

Privacy Policy for CLAU Banking Intelligence API

Effective Date: March 22 2025

At CLAU, we value the trust our partners and developers place in our platform. This Privacy Policy describes how we collect, use, protect, and handle data when you interact with or integrate the **CLAU Banking Intelligence API**, available via <https://www.bankingintelligence.ai>.

By accessing or using the API, you agree to the terms outlined in this Privacy Policy.

1. Scope

This Privacy Policy applies exclusively to our API services and developer portal at [bankingintelligence.ai](https://www.bankingintelligence.ai). If you are an individual end user of the CLAU app, please refer to the Privacy Policy at CLAU APP website.

2. Data We Collect

We collect two categories of data:

a) Developer & Client Data

- Organization name and contact info
- API keys and usage logs
- Billing and transactional data
- Login metadata (IP, browser, device, timestamps)

b) User Data (via your platform)

If you use the API to provide services to your users, we may process:

- Financial summaries
- Spending patterns
- Banking data retrieved through third-party integrations (e.g., Plaid, Stripe, Alpaca)
- AI query and response content

Note: CLAU does **not** collect or store raw credentials or unencrypted account numbers.

3. How We Use the Data

We use collected data to:

- Authenticate and authorize API requests
- Deliver financial insights and AI responses
- Monitor usage and performance
- Prevent abuse and ensure security
- Improve our services over time
- Comply with legal obligations

4. Data Ownership & Control

As a developer or platform using the CLAU API:

- You retain ownership of any user data you transmit through our services.
- You are responsible for obtaining appropriate user consent before sharing any personal or financial data with our API.

We do not use, sell, or share end-user data for advertising or marketing purposes.

5. Third-Party Integrations

Our API may interact with or route data through:

- **Plaid** (banking aggregation)
- **Stripe** (payments)
- **Cohere** (for natural language processing and AI modeling)

All data transmission is encrypted and follows strict security and contractual standards.

6. Data Security

We take security seriously and implement:

- End-to-end encryption (TLS/SSL)
- Role-based access control
- API key authentication
- Data minimization and pseudonymization when applicable
- Secure cloud hosting with AWS

7. Data Retention

We retain API logs and metadata for:

- Up to 12 months for debugging, analytics, and auditing
- As long as required for regulatory purposes
- Anonymized interaction data may be retained to improve AI model accuracy

You may request deletion or anonymization of certain data by emailing us.

8. International Transfers

Our services are hosted in the United States, and your data may be processed or stored in the U.S. or other jurisdictions with adequate safeguards in place.

9. Your Rights

Depending on your jurisdiction (e.g., GDPR or CCPA), you may have rights to:

- Access or correct data
- Request deletion
- Object to processing
- Receive a copy of your data

Contact us at privacy@bankingintelligence.ai to make a request.

10. Changes to this Policy

We may update this Privacy Policy occasionally. Changes will be posted on this page with a new effective date.

11. Contact Us



Email: contact@bankingintelligence.ai



Site: <https://www.bankingintelligence.ai>