FX RAILS AG

COOKIES POLICY

Website: https://fx-rails.com/
Company: FX Rails AG
Swiss UID: CHE-403.817.123
Contact: info@fx-rails.com

1. Introduction

When you visit or interact with our website, services, applications or online tools, FX Rails AG ("FX Rails", the "Company", "we", "us" or "our") and our authorised service providers may use cookies, web beacons and similar technologies to store or access information on your device.

These technologies help us operate our website, provide a secure and efficient user experience, maintain essential functionality, prevent fraudulent activity and, where enabled, analyse website performance and improve our services.

This Cookies Policy ("Policy") explains how cookies and similar technologies may be used on https://fx-rails.com/ and associated web interfaces operated by FX Rails AG.

FX Rails AG is a company incorporated in Switzerland, identified by Swiss UID CHE-403.817.123.

Cookies and similar technologies may serve different purposes. Some are necessary for the operation and security of our website and payment services, while others may support additional functionality, performance measurement or advertising activities.

Cookies may be stored temporarily during a browsing session ("session cookies") or remain on your device for a specified period ("persistent cookies").

You may manage, block or delete cookies through your browser or device settings. Where required by applicable law, we will request your consent before placing or accessing non-essential cookies.

We take appropriate technical and organisational measures to protect information collected through cookies and similar technologies against unauthorised access, disclosure or misuse.

Our authorised service providers may also use cookies or similar technologies when delivering services on our behalf, including website hosting, security, authentication, fraud prevention, payment processing and analytics.

This Policy should be read together with our Privacy Policy.

2. The Policy

2.1. Defining Cookies

Like many websites, FX Rails may use technologies that store small amounts of information on your computer, smartphone, tablet or other device (“Device”) when you visit or interact with our website and services.

These technologies allow us to recognise your browser or Device, maintain sessions, remember certain preferences and support the secure operation of our services.

The specific names, types and functions of cookies and similar technologies may change as our website and services develop.

For the purposes of this Policy, the following definitions apply:

Cookies: Small text files, usually consisting of letters and numbers, stored on your Device when you visit a website. Cookies allow websites to recognise browsers or Devices and retain information about browsing sessions or preferences.

Web beacons: Small electronic images, sometimes referred to as pixel tags or tracking pixels, which may be embedded in websites or electronic communications to collect information about interactions with content.

Similar technologies: Technologies such as HTML5 local storage, session storage, device identifiers and other browser-based mechanisms used to store or access information or support website functionality.

First-party cookies: Cookies placed by the website you are visiting, in this case FX Rails.

Third-party cookies: Cookies placed by external service providers whose technologies or services are integrated into our website.

References to “cookies” in this Policy may also include web beacons and similar technologies where appropriate.

2.2. Cookies Used by FX Rails

FX Rails may use cookies and similar technologies to provide website features, account functionality and secure access to its payment services.

These technologies may allow our systems and authorised service providers to:

- Recognise users during browsing sessions.
- Maintain authentication and account sessions.
- Protect against unauthorised access and fraudulent activity.
- Support payment initiation and transaction security.

- Remember selected website preferences.
- Monitor technical performance and identify errors.
- Improve website navigation and functionality.
- Analyse website usage where such analytics are enabled and permitted.

Certain payment-related functions may involve third-party payment service providers, acquiring institutions, authentication providers or fraud-prevention systems.

These providers may use cookies, device identifiers or similar technologies to support payment authentication, including 3-D Secure, transaction verification, fraud detection and other security measures.

Some information collected through cookies, including IP addresses, device identifiers and session identifiers, may constitute personal data under applicable data protection legislation.

Where personal data is processed, FX Rails will handle it in accordance with applicable data protection laws and its Privacy Policy.

We do not assume that all information collected through cookies is anonymous.

2.3. Consent to the Use of Cookies

Cookies used on our website may be session cookies or persistent cookies.

Strictly necessary cookies may be used without consent where permitted by applicable law, including where they are required to provide a service expressly requested by the user or to ensure essential security and functionality.

Where consent is legally required, non-essential cookies, including optional analytics or advertising cookies, will be activated only after the user has provided valid consent.

Where applicable, users will be offered the ability to accept, reject or manage non-essential cookies through the website's cookie consent mechanism.

You may withdraw or modify your consent at any time through the available cookie preference controls.

Withdrawal of consent does not affect the lawfulness of processing carried out before withdrawal.

You may also manage cookies through your internet browser or Device settings.

Blocking or deleting certain cookies may affect the functionality of our website and services. In particular, disabling essential cookies may prevent users from accessing accounts, maintaining authenticated sessions or completing payment-related operations.

Deleting cookies may also reset saved preferences and require users to authenticate again.

For general information about cookies and how to manage them, please visit:

https://www.allaboutcookies.org/

2.4. Further Questions

If you have questions about this Cookies Policy, the technologies used on our website or the processing of personal data, please contact:

FX Rails AG
Email: info@fx-rails.com
Website: https://fx-rails.com/

3. Further Information

3.1. General

Additional information about cookies and similar technologies is available at:

https://www.allaboutcookies.org/

If FX Rails uses third-party analytics or measurement services, the relevant providers may process information in accordance with their own privacy and cookie policies.

Information about specific providers and their cookies should be made available through the website's cookie preference interface or cookie register, where applicable.

3.2. Types of Cookies

The following types of cookies and similar technologies may be used on the FX Rails website.

Session Cookies

Session cookies are temporary cookies stored on your Device during a browsing session.

They may be used to maintain your session, enable navigation between pages, support authentication and provide essential website functionality.

Session cookies generally expire when you close your browser or when the relevant session ends.

Persistent Cookies

Persistent cookies remain on your Device for a specified period or until manually deleted.

They may be used to remember preferences, maintain certain security settings or recognise returning visitors.

Their retention periods depend on their specific purposes and configurations.

Analytical Cookies

Analytical cookies help website operators understand how visitors interact with their websites.

Where enabled, they may collect information about website visits, navigation patterns, traffic sources, page performance and technical errors.

This information may be used to improve website functionality, performance and user experience.

Where required by applicable law, analytical cookies will be used only after obtaining user consent.

Functional Cookies

Functional cookies support additional website features and user preferences.

For example, they may remember language preferences, display settings or other choices made during previous visits.

Certain functional cookies may be necessary for services requested by the user, while others may require consent depending on their purpose and applicable law.

Security and Authentication Cookies

Security cookies may be used to protect accounts, maintain secure sessions, detect suspicious behaviour and prevent unauthorised access.

They may also support payment authentication, fraud prevention and transaction security.

Some security cookies are strictly necessary for providing secure website and payment services.

First-Party Cookies

First-party cookies are placed directly by FX Rails through its website and are used for purposes described in this Policy.

Third-Party Cookies

Third-party cookies may be placed by external service providers whose technologies are integrated into the FX Rails website.

Such providers may include payment processors, authentication providers, fraud-prevention services, website infrastructure providers and analytics providers.

Where third-party cookies are used, the relevant providers may process information under their own privacy policies and applicable contractual arrangements.

3.3. Groups and Categories of Cookies

Cookies and similar technologies used by FX Rails may fall into the following categories.

a) Operational and Strictly Necessary Cookies

These technologies are necessary for the operation of the website and the provision of essential services.

They may support:

- Website navigation and core functionality.
- Account login and session management.
- Security and authentication.
- Fraud detection and prevention.
- Payment transaction security.
- Load balancing and technical stability.
- Storage of cookie consent preferences.

Where permitted by applicable law, strictly necessary cookies may operate without prior consent.

b) Performance and Analytical Cookies

These cookies help FX Rails evaluate the performance and usability of its website and services.

They may allow us to understand how visitors navigate the website, identify technical issues, measure website performance and improve content or functionality.

Performance and analytical cookies will be used subject to applicable consent requirements.

c) Functionality and Preference Cookies

These cookies may allow the website to remember user preferences and provide additional functionality.

They may include language preferences, interface settings and other user-selected options.

Where required by law, consent will be obtained before non-essential functionality cookies are activated.

d) Advertising and Measurement Cookies

If FX Rails enables advertising or marketing measurement technologies, these cookies may be used to measure campaign effectiveness, understand interactions with promotional content or deliver relevant advertising.

Advertising and marketing cookies will not be activated without consent where such consent is required by applicable law.

The inclusion of this category does not mean that FX Rails currently uses advertising or behavioural targeting technologies.

4. Checking and Managing Cookies

Most modern internet browsers allow users to view, manage, block or delete cookies.

The procedures for managing cookies may differ depending on the browser and Device used.

You can find instructions through the official support resources of the following browsers.

Google Chrome

https://support.google.com/chrome/

Microsoft Edge

https://support.microsoft.com/microsoft-edge

Mozilla Firefox

https://support.mozilla.org/

Apple Safari

https://support.apple.com/safari

Other Browsers

If you use another browser, please refer to its official help or privacy settings for instructions on managing cookies.

You may configure your browser to block all cookies, accept certain categories of cookies or delete cookies automatically.

Please note that disabling strictly necessary cookies may prevent certain parts of the FX Rails website or payment services from functioning properly.

Browser settings may not control every form of local storage or similar technology. Where applicable, additional controls may be available through your Device settings or our cookie preference mechanism.

5. Third-Party Payment and Security Technologies

As a provider of digital payment-related services, FX Rails may integrate technologies supplied by authorised third-party payment providers and technical partners.

These technologies may be used to:

- Authenticate payment transactions.
- Support cardholder verification and 3-D Secure.
- Detect and prevent fraudulent transactions.

- Protect payment-related sessions.
- Identify suspicious or automated activity.
- Maintain transaction security and operational integrity.

Where a user is redirected to a third-party payment interface or interacts with an embedded payment component, the relevant provider may use cookies or similar technologies in accordance with its own policies.

Cookies that are strictly necessary for completing a transaction requested by the user may be used independently of optional analytics or advertising preferences, where permitted by applicable law.

6. Personal Data and Privacy

Information collected through cookies and similar technologies may include technical and usage information, such as IP addresses, browser types, device identifiers, session information and interactions with the website.

Where such information identifies or can reasonably be linked to an individual, it will be treated as personal data in accordance with applicable data protection legislation.

FX Rails processes personal data in accordance with the Swiss Federal Act on Data Protection (FADP) and, where applicable, the European Union General Data Protection Regulation (GDPR) and other relevant laws.

Further information about the collection, processing, retention and protection of personal data, including applicable rights, is available in the FX Rails Privacy Policy.

7. Changes to This Policy

FX Rails may update this Cookies Policy from time to time to reflect changes in website functionality, technologies, service providers, legal requirements or business operations.

The updated version will be published on https://fx-rails.com/ together with the applicable effective date.

Where required by applicable law, material changes affecting the use of cookies or the processing of personal data will be communicated through an appropriate notice or consent mechanism.

8. Company Information and Contact

Legal name: FX Rails AG
Swiss UID: CHE-403.817.123
Jurisdiction of incorporation: Switzerland
Website: https://fx-rails.com/
Email: info@fx-rails.com

For questions or concerns relating to this Cookies Policy, please contact us using the email address above.