

Effective date: 09/11/2020

Last updated: 21/11/2023

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	
1. JSESSIONID	ib.finci.com	FPC	Cookie generated by FINCI backend and used for session management in web applications for HTTP protocol.	1 year	
2. JSESSIONID	developer.finci.com	FPC	Cookie generated by FINCI backend and used for session management in web applications for HTTP protocol.	1 year	
3. 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	
4. 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	
5. 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	
6. 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	

Analytical cookies:

Name	Domain	Type	Description	Expiration
1. 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
2. _gcl_au	FINCI.com	TPC	Cookie generated by the Campaign Manager, Display & Video 360, Google Ads, Search Ads 360. 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
3. _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
4. 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
5. _dc_gtm_ <property-id>	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
6. _ga	FINCI.com	TPC	Cookie set by Google Analytics to recognize a unique combination of browser and device.	2 years
7. _gat[_ <customname>]	FINCI.com	TPC	Used to throttle request rate when deployed via Google Tag Manager.	1 minute

Analytical cookies:

Name	Domain	Type	Description	Expiration
8. 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
9. _fbclid	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
10. 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
11. AnalyticsSync History	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
12. lms_analytics	FINCI.com	TPC	This cookie is set by LinkedIn and is used to identify LinkedIn Members off LinkedIn for analytics.	30 days
13. UserMatch History	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
14. lidc	FINCI.com	TPC	This cookie is set by LinkedIn and is used to facilitate data center selection.	24 hours
15. 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
16. 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

Analytical cookies:

Name	Domain	Type	Description	Expiration
17. __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
18. 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
19. 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
20. SIDCC	FINCI.com	TPC	Google utilizes this cookie to identify and validate trusted web traffic.	1 year
21. 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
22. 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
1. 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
2. _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
3. FPGCLAW	FINCI.com	TPC	This cookie is used to write Google Ads click IDs into first-party cookies.	90 days
4. FPGCLGB	FINCI.com	TPC	This cookie is used to write Google Ads click IDs into first-party cookies.	90 days
5. _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
6. _gac_gb_<wpid>	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
7. _gac_<wpid>	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
8. 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

Marketing cookies:

Name	Domain	Type	Description	Expiration
9. _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
10. _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
11. _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 days
12. 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
13. 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
14. __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

Marketing cookies:

Name	Domain	Type	Description	Expiration
15. __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
16. __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
17. __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
18. __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
19. 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
20. 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

Marketing cookies:

Name	Domain	Type	Description	Expiration
21. 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
22. DV	FINCI.com	TPC	This functionality is designed by Google to deliver advertisements or facilitate retargeting.	1 day
23. IDE	FINCI.com	TPC	This cookie is set by Google to facilitate the delivery of ads or perform retargeting activities.	13 months
24. 1P_JAR	FINCI.com	TPC	Google utilizes this cookie to personalize ads on its websites, drawing from recent searches and user inter	30 days
25. 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