https://www.meawallet.com/privacy-notice
MeaWallet Push Provisioning	MeaWallet AS	Adds your Holvi card to Google Wallet / Apple Wallet.	https://www.meawallet.com/privacy-notice
Sentry	Functional Software, Inc. d/b/a Sentry	Captures crashes and errors so we can diagnose and fix them.	https://sentry.io/privacy/
Segment Analytics	Twilio Inc.	Collects product analytics events and routes them to our analytics tools.	https://www.twilio.com/en-us/legal/privacy
Firebase Analytics	Google Ireland Limited	Measures how the app is used, so we can see which features people rely on.	https://policies.google.com/privacy

SDK / Library	Provider	Description	Vendor Privacy Policy
Firebase Cloud Messaging	Google Ireland Limited	Delivers push notifications to your device.	https://policies.google.com/privacy
Firebase Dynamic Links	Google Ireland Limited	Opens the right screen in the app when you follow a Holvi link.	https://policies.google.com/privacy
Google Play Install Referrer	Google Ireland Limited	Reports which campaign or link an install came from.	https://policies.google.com/privacy
Google Play In-App Review	Google Ireland Limited	Shows the in-app prompt asking you to rate the app.	https://policies.google.com/privacy