

Who is Cheqm

Cheqm B.V. is a provider of data, analysis, enrichment and verification services for business customers, which are delivered via an online portal and API link.

Cheqm B.V. is located at Hessenbergweg 83, 1101CX Amsterdam, the Netherlands, registered with the Chamber of Commerce under number 97926558.

Role of Cheqm under the GDPR

Cheqm acts as a processor or sub-processor within the meaning of the GDPR in its services and processes personal data exclusively on behalf of its business customers (controllers) or its resellers. The business customer or the reseller's end customer determines the purpose and means of the processing; they are therefore the controller as defined in the GDPR. Cheqm does not determine these purposes and means itself and does not make decisions about data subjects.

Purposes of the processing

Cheqm acts as a processor or sub-processor within the meaning of the GDPR in its services and processes personal data exclusively on behalf of its business customers (controllers) or its resellers.

Types of personal data and data subjects

Depending on the specific service and available data, Cheqm may process the following categories of personal data, as specified in the processor or sub-processor agreement and appendices:

- ✓ Identification and name and address details, such as name, address and place of residence.
- ✓ Contact details, such as email address and telephone number.
- ✓ Business data, such as job title, organisation and customer or debtor numbers.
- ✓ Transactional or risk-related data provided by the customer or the reseller's customer that is necessary for analysis and verification services.

The processing relates in particular to:

- ✓ Natural persons who are or wish to become customers of the business customer or end customer of the reseller, in the Netherlands and Belgium.
- ✓ Contact persons at the customer's business relations.

In principle, Cheqm does not process special categories of personal data or criminal data, unless the customer expressly and lawfully instructs Cheqm to do so and this is explicitly stated in the processing documentation.

Basis

The basis for the processing of personal data is determined entirely by the controller (the customer or the reseller's end customer). Cheqm only carries out the processing on the basis of the written agreements and instructions of the controller (processing agreement or sub-processing agreement) and has no independent basis for processing the personal data of data subjects; nor does it need this as a processor.

As a data controller, Cheqm processes the business and personal data of its clients and/or potential clients. Cheqm also processes personal data for the purposes of its own (financial) business administration. The respective legal bases are: Cheqm's legitimate interest and the performance of a contract or the pre-contractual phase with the client concerned.

No advice or automated decision-making

Cheqm's services are of an informative nature: Cheqm performs data analysis, enrichment and verification, but does not make decisions about individuals and does not provide legal, financial or other binding advice to those involved.

Cheqm does not carry out exclusively automated decision-making within the meaning of Article 22 of the GDPR with regard to data subjects; any decisions are taken by the controller on the basis of the information provided by Cheqm.

Sources of data

As a processor, Cheqm primarily receives personal data from its business customers or their resellers, who lawfully provide this data for the agreed purposes.

In addition, in accordance with the contractual agreements, Cheqm may obtain additional data from external data sources to enable enrichment and verification.

Security of personal data

Cheqm takes appropriate technical and organisational measures to protect personal data against loss, misuse and unauthorised access, alteration or disclosure.

Examples include TLS 1.2 encryption during transport, AES-256 encryption of data at rest, role-based access control, two-factor authentication, logging and audit trails, and procedures for incident and data breach management.

Sub-processors and third parties

Cheqm may use sub-processors (such as hosting providers or specialised data suppliers) to perform its services, with which separate (sub)processing agreements are made that guarantee at least the same level of protection as laid down in the processing agreement.

International transfer

In principle, Cheqm processes personal data within the European Economic Area; processing outside the EEA is only permitted if this has been expressly agreed contractually with the controller and the requirements of Chapter V of the GDPR are met.

This can be done, for example, by means of an adequacy decision by the European Commission or by concluding Standard Contractual Clauses with the party concerned, as set out, where applicable, in the processing agreement and annexes.

Retention periods

Cheqm does not retain personal data for longer than is necessary for the performance of the agreed services, the fulfilment of contractual obligations and the periods specified in the processing agreement. Specifically, the retention periods are laid down per customer, per type of processing and per dataset in the appendices to the processing or sub-processing agreement; after these periods have expired, data is temporarily pseudonymised and then deleted, unless a legal retention obligation stipulates otherwise or the customer fails to fulfil its obligations towards Cheqm and Cheqm needs the data in the context of its position as evidence to enforce the customer's obligations (in and out of court).

Rights of data subjects

Under the GDPR, data subjects have the right to access, rectify, delete, restrict, transfer data and object, among other things.

Because Cheqm is a processor, data subjects must in principle address their requests directly to the controller (the customer or its end customer); Cheqm supports the controller in handling such requests in accordance with the contractual agreements.

When a data subject contacts Cheqm directly, Cheqm will forward the request to the relevant controller as soon as possible, insofar as the personal data is still identifiable within the retention period, and, where necessary, provide technical or substantive support. Cheqm does not make any independent substantive decisions on such requests, as this authority lies with the controller.

Data breaches and incident reports

Cheqm has procedures in place for detecting, assessing and recording (potential) data breaches and security incidents relating to personal data.

If a breach involving personal data occurs that is likely to pose a risk to the rights and freedoms of data subjects, Cheqm will report this immediately, and in any case within 24 hours of discovery, to the controller or reseller with all relevant information. The reseller is obliged to inform its own customer.

To this end, Cheqm will complete a standardised data breach form, including the nature of the incident, type of data, scope, affected groups and measures taken, so that the controller can assess whether notification to the supervisory authority and data subjects is necessary.

Notifications to the Data Protection Authority and to those involved are made by or on behalf of the controller; Cheqm provides support where necessary.

Cookie use and logging

When using the Cheqm portal and the API, Cheqm may process technical log data, such as IP addresses, login times, functionality used and error messages, solely for security, incident analysis, capacity planning and service improvement purposes.

Functional and security cookies or similar technologies may be used to manage sessions and prevent misuse; if additional (e.g. analytical or marketing) cookies are used via the website, this will be explained in a separate cookie statement.

Confidentiality

Cheqm treats all personal data and customer information as strictly confidential and obliges its employees and third parties engaged by it to maintain confidentiality.

Access to personal data is restricted to persons who need this data to perform their work and who are contractually or legally bound to confidentiality.

Changes to this privacy statement

Cheqm may amend this privacy statement from time to time, for example in the event of changes in legislation, case law, guidelines from supervisory authorities or in its services.

An updated version will be published on the website with a revised date; where necessary, customers and resellers will be informed via the usual communication channels.

Contact

For general questions about this privacy statement or Cheqm's role as a processor, please contact:

Cheqm B.V.
Hessenbergweg 83
1101CX Amsterdam
info@cheqm.io

Data subjects with questions about the processing of their personal data, the basis used or the exercise of their rights are kindly requested to first contact the organisation that provided their data to Cheqm (the controller, for example your supplier, lender or service provider).

Data Protection Officer

Cheqm B.V. has appointed an external Data Protection Officer (DPO) within the meaning of Article 37 of the GDPR. This independent DPO monitors compliance with privacy legislation within Cheqm.io and acts as a point of contact for questions or complaints about the processing of personal data and as a point of contact for the supervisory authority. You can contact our DPO at privacy@cheqm.io.