



PRIVACY POLICY

Effective: March 1, 2026 | Last Updated: September 20, 2026

BlackRidge Platforms, LLC
Edmond, Oklahoma
chris@blackridgeplatforms.com



1. INTRODUCTION

BlackRidge Platforms (“we,” “our,” or “us”) builds and operates custom business management platforms for small and medium businesses. Our platforms may include customer relationship management (CRM), project management, invoicing, accounting, and client portal features.

This Privacy Policy explains how we collect, use, store, share, and protect your personal and business information when you use any platform built and operated by BlackRidge Platforms. This includes information collected through our websites, client portals, and any integrated third-party services.

By using a BlackRidge Platforms product, you agree to the collection and use of information as described in this policy. If you do not agree, please discontinue use of the platform and contact us to request deletion of your data.

2. INFORMATION WE COLLECT

2.1 Information You Provide Directly

- Account information: name, email address, phone number, business name, and password when you create an account
- Business data: customer records, invoices, project details, and other information you enter into the platform
- Communications: messages, support requests, and feedback you send to us
- Payment information: billing details for your platform subscription (processed by our payment provider — we do not store full credit card numbers)

2.2 Information Collected Through Third-Party Integrations

Plaid Financial Data: If you choose to connect a bank account through our accounting module, we use Plaid Inc. (“Plaid”) to facilitate that connection. When you connect your bank account, Plaid collects and transmits the following information to our platform:

- Account name, type, and institution name
- Account balances (current and available)
- Transaction history (date, amount, merchant name, category)
- Account and routing numbers (used only for verification, not stored by BlackRidge)



By connecting your bank account, you authorize Plaid to access this information from your financial institution on your behalf. Plaid's own privacy practices are described in the Plaid End User Privacy Policy, available at <https://plaid.com/legal>.

2.3 Information Collected Automatically

- Log data: IP address, browser type, operating system, pages visited, and timestamps
- Cookies: session cookies to maintain your login state. We do not use third-party advertising or tracking cookies
- Device information: device type and screen resolution for responsive display purposes

2.4 Text Messages (SMS)

When you give us your mobile number on the contact form at blackridgeplatforms.com and tick the optional box, you are consenting to receive text messages from BlackRidge Platforms about your project and future projects. Ticking the box is entirely optional. You can send the form without it, we will still get back to you, and agreeing to texts is never a condition of contacting us, of using our services, or of buying anything from us. If you would rather not be texted, leave the box unticked.

What we send: replies to your enquiry, follow-up about a quote or project you asked us about, appointment and scheduling confirmations, and notices about work we are doing for you. We do not send marketing or promotional campaigns to numbers collected through the form. Message frequency varies with your conversation with us.

Texting us first: if you text our business number, that is your request for a reply by text about what you asked, and we reply there. Some replies are drafted by an automated assistant under our direction; what it cannot answer goes to a person, and you can ask for one at any time. We keep the texts as a record.

Cost: message and data rates may apply and are charged by your mobile carrier. BlackRidge Platforms does not charge you for text messages. Delivery depends on your carrier and is not guaranteed.

Stopping messages: reply STOP to any message to stop all further texts. You will receive one confirmation and nothing after that. Reply HELP for help, or email chris@blackridgeplatforms.com. Opting out of text messages does not close your account and does not stop transactional email such as invoices and security alerts.

We never sell or share your information. Your mobile number and your consent to be texted are never sold, rented or traded, and are never shared with third parties or affiliates for their own marketing or promotional purposes. Text-messaging opt-in data and consent are excluded from every category of information sharing described in Section 4 of this policy. The only other parties that ever handle your number or your messages are the messaging provider that delivers them and the AI service that helps draft assistant replies, each on our instructions only and for nothing else.



3. HOW WE USE YOUR INFORMATION

We use the information we collect for the following purposes:

Purpose	Data Used
Provide and operate the platform	Account information, business data, authentication credentials
Accounting and bookkeeping features	Bank account data from Plaid: transactions, balances, account details
Generate financial reports	Transaction data, invoice records, categorized expenses
Customer support	Account information, communications, platform usage data
Platform security and fraud prevention	Log data, authentication events, session information
Improve our services	Aggregated, anonymized usage patterns (never individual financial data)
Legal compliance	Any data required to comply with applicable law or legal process

We do not sell your personal information or financial data to any third party. We do not use your data for advertising or marketing purposes beyond communicating with you about your own account and platform.

4. HOW WE SHARE YOUR INFORMATION

We share your information only in the following limited circumstances:

4.1 Service Providers

We use the following third-party service providers to operate the platform. Each provider receives only the minimum data necessary to perform their function:

Provider	Purpose	Data Shared
Plaid Inc.	Bank account connection and financial data retrieval	Bank login credentials (processed by Plaid, not stored by us), account and transaction data returned to our platform
Supabase	Database hosting and user authentication	All platform data (encrypted at rest and in transit)



Vercel	Application hosting and delivery	Application code and static assets (no direct access to user data)
Amazon Web Services (AWS)	File storage (documents, attachments)	Uploaded files (encrypted at rest via S3)
Resend	Transactional email delivery	Recipient email address, email content (invoices, notifications, verification codes)
Sentry	Error monitoring and application stability	Error logs with PII scrubbing enabled — no financial data is transmitted

4.2 Legal Requirements

We may disclose your information if required to do so by law, subpoena, court order, or other legal process, or if we believe in good faith that disclosure is necessary to protect our rights, your safety, or the safety of others.

4.3 Business Transfers

In the event of a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction. We will notify you via email or prominent notice on the platform before your information becomes subject to a different privacy policy.

4.4 With Your Consent

We may share your information with third parties when you have given us explicit consent to do so.



5. DATA SECURITY

We take the security of your data seriously and implement the following measures:

- All data transmitted between your browser and our servers is encrypted using TLS 1.2 or higher
- All data stored in our databases is encrypted at rest using AES-256 encryption
- Plaid access tokens are encrypted at the application level before database storage
- Passwords are hashed using bcrypt and are never stored in plaintext
- Multi-factor authentication (MFA) is available for all users and required for administrative accounts
- Role-based access control ensures users can only access data relevant to their role
- Row-level security policies prevent cross-client data exposure at the database level
- API keys and secrets are stored in secure environment variables, never in source code
- Error monitoring is configured with PII scrubbing to prevent sensitive data from appearing in logs

While we implement commercially reasonable security measures, no method of electronic transmission or storage is 100% secure. We cannot guarantee absolute security but are committed to protecting your information to the best of our ability.

6. DATA RETENTION

We retain your data for as long as your account is active or as needed to provide you with our services. Specific retention periods:

Data Type	Retention Period
Account information	Retained while account is active. Deleted within 90 days of account closure upon request.
Business data (CRM, projects, invoices)	Retained while account is active. Exported to you upon request before deletion.
Bank transaction data (from Plaid)	Retained while account is active. Deleted within 30 days of bank account disconnection or account closure.
Plaid access tokens	Revoked immediately upon bank account disconnection or account closure. Deleted from database within 24 hours of revocation.
Log and session data	Retained for 90 days for security and debugging purposes, then automatically purged.



Backups containing user data	Rotated on a rolling schedule. Oldest backups are overwritten within 30 days.
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7. YOUR RIGHTS

You have the following rights regarding your personal and business data:

Access: You may request a copy of all personal and business data we hold about you. We will provide this in a commonly used electronic format within 30 days of your request.

Correction: You may update or correct your personal information at any time through your account settings, or by contacting us directly.

Deletion: You may request deletion of your account and all associated data. Upon receiving a verified deletion request, we will delete your data within 90 days, except where retention is required by law.

Data Portability: You may request an export of your business data (CRM records, invoices, transactions, reports) in a standard format (CSV or JSON) at any time.

Disconnect Bank Accounts: You may disconnect your bank account from the platform at any time through your account settings. This immediately revokes the Plaid access token and stops all future data retrieval from that account. You may also revoke access through Plaid's portal at <https://my.plaid.com>.

Opt Out of Communications: You may opt out of non-essential email communications at any time. Transactional emails (invoices, security alerts, verification codes) cannot be opted out of while your account is active.

To exercise any of these rights, contact us at chris@blackridgeplatforms.com. We will respond to all requests within 30 days.

8. PLAID-SPECIFIC DISCLOSURES

This section provides additional detail about how we use Plaid to connect your bank accounts to our accounting module.

What Plaid does: Plaid acts as an intermediary between our platform and your financial institution. When you connect a bank account, Plaid securely retrieves your account information and transmits it to our platform. Your bank login credentials are processed by Plaid and are never seen or stored by BlackRidge Platforms.



What we receive from Plaid: Account names, types, and balances; transaction history including dates, amounts, merchant names, and categories. We do not receive or store your bank login credentials.

How we use this data: Solely to power the accounting features of your platform — displaying balances, importing transactions, categorizing expenses, and generating financial reports. We do not sell, share, or use your financial data for any purpose other than providing the accounting services you requested.

How to revoke access: You can disconnect your bank account at any time from within the platform, or directly through Plaid's consumer portal at <https://my.plaid.com>. Disconnecting immediately stops all future data retrieval and triggers deletion of your Plaid access token within 24 hours.

Plaid's privacy policy: For information about how Plaid collects, uses, and protects your data, please review the Plaid End User Privacy Policy at <https://plaid.com/legal>.



9. COOKIES & TRACKING

We use only essential cookies required for the platform to function:

Cookie Type	Purpose	Duration
Session cookie	Maintains your authenticated login state	Expires on logout or after period of inactivity
CSRF token	Protects against cross-site request forgery attacks	Session-based

We do not use third-party advertising cookies, analytics tracking pixels, or social media tracking cookies. We do not participate in ad networks or sell data to advertisers.

10. CHILDREN'S PRIVACY

Our platforms are designed for business use and are not directed at individuals under the age of 18. We do not knowingly collect personal information from children. If we become aware that we have collected data from a child under 18, we will delete that information promptly. If you believe a child has provided us with personal information, please contact us at chris@blackridgeplatforms.com.

11. CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or legal requirements. When we make material changes, we will:

- Update the "Last Updated" date at the top of this policy
- Notify you via email to the address associated with your account
- Display a prominent notice within the platform

Your continued use of the platform after a policy update constitutes acceptance of the revised terms. If you do not agree with a change, you may close your account and request deletion of your data.

12. CONTACT US

If you have questions about this Privacy Policy, want to exercise your data rights, or have concerns about how your information is handled, contact us at:



BlackRidge Platforms

Edmond, Oklahoma

chris@blackridgeplatforms.com

We will respond to all privacy-related inquiries within 30 days.

Approved by:

Christopher Gee

Chris Gee, Founder & CEO

BlackRidge Platforms

Date: 03/01/2026

BlackRidge Platforms — Built Different. Built to Last.