LEGAL

Privacy Policy

Merchant Mate Sdn Bhd (Registration No. 202001008655) · Effective: 20 November 2026

This Privacy Policy (also our Personal Data Protection Notice under the Personal Data Protection Act 2010) explains how Merchant Mate Sdn Bhd ("Merchant Mate", "we", "us") collects, uses, shares and protects personal data when you use our websites, the MerchantMate POS app and its companion apps, the MerchantMate back office and MyScheduleMate. A Bahasa Malaysia version is available on request from dpo@merchantmate.com.

1. WHO WE ARE AND HOW TO CONTACT US

Merchant Mate Sdn Bhd (Registration No. 202001008655), KL Eco City, Kuala Lumpur, Malaysia. Email: support@merchantmate.com. Data Protection Officer: dpo@merchantmate.com.

2. WHAT THIS POLICY COVERS

- Our websites, including merchantmate.com and myschedulemate.com.
- The MerchantMate POS app for Android and iOS and its companion apps (waiter's tablet, customer-facing display, kitchen display, order ticket display, queuing, kiosk, loyalty app and the 3M manager app).
- The MerchantMate web back office and MyScheduleMate (scheduling, attendance and payroll), including the MyScheduleMate staff app.

3. OUR ROLE

We are the data user (controller) for personal data about merchants and their account users, people who contact us, and visitors to our websites. When a merchant uses MerchantMate to record data about its own customers or staff, the merchant is the data user and we process that data on the merchant's behalf. If you are a merchant's customer or employee, please contact that merchant first; we will help them respond.

4. PERSONAL DATA WE COLLECT

Category	Examples	Source
Merchant account and business details	Business and owner name, company registration, address, phone, email, bank details for payouts, subscription and billing records	You, when you sign up and use the service
Account users and staff logins	Staff name, email, phone, login ID, PIN or password (stored encrypted), role and permissions, activity logs	The merchant or the staff member
MyScheduleMate staff and payroll data	IC/passport number, date of birth, bank account, salary and allowances, EPF, SOCSO, EIS and tax (PCB) numbers, schedules, attendance, leave and claims, location at clock-in	The employer (merchant) and the staff member
Merchants' customers	Name, phone, email and delivery address in orders, deliveries, reservations, queues and loyalty; order and visit history; loyalty points	The merchant, or the customer when ordering
Payments	Transaction amount, time, payment method, masked card number and authorisation codes. Full card numbers are handled by the payment provider and are not stored by us	Payment providers (see section 7)
Device and app data	Device model, operating system, app version, device identifiers, IP address, crash logs, performance data and app usage events, push notification tokens	Automatically from the app
Location	Precise and approximate device location	The device, when the related feature is used (section 5)
Website and enquiries	Name, company, email, phone and message you send through a contact form; basic server logs	You, when you visit or contact us

5. APP PERMISSIONS AND WHY WE NEED THEM

Permission	Used for	If you decline
Location (precise and approximate)	Required by our card payment provider Soft Space to verify that card payments are taken in a permitted location. MyScheduleMate uses location to confirm staff clock in on site	Card payments on the device and location-based clock-in will not work
Camera	Scanning QR codes and barcodes	QR and barcode scanning will not work

Permission	Used for	If you decline
NFC	Accepting contactless card payments (tap to pay) through Soft Space	Tap-to-pay will not work
Bluetooth, USB, Wi-Fi and local network	Connecting to receipt printers, cash drawers, kitchen displays, customer displays and payment terminals (GHL) on your network	Connected devices will not work
Phone state	Identifying the device for licensing and payment security	Some payment features may not work
Notifications	Alerts for new orders, reservations and system messages (via Pushy and Firebase Cloud Messaging)	You will not receive alerts
Storage	Exporting logs and reports you choose to save or share with our support team	Export will not work

Location is collected only while the related feature is in use and is not used for advertising.

6. HOW WE USE PERSONAL DATA

- To provide, operate and support MerchantMate and MyScheduleMate, including processing sales, orders, reservations, loyalty and payroll.
- To process payments and payouts, and to prevent fraud.
- To keep the apps secure, diagnose crashes and improve performance and features (Firebase Crashlytics, Performance Monitoring, Analytics in production builds, and Remote Config).
- To send service messages, such as order alerts, account notices and security notices.
- To respond to enquiries and provide customer support.
- To send marketing about our own products to merchants, where permitted. You can opt out at any time (section 12).
- To meet legal, tax, accounting and regulatory obligations, including statutory payroll submissions made by employers through MyScheduleMate.

Providing account, staff and payroll details is necessary to use the services; without them we cannot provide the related feature. Marketing is voluntary.

7. WHO WE SHARE PERSONAL DATA WITH

We do not sell personal data. We share it only with the following, and only as needed:

Type of recipient	Purpose
Cloud hosting and email providers (such as Microsoft Azure and Microsoft 365)	Hosting the services, storing data and sending email
App analytics and messaging providers (such as Google Firebase)	Crash reporting, performance monitoring, app usage statistics, app configuration and push notifications
Payment providers and payment terminal operators	Accepting card, contactless (NFC) and QR payments, and processing online payments
Delivery partners	Delivering customer orders, where the merchant uses delivery
Messaging providers	Sending SMS, WhatsApp or email messages that a merchant chooses to send
AI service providers	Providing AI-assisted features (section 11)

Our service providers may only use personal data to provide their services to us and must protect it.

We may also disclose personal data to the merchant who controls it; to government authorities such as LHDN, KWSP (EPF) and PERKESO (SOCSO) when an employer submits statutory payroll information; to professional advisers; where required by law or court order; or to a buyer or successor if our business is sold or reorganised.

8. TRANSFERS OUTSIDE MALAYSIA

Some of our service providers store or process data outside Malaysia. We transfer personal data outside Malaysia only in accordance with section 129 of the Personal Data Protection Act 2010, for example where the receiving country has substantially similar data protection law or where the provider is bound by contractual safeguards.

9. HOW LONG WE KEEP PERSONAL DATA

We keep personal data only for as long as we need it for the purposes in this policy, or as long as the law requires. In general:

- Merchant account and billing records are kept while the account is active and afterwards for the period required by Malaysian tax and accounting law (generally 7 years).
- Staff payroll records in MyScheduleMate are kept as instructed by the employer and for at least the period required by Malaysian employment and tax law.
- A merchant's customer and order data is kept while the merchant's account is active and deleted within a reasonable period after the account closes, unless the merchant exports it first or the law requires us to keep it.

- Crash, performance, server and security logs and website enquiries are kept only as long as needed for support, security and service improvement.

When data is no longer needed we delete or anonymise it.

10. HOW WE PROTECT PERSONAL DATA

We use practical technical and organisational security measures, including encryption of data in transit (HTTPS/TLS), encrypted storage of passwords, role-based access controls, restricted administrative access, and regular backups. No system is completely secure, so we also have a breach response plan.

If a personal data breach occurs that is likely to cause significant harm, we will notify the Personal Data Protection Commissioner within 72 hours, and affected individuals within 7 days, as required by law. Where we process data for a merchant, we will notify the merchant without undue delay.

11. AI-ASSISTED FEATURES

Some features use artificial intelligence to suggest settings, workflows, roles and permissions during onboarding, and to suggest improvements as you use MerchantMate. To do this we process the business information and settings you provide. We may use trusted third-party AI service providers, who may only use the data to provide the feature to us. AI suggestions are reviewed by you before they take effect, and AI features are not used to make decisions with legal or similarly significant effects on individuals.

12. YOUR RIGHTS AND CHOICES

- Access: ask for a copy of the personal data we hold about you. We respond within 21 days.
- Correction: ask us to correct inaccurate or incomplete data.
- Withdraw consent and limit processing: you may withdraw consent or ask us to limit processing, including for direct marketing (use the unsubscribe link or email us).
- Data portability: ask us to transmit your data to another organisation in a commonly used format, where technically feasible.
- Complaints: you may complain to the Personal Data Protection Commissioner (Jabatan Perlindungan Data Peribadi) at www.pdp.gov.my.

To exercise any right, email dpo@merchantmate.com or support@merchantmate.com. We may need to verify your identity.

13. DELETING YOUR ACCOUNT OR DATA

Any customer data collected by Merchant Mate shall be deleted on written request by customer to support@merchantmate.com, except in case of local government regulations.

Merchants and account users can request deletion of their MerchantMate or MyScheduleMate account and associated data at any time by emailing support@merchantmate.com with the subject "Delete my account" from the email address registered on the account, or from the account settings in the app where this option is available. We will confirm the request, delete the account and its data, and tell you which data we must keep for legal reasons (for example tax and payroll records) and for how long. Staff and customers of a merchant should ask that merchant, or contact us and we will pass the request on.

14. COOKIES

Our websites do not use advertising or tracking cookies. Some pages load content from third parties, such as Google Fonts and an embedded Google Map on our contact page, which may set their own cookies under their privacy policies. If we introduce analytics or marketing cookies we will update this policy and ask for consent where required.

15. CHILDREN

Our services are intended for businesses and are not directed to children under 18. We do not knowingly collect personal data from children except where an employer records data about a young worker as permitted by law.

16. CHANGES TO THIS POLICY

We may update this policy from time to time. We will post the new version on this page with a new effective date and, for material changes, notify merchants by email or in the app.