

# Cookie Policy

Last updated October 23, 2025

## INTRODUCTION

This Cookie Policy explains how Cobisi Research, operating under the trade name **Verifalia** ("**we**", "**us**", or "**our**"), uses cookies and similar technologies on our website (https://verifalia.com) and application (https://app.verifalia.com) (collectively, the "**Services**").

This Cookie Policy should be read in conjunction with our <u>Privacy Policy</u> and <u>Terms of Service</u>.

By using our Services, you consent to the use of cookies in accordance with this Cookie Policy. You can manage your cookie preferences at any time through our cookie consent banner or your browser settings.

## 1. WHAT ARE COOKIES?

**Cookies** are small text files that are placed on your computer or mobile device when you visit a website. Cookies are widely used to make websites work more efficiently and to provide information to website owners.

#### Cookies can be:

- **Session cookies**: Temporary cookies that expire when you close your browser.
- **Persistent cookies**: Cookies that remain on your device for a set period or until you delete them.

#### Cookies can also be:

- First-party cookies: Set by the website you are visiting (in this case, Verifalia).
- **Third-party cookies**: Set by a domain other than the website you are visiting (such as analytics providers or chat widgets).

#### Similar technologies include:

- **Local storage and session storage**: HTML5 web storage mechanisms that allow websites to store data locally in your browser.
- **Web beacons and pixels**: Small graphic images used to track website activity.

Throughout this Cookie Policy, we use the term "cookies" to refer to cookies and similar technologies.

#### 2. WHY WE USE COOKIES

We use cookies for the following purposes:

Essential functionality: To enable core features of our Services, such as processing payments and remembering coupon codes you've provided.

Security and fraud prevention: To protect our Services from abuse, detect suspicious activity, and verify that users are human (not bots).

Performance and analytics: To understand how visitors use our Services, analyze usage patterns, and improve our Services.

Functionality and user experience: To enhance your experience, such as enabling live chat support and remembering your preferences.

Marketing: To track the effectiveness of marketing campaigns and promotional links.

#### 3. TYPES OF COOKIES WE USE

We categorize cookies into the following types based on their purpose:

## 3.1 Strictly Necessary Cookies

These cookies are essential for the Services to function and cannot be disabled without severely affecting your ability to use our Services. Strictly necessary cookies do not require your consent under the ePrivacy Directive.

**Examples**: Payment processing, security tokens, fraud prevention.

#### 3.2 Functional Cookies

These cookies enable enhanced functionality and personalization, such as live chat support, remembering coupon codes, and fraud prevention via CAPTCHA. Functional cookies require your consent.

**Examples**: Chat widget, coupon codes, CAPTCHA verification.

#### 3.3 Analytics Cookies

These cookies help us understand how visitors interact with our Services by collecting and reporting information anonymously. Analytics cookies require your consent.

**Examples**: Google Analytics (with IP anonymization).

# 3.4 Marketing Cookies

These cookies track marketing campaign performance and promotional links. Marketing cookies require your consent.

**Examples**: UTM campaign parameters (utm\_source, utm\_medium, etc.).

# 4. FIRST-PARTY COOKIES (SET BY VERIFALIA)

The following cookies are set directly by Verifalia:

# **4.1 Marketing Cookies**

Cookie Name	Purpose	Duration	Category
promotional_code	Stores any promotional code or coupon code you provided when accessing our website or application via a promotional link. This cookie helps us track the effectiveness of promotional campaigns.	6 months	Marketing
utm_source	Records the source of the marketing campaign that brought you to our Services (e.g., Google, Facebook, email).	6 months	Marketing
utm_id	Records the unique identifier of the marketing campaign.	6 months	Marketing
utm_medium	Records the marketing medium (e.g., email, social, CPC).	6 months	Marketing
utm_campaign	Records the name of the marketing campaign.	6 months	Marketing
utm_term	Records the keywords associated with the campaign (for paid search).	6 months	Marketing
utm_content	Records the specific link or content that was clicked within the campaign.	6 months	Marketing

_	Records the URL of the page that referred you to our Services.	6 months	Marketing

Purpose: These cookies help us measure the effectiveness of our marketing campaigns, track promotional codes, and understand which channels drive traffic to our Services. They are only set after you accept Marketing cookies.

## 5. THIRD-PARTY COOKIES

We use third-party services that may set cookies on your device. We have classified these cookies according to their purpose and only allow them to run after you provide consent (except for strictly necessary cookies).

# 5.1 Google Analytics (Analytics Cookies)

Provider: Google LLC

**Used on**: verifalia.com (public website only; not used in app.verifalia.com)

**Purpose**: To analyze how visitors use our website, understand traffic sources, and improve our Services.

Consent required: Yes (Analytics cookies)

#### **Google Analytics 4 Cookies:**

Cookie Name	Purpose	Duration
_ga	Distinguishes unique users and tracks user sessions.	2 years
_ga_ <container-id></container-id>	Stores and counts pageviews (GA4).	2 years

#### **Privacy Safeguards:**

- IP anonymization is **enabled** (your full IP address is not stored).
- Advertising features are **disabled** (we do not use Google Analytics for advertising or remarketing).
- Data sharing with Google for advertising purposes is **disabled**.

- Data retention is set to **14 months** (the shortest available period).
- We have signed **Google's Data Processing Amendment** for Google Analytics.

**Data Transfers**: Google Analytics involves the transfer of personal data to Google LLC in the United States. Google relies on Standard Contractual Clauses (SCCs) and supplementary measures to protect data transferred from the EU/EEA. For more information, see <u>Google's Privacy Policy</u> and <u>Google's Data Processing Terms</u>.

**How to opt out**: You can opt out of Google Analytics by declining Analytics cookies in our cookie consent banner, or by installing the <u>Google Analytics Opt-out Browser Add-on</u>.

#### 5.2 Tawk.to Live Chat (Functional Cookies)

Provider: tawk.to Inc.

**Used on**: verifalia.com (public website) and app.verifalia.com (application)

**Purpose**: To provide live chat support, remember chat history across sessions, and track visitor behavior to improve support quality.

**Consent required**: Yes (Functional cookies)

**When it loads**: Tawk.to only loads after you accept Functional cookies through our consent banner.

#### Tawk.to Cookies:

Tawk.to sets several cookies to enable chat functionality and remember your preferences. For a complete list and detailed descriptions, please see <u>Tawk.to's Cookie Policy</u>.

Key cookies include:

Cookie Name	Purpose	Duration
tawkuuid	Uniquely identifies you to enable chat history and personalized support.	6 months
TawkConnectionTime	Records the time of your chat connection for analytics.	Session
tawkUUID	Stores a unique visitor ID for support purposes.	6 months
Additional cookies	Tawk.to may set additional cookies for analytics, session management, and support optimization.	Varies

## 5.3 Cloudflare Turnstile (Functional Cookies)

**Provider**: Cloudflare, Inc.

**Used on**: verifalia.com and app.verifalia.com

Purpose: To protect our Services from automated abuse, spam, and bots by verifying that users

are human (CAPTCHA alternative).

Consent required: Yes (Functional cookies)

#### Cloudflare Turnstile Cookies:

Cloudflare Turnstile may set cookies to perform fraud detection and CAPTCHA verification. Specific cookie names and durations may vary based on Cloudflare's implementation.

**When it loads**: Cloudflare Turnstile only loads after you accept Functional cookies through our consent banner.

**Privacy Information**: For details on Cloudflare's data processing practices, please see <u>Cloudflare's Privacy Policy</u>.

## 5.4 Google reCAPTCHA v3 (Functional Cookies)

Provider: Google LLC

**Used on**: verifalia.com and app.verifalia.com

**Purpose**: To protect our Services from automated abuse, spam, and bots by analyzing user

interactions (invisible CAPTCHA).

**Consent required**: Yes (Functional cookies)

#### Google reCAPTCHA Cookies:

Google reCAPTCHA v3 may set cookies to analyze user behavior and detect automated activity.

Common cookies include:

Cookie Name	Purpose	Duration
_GRECAPTCHA	Stores user preferences and information for reCAPTCHA verification.	Persistent (duration varies)
rc::a, rc::b, rc::c	Used by reCAPTCHA to distinguish between humans and bots.	Session

**When it loads**: Google reCAPTCHA only loads after you accept Functional cookies through our consent banner.

**Fallback Mechanism**: We use either Cloudflare Turnstile or Google reCAPTCHA as a fallback for each other, selected randomly, to ensure continuous protection against abuse.

**Data Transfers**: Google reCAPTCHA involves the transfer of personal data to Google LLC in the United States. Google relies on Standard Contractual Clauses (SCCs) to protect data transferred from the EU/EEA. For more information, see <u>Google's Privacy Policy</u> and <u>Google reCAPTCHA</u> Terms.

## **5.5 Stripe (Strictly Necessary Cookies)**

Provider: Stripe, Inc.

**Used on**: app.verifalia.com (application only, for payment processing)

Purpose: To securely process payments, prevent fraud, and enable payment-related

functionality.

**Consent required**: No (Strictly Necessary cookies - essential for payment processing)

#### **Stripe Cookies:**

Stripe sets various cookies to enable secure payment processing and fraud detection. For a complete list and detailed descriptions, please see <a href="Stripe's Cookie Policy">Stripe's Cookie Policy</a>.

Key cookies may include:

Cookie Name	Purpose	Duration
stripe_mid	Fraud prevention and detection.	1 year
stripe_sid	Fraud prevention (session-based).	30 minutes
Additional cookies	Stripe may set additional cookies for payment processing, security, and analytics.	Varies

**Note**: Stripe cookies are classified as strictly necessary because payment processing is fundamental to our Services. If you decline these cookies, you will not be able to make payments through our application.

**Stripe's Fraud Prevention**: Stripe may also use device fingerprinting and other fraud detection techniques to protect against fraudulent transactions. These mechanisms do not require your explicit consent as they are essential for secure payment processing.

**Privacy Information**: For details on how Stripe processes personal data, please see <u>Stripe's Privacy Policy</u>.

## 6. LOCAL STORAGE AND SIMILAR TECHNOLOGIES

In addition to cookies, we use **HTML5 local storage** and **session storage** to store certain information locally in your browser.

#### 6.1 JWT Authentication Tokens (Local Storage)

**What we store**: When you log in to our application (app.verifalia.com), we store **JSON Web Tokens (JWT)** in your browser's local storage.

**Purpose**: To authenticate your session and keep you logged in while you use the Services.

**Duration**: Tokens remain in local storage until you log out or clear your browser data.

Category: Strictly Necessary (essential for authentication and access to your account).

**Privacy Note**: JWT tokens stored in local storage are secured using industry-standard encryption and are only accessible by our application domain. We do not store sensitive information (such as passwords) in local storage.

## 6.2 Managing Local Storage

You can clear local storage data through your browser settings (usually under "Clear browsing data" or "Site settings"). Clearing local storage will log you out of your account and may reset certain preferences.

# 7. YOUR COOKIE CHOICES AND CONTROLS

#### 7.1 Cookie Consent Banner

When you first visit our Services, we display a cookie consent banner that allows you to choose which categories of cookies you wish to accept.

You can choose to:

- Accept All: Accept all cookies (Strictly Necessary, Functional, Analytics, and Marketing).
- Reject All: Reject all non-essential cookies (only Strictly Necessary cookies will be set).
- Customize: Select specific categories of cookies to accept or reject (granular control).

**Your choices are saved** and will be remembered across your future visits to our Services (we store your consent preferences using a cookie).

## 7.2 Changing Your Cookie Preferences

You can change your cookie preferences at any time by:

- **Reopening the cookie consent banner**: Click the "Cookie Preferences" link in the footer of our website or in the profile menu in the header of our application.
- **Adjusting your browser settings**: See Section 8 for instructions on how to disable cookies in your browser.

#### 7.3 Consent Records

We maintain a record of your cookie consent choices (including the date and time you provided consent, and which categories you accepted) for compliance and accountability purposes, in accordance with GDPR and ePrivacy Directive requirements.

# 8. HOW TO DISABLE COOKIES IN YOUR BROWSER

Most web browsers allow you to control cookies through their settings. You can configure your browser to block cookies entirely, delete existing cookies, or notify you before a cookie is set.

**Please note**: Disabling cookies may affect your ability to use certain features of our Services. For example:

- Disabling **Strictly Necessary cookies** (such as Stripe payment cookies) will prevent you from making payments.
- Disabling **Functional cookies** will prevent you from using live chat support or applying coupon codes.

#### 8.1 Browser-Specific Instructions

For instructions on how to manage cookies in your browser, please refer to the following resources:

• Google Chrome: Chrome Cookie Settings

• Mozilla Firefox: Firefox Cookie Settings

Safari (macOS and iOS): <u>Safari Cookie Settings</u>

Microsoft Edge: Edge Cookie Settings

• Opera: Opera Cookie Settings

#### 8.2 Additional Resources

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

- AboutCookies.org
- AllAboutCookies.org
- Your Online Choices (EU)

## 9. UPDATES TO THIS COOKIE POLICY

We may update this Cookie Policy from time to time to reflect changes in our use of cookies, updates to third-party services, or changes in applicable laws.

When we make material changes to this Cookie Policy, we will:

- Update the "Last Updated" date at the top of this document;
- Notify you via email or through an in-app notification (where applicable); and/or
- Display a prominent notice on our website.

We encourage you to review this Cookie Policy periodically to stay informed about how we use cookies.

Your continued use of our Services after any changes to this Cookie Policy constitutes your acceptance of the updated policy.

## 10. CONTACT US

If you have any questions or concerns about this Cookie Policy or our use of cookies, please contact us:

#### Preferred method:

Use the "Request support" feature in the Verifalia app at <a href="https://app.verifalia.com">https://app.verifalia.com</a>

#### **Alternative contact:**

Email: support@verifalia.com

## Postal address:

Cobisi Research Via Della Costituzione, 31 35010 Vigonza (PD) Italy, European Union

Data Protection Officer: Email: <a href="mailto:dpo@verifalia.com">dpo@verifalia.com</a>



#### **Cobisi Research**

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