Cookies policy

FINCI

This Policy describes use of cookies on FINCI UAB (FINCI) website www.finci.com, internet bank ib.finci.com, open banking developer.finci.com, FINCI access control server for 3-D secure authentication (3DS) acs.finci.com.

For our use of your Personal data, please read our Privacy policy.

When visiting the www.finci.com for the first time, you are invited to choose which cookies you agree to be stored on your device and used further in accordance with this Cookies Policy. In case of starting to use of new cookies, other than functional, you will be invited to review the information on the cookies once again and to choose which cookies you agree or disagree to be used.

FINCI reserves the right, at its sole discretion, to modify this Cookies Policy. You can always find the latest version of this Policy on FINCI website/applications and check it periodically for changes. If you continue to use and/or access the website/applications following the posting of any changes, this automatically constitutes acceptance of those changes. An updated version of this Cookies Policy shall take effect upon its publishing on the website/applications.

What are Cookies and similar technologies?

Cookies are small, often encrypted files of letters and numbers that are stored in browser directories or the hard drive of your computer or electronic device when you visit the website or use applications. The cookies are used to make websites and applications work more efficiently and perform certain functions, e.g., store information about your preferences, provide statistical information to us. This helps us to give you better experience when you browse, and also helps us to make our services better for you.

In this Cookies Policy, we've explained how and why we use cookies, and what each of them do.

FINCI uses following types of cookies:

- First-party cookies (FPC)- cookies stored directly by our website. It allows us to perform useful functions that help provide a good user experience.
- Third-party cookies (TPC)- cookies provided by the third parties, such as Cloudflare, Google, LinkedIn to track website activity such as session duration, pages per session, bounce rate etc. of individuals using the webpage, along with the information on the source of the traffic.

- Functional cookies- cookies are strictly necessary to provide you with services available and to use some of its features. Because these cookies are strictly necessary to deliver our services safely, you cannot refuse them without impacting how our website functions. You can block or delete them by changing your browser settings.
- Analytical cookies- cookies used to count visits and traffic sources, so we can measure and improve the performance of our website. They help us know which pages are the most and least popular and see how visitors move around the site. If you decline these cookies, your visit will not be part of our statistics.
- Marketing cookies- used for user information collection in order to build a profile of visitor interests and then show personalized ads for that specific user. It helps us to be aware of your content preferences on the website to provide you with the most relevant information about our products and services, improve our targeting and enhance your activities on our website. If you decline these cookies, you will experience more generic and less personalized advertising.

List of cookies we use:

Functional cookies:				
Name	Domain	Type	Description	Expiration
JSESSIONID	ib.finci.com developer.finci.com	FPC	Cookie generated by FINCI backend and used for session management in web applications for HTTP protocol.	1 year
JSESSIONID	ib.finci.com	TPC	New Relic uses this cookie to store a session identifier so that New Relic can monitor session counts for an application.	session
cl_language_code	developer.finci.com	FPC	Cookie generated by FINCI backend and used for storing mandatory preferences (language) to prior web application functioning.	1 year
CP_ACSv4_JSESSIONID	acs.finci.com	FPC	Cookie generated by FINCI backend and used for storing mandatory preferences (language) to prior web application functioning.	1 year
cf_bm	FINCI.com ib.FINCI.com developer.FINCI.com acs.FINCI.com	TPC	Cookie is generated by Cloudflare, Inc. and is used to identify and mitigate automated traffic.	30 minutes

_cf_bm	vimeo.com	TPC	This cookie, set by Cloudflare, is used to support Cloudflare Bot Management.	1 hour
cookieyes-consent	FINCI.com	TPC	Cookie is set by Google to recall the consent preferences of users, ensuring their choices are honored during future visits to the site. It does not gather or retain any personal information of the site's visitors.	1 year
VISITOR_INFO1_LIVE	youtube.com	TPC	YouTube sets this cookie to measure bandwidth, determining whether the user gets the new or old player interface.	6 months
aka_debug	akamaized.net	TPC	Vimeo sets this cookie which is essential for the website to play video functionality.	session
_GRECAPTCHA	google.com	TPC	Google Recaptcha service sets this cookie to identify bots to protect the website against malicious spam attacks.	6 months
_GRECAPTCHA	google.com	TPC	reCAPTCHA sets a necessary cookie (_GRECAPTCHA) when executed for the purpose of providing its risk analysis	6 months
cf_clearance	FINCI.com	FPC	This is a clearance cookie that stores the proof that a Javascript or Captcha challenge has been passed. The purpose of the cookie is to ensure that Captcha or Javascript challenges are no longer issued if the challenge has already been passed.	1 year

Analytical cookies:

Name	Domain	Type	Description	Expiration
VISITOR_PRIVACY _ META DATA	youtube.com	TPC	YouTube visitor privacy metadata cookie.	6 months

CONSENT	youtube.com	TPC	YouTube sets this cookie via embedded YouTube videos and registers anonymous statistical data.	2 years
FPAU	FINCI.com	TPC	Cookie generated by the Campaign Manager, Display & Video 360, Google Ads, Search Ads 360. This cookie is used by Google Marketing Platform products to collect information about the user and their activity on the website for analytics and reporting.	90 days
_gcl_au	FINCI.com	TPC	Google Tag Manager sets the cookie to experiment advertisement efficiency of websites using their services _	90 days
_gcl_aw	FINCI.com	TPC	Cookie is set by by Google ads to store click information (if remarketing cookies are enabled) and generate unique IDs for visitors to for further statistical analytics.	90 days
FPLC	FINCI.com	TPC	A server-managed ID cookie that replaces the _ga cookie used by Google Analytics 4 if data is passed server-side.	20 hours
_dc_gtm_	FINCI.com	TPC	Used to throttle request rate. If Google Analytics is deployed via Google Tag Manager, this cookie will be named __gat.	1 minute
_ga	FINCI.com	TPC	Google Analytics sets this cookie to calculate visitor, session and campaign data and track site usage for the site's analytics report. The cookie stores information anonymously and assigns a randomly generated number to recognise unique visitors.	1 year 1 month 4 days
_ga_*	FINCI.com	TPC	Google Analytics sets this cookie to store and count page views.	1 year 1 month 4 days

_gat[ ]	FINCI.com	TPC	Used to throttle request rate when deployed via Google Tag Manager.	1 minute
FPID	FINCI.com	TPC	Cookie set by Google Analytics. Applicable for server-side analytics implementation. The value stored in FPID will be used for setting the Client ID when making a request to Google's servers	2 years
_fbc	FINCI.com	TPC	This cookie is set by Meta and is used to store fbclid to identify unique ad clicks for performance and analysis.	Session
bscookie	FINCI.com	TPC	This cookie is set by LinkedIn and is used for remembering that a logged in user is verified by two factor authentication and has previously logged in.	1 year
AnalyticsSyncHistory	FINCI.com	TPC	This cookie is set by LinkedIn and is used to store information about the time a sync took place with the lms_analytics cookie.	30 days
lms_analytics	FINCI.com	TPC	This cookie is set by LinkedIn and is used to identify LinkedIn Members off LinkedIn for analytics.	30 days
UserMatchHistory	FINCI.com	TPC	This cookie is set by LinkedIn and is used for id sync process. It stores the last sync time to avoid repeating the syncing process in a frequent manner.	30 days
lidc	FINCI.com	TPC	This cookie is set by LinkedIn and is used to facilitate data center selection.	24 hours
li_gc	FINCI.com	TPC	This cookie is used by LinkedIn to store consent of guests regarding the use of cookies for non-essential purposes.	6 months

li_sugr	FINCI.com	TPC	This cookie is used by LinkedIn to make a probabilistic match of a user's identity outside the Designated Countries.	90 days
__Secure-ENID	FINCI.com	TPC	This cookie is set by Google to recall visitor's specific preferences and various details, such as language of choice, the number of results visitor would like to be shown on a page when searching (like 10 or 20), and visitor's preference for having Google's SafeSearch filter turned on.	13 months
HSID	FINCI.com	TPC	This cookie is set by Google for holding digitally authenticated and encrypted logs of a user's Google Account ID and their latest sign-in timestamp. It's purpose is to aid in the prevention of fraudulent activities.	1 year
SID	FINCI.com	TPC	This cookie is set by Google for holding digitally authenticated and ciphered details of a user's Google Account ID along with the timestamp of their most recent login.	1 year
SIDCC	FINCI.com	TPC	Google utilizes this cookie to identify and validate trusted web traffic.	1 year
SSID	FINCI.com	TPC	This cookie is set by Google for holding encrypted and digitally verified data of a user's Google Account ID and the time of their latest sign-in.	1 year
AEC	FINCI.com	TPC	Google uses this cookie to confirm that requests made during a browsing session originate from the user, not from other websites.	6 months

Marketing cookies:

Name	Domain	Type	Description	Expiration
YSC	youtube.com	TPC	Youtube sets this cookie to track the views of embedded videos on Youtube pages.	session
yt-remote-device-id	youtube.com	TPC	YouTube sets this cookie to store the user's video preferences using embedded YouTube videos.	persistent
yt-remote-connected-devices	youtube.com	TPC	YouTube sets this cookie to store the user's video preferences using embedded YouTube videos.	persistent
Yt.innertube::requests	youtube.com	TPC	YouTube sets this cookie to register a unique ID to store data on what videos from YouTube the user has seen.	persistent
yt.innertube::nextId	youtube.com	TPC	YouTube sets this cookie to register a unique ID to store data on what videos from YouTube the user has seen.	persistent
test_cookie	doubleclick.net	TPC	doubleclick.net sets this cookie to determine if the user's browser supports cookies.	15 minutes
bcookie	linkedin.com	TPC	LinkedIn sets this cookie from LinkedIn share buttons and ad tags to recognize browser IDs.	1 year
FPGCLDC	FINCI.com	TPC	Cookie generated by the Campaign Manager, Display & Video 360, Search Ads 360. It is a remarketing and behavioral cookie set by Google Ads to enhance their targeting service by tracking visitors of this Website allowing selected advertising partners to display targeted ads across the web to them.	90 days

_gcl_dc	FINCI.com	TPC	A remarketing and behavioral cookie set by Google Ads to enhance their targeting service by tracking visitors of this Website allowing selected advertising partners to display targeted ads across the web to them.	90 days
FPGCLAW	FINCI.com	TPC	This cookie is used to write Google Ads click IDs into first-party cookies.	90 days
FPGCLGB	FINCI.com	TPC	This cookie is used to write Google Ads click IDs into first-party cookies.	90 days
_gcl_gb	FINCI.com	TPC	This cookie is set by Google Ads to store campaign information to provide a more reliable way to measure interactions.	90 days
gac	FINCI.com	TPC	Cookie set by Google Analytics to store the length of the period at which Google ads can store and/or read certain data from your computer by using a cookie, a pixel, an API, cookie less tracking, or other resources.	90 days
fr	FINCI.com	TPC	This cookie is set by Meta and is used to deliver, measure and improve the relevancy of ads, with a lifespan of 90 days.	90 days
_fbp	FINCI.com	TPC	This cookie is set by Meta and identifies browsers for the purposes of providing advertising and site analytics services and has a lifespan of 90 days.	session
_uetsid	FINCI.com	TPC	This cookie is set by Microsoft Bing Ads Universal Event Tracking (UET) and allows for personalized and remarketing ads to be served based on user preferences.	1 day

_uetvid	FINCI.com	TPC	This is a cookie set by Microsoft Bing Ads and is a remarketing cookie allowing selected advertising partners to display targeted ads across the web to users with the cookie available in browser.	21 day
MUID	FINCI.com	TPC	This cookie is set by Microsoft Bing Ads and is used to track users behavior across the website for more personalized ads.	28 days
MUIDB	FINCI.com	TPC	This cookie is set by Microsoft Bing Ads and is used to track users behavior across the website for more personalized ads.	1 year
__Secure-1PSID	FINCI.com	TPC	This cookie is set by Google and is specifically designed for targeting purposes, allowing the website to create a personalized profile of each visitor's interests. By analyzing their browsing behavior, it enables the display of relevant and tailored Google advertisements to enhance their overall experience.	2 years
__Secure-1PSIDCC	FINCI.com	TPC	This cookie is set by Google and serves for the purpose of targeting, enabling the creation of a visitor's interest profile on the website. Its ultimate goal is to display Google advertising that is both relevant and personalized to the individual user.	1 year
__Secure-3PAPISID	FINCI.com	TPC	This cookie is set by Google and is utilized for targeted purposes, aiming to construct a profile of the visitor's interests on the website. Its primary objective is to display Google advertisements that are both relevant and personalized to the user.	2 years

__Secure-3PSIDCC	FINCI.com	TPC	Google utilizes this cookie to construct a comprehensive profile of website visitors' interests. This enables the display of highly relevant and personalized advertisements through retargeting, resulting in an enhanced advertising experience for users.	2 years
__Secure-3PSIDTS	FINCI.com	TPC	This cookie from Google gathers data about visitor's engagement with Google's services and advertisements. Its purpose is to evaluate the success of advertising campaigns and provide content that is tailored to visitor's interests. This cookie includes a unique identifier for individual tracking.	2 years
APISID	FINCI.com	TPC	Google utilizes this cookie to present tailored ads on its sites, which are based on users' recent search activities and past interactions.	1 year
NID	FINCI.com	TPC	This cookie is set by Google and utilized to display Google advertisements within Google services for users who are not currently signed in.	6 months
SAPISID	FINCI.com	TPC	Google uses this cookie to showcase customized advertisements on its websites, taking into account users' recent searches and past interactions.	1 year
DV	FINCI.com	TPC	This functionality is designed by Google to deliver advertisements or facilitate retargeting.	1 day
IDE	doubleclick.net	TPC	Google DoubleClick IDE cookies store information about how the user uses the website to present them with relevant ads according to the user profile.	1 year 24 days

1P_JAR	FINCI.com	TPC	Google utilizes this cookie to personalize ads on its websites, drawing from recent searches and user interactions.	30 days
OTZ	FINCI.com	TPC	This cookie is utilized to facilitate the advertising services provided by Google.	17 days

Cookie managing or deleting

Cookies are stored in your web browser's (e.g. Microsoft Edge, Chrome, Firefox, Opera) file storage folder on the visiting end-user's device. At any time you are entitled to revoke your choice and changing the cookies settings. You can manage your cookies preferences by clicking on "Cookie settings".

Please note that you may not be able to take advantage of all features or functionality of our website or applications if you delete or refuse cookies.

Please click on the following links to adjust your browser settings:

Google Chrome	https://support.google.com/chrome/answer/95647
Safari	https://support.apple.com/guide/safari/manage-cookies-and-website-data-sfri11471/mac
Microsoft Edge	https://support.microsoft.com/en-us/microsoft-edge/view-cookies-in-microsoft-edge-a7d95376-f2cd-8e4a-25dc-1de753474879
Mozilla Firefox	https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer
Samsung Internet	https://www.samsung.com/uk/support/mobile-devices/what-are-cookies-and-how-do-i-enable-or-disable-them-on-my-samsung-galaxy-device/
Opera	https://help.opera.com/en/latest/web-preferences/#cookies

If you are a resident in the EU

For more information on managing cookies, please visit www.youronlinechoices.eu which has further information about behavioral advertising and online privacy.

More information about cookies: www.allaboutcookies.org