

Privacy Policy

www.credyapp.com

This Privacy Policy applies to users and visitors of WCH Service Bureau, Inc.'s ("WCH," "we," "us," or "our") website, platform, software, and related services available through www.credyapp.com, including CredyApp® (collectively, the "Website," "Platform," or "Service").

WCH respects the privacy of users of the Website and Platform and is committed to protecting personal information through reasonable administrative, technical, and physical safeguards. This Privacy Policy explains what information we collect, how we use it, how we protect it, and when it may be disclosed.

By accessing or using the Website, Platform, or Service, you agree to this Privacy Policy and any applicable terms and conditions.

1. Information We Collect

WCH may collect information from and about users in connection with the Website, Platform, and related services, including:

- information provided directly by users;
- information provided during account creation or registration;
- information submitted through the Platform;
- information provided through email, telephone, video, voice, text, or other communications;
- billing and payment-related information;
- technical information related to access and use of the Platform;
- credentialing workflow information maintained within CredyApp®;
- information provided during customer support, training, consultation, or implementation activities.

2. Personal Information

"Personal Information" means information that identifies, relates to, describes, or could reasonably be associated with an individual or entity representative, including:

- name;
- business name;
- title or position;
- mailing address;
- email address;
- telephone number;
- login credentials;
- billing contact information;
- payment authorization information;
- other information submitted by the user or authorized representative.

WCH may collect Personal Information directly from users, from authorized representatives, or from third parties authorized by the user.

3. Credentialing and Platform Data

CredyApp® is designed to assist with credentialing, re-credentialing, workflow management, status tracking, notifications, reporting, and related administrative functions.

Depending on the user's activity and subscription, WCH may collect, maintain, process, and use platform data, including:

- provider profile information;
- payer or insurance name;
- state;
- work type;
- application sent date;
- application received date;
- approval date;
- next re-credentialing date;
- credentialing status;
- task history;

- user activity;
- workflow and operational data entered into the Platform.

WCH uses this information to provide, operate, maintain, support, improve, and enhance CredyApp® and related services.

4. AI-Powered Forecasting and Analytics

CredyApp® may include AI-powered forecasting, predictive, analytics, or reporting features designed to estimate credentialing and re-credentialing timelines and improve workflow visibility.

For these purposes, WCH may access, collect, process, analyze, aggregate, or de-identify non-sensitive workflow data within CredyApp®, including credentialing timeline data and related operational information.

WCH does not sell this data. WCH does not use this data to develop unrelated products, external artificial intelligence models, or generalized machine-learning systems outside the CredyApp® environment.

To the extent data is used for analytics, benchmarking, forecasting improvement, or system enhancement, WCH will use reasonable efforts to use aggregated or de-identified data so that neither the Licensed User nor any individual can reasonably be identified.

5. Protected Health Information and HIPAA

CredyApp® is intended primarily for credentialing and administrative workflow purposes. Users should not submit protected health information (“PHI”) to the Platform unless such submission is necessary for the services and legally authorized.

Where WCH creates, receives, maintains, or transmits PHI on behalf of a covered entity or another business associate, WCH will handle such PHI in accordance with applicable HIPAA requirements and any applicable Business Associate Agreement (“BAA”) between the parties.

In the event of a conflict between this Privacy Policy and an applicable BAA, the BAA shall control with respect to PHI.

6. How We Use Information

WCH may use information collected through the Website, Platform, or related services to:

- provide access to CredyApp®;
- create, manage, and support user accounts;
- provide credentialing workflow tools and related services;
- process subscription, billing, and payment information;
- communicate with users regarding services, invoices, support, updates, and administrative matters;
- provide training, consultation, and customer support;
- maintain and improve Platform functionality;
- develop new features and enhancements;
- monitor security and prevent unauthorized access;
- comply with legal, regulatory, contractual, and payer-related obligations;
- enforce agreements, terms, and legal rights;
- protect WCH, users, and third parties from fraud, misuse, security incidents, or unlawful activity.

WCH will use and disclose information only as reasonably necessary for the purposes described in this Privacy Policy, applicable agreements, and applicable law.

7. Disclosure of Information

WCH does not sell, trade, or rent Personal Information.

WCH may disclose information when reasonably necessary:

1. to provide the requested services;
2. to affiliated companies, contractors, vendors, payment processors, hosting providers, IT support providers, or other service providers assisting WCH;
3. to comply with law, regulation, subpoena, court order, or legal process;
4. to enforce WCH’s agreements, terms, policies, or legal rights;
5. to protect the rights, property, safety, or security of WCH, users, clients, providers, or third parties;
6. to investigate fraud, misuse, unauthorized access, security incidents, or unlawful activity;
7. with the user’s consent or direction.

WCH requires service providers to use information only as necessary to provide services to WCH and to maintain reasonable confidentiality and security safeguards.

8. Payment Information

Users may be required to provide payment information in connection with subscription activation, billing, renewals, or other services.

WCH may use payment information to process authorized charges, subscription fees, renewal fees, applicable taxes, convenience fees, late fees, and other amounts due under applicable agreements.

Where possible, WCH may use third-party payment processors or tokenized payment methods. Users should not submit payment information except through methods authorized by WCH.

9. Usernames, Passwords, and Account Security

Users may receive or create usernames, passwords, or other login credentials. Users are responsible for maintaining the confidentiality of their login credentials and for all activity occurring under their accounts.

Users may not share login credentials with unauthorized persons or permit unauthorized third parties to access CredyApp®.

Users must promptly notify WCH if they become aware of any unauthorized access, suspected security incident, loss, theft, or disclosure of login credentials.

10. Security Safeguards

WCH maintains reasonable administrative, technical, and physical safeguards designed to protect information from unauthorized access, use, disclosure, alteration, or destruction.

These safeguards may include access controls, authentication procedures, encryption, secure hosting, monitoring, backup procedures, and other commercially reasonable security measures.

No method of transmission over the internet or method of electronic storage is completely secure. Therefore, WCH cannot guarantee absolute security of information.

11. Data Retention

WCH retains information for as long as reasonably necessary to provide the Website, Platform, and services; maintain user accounts; comply with legal, contractual, regulatory, audit, tax, accounting, and business obligations; resolve disputes; enforce agreements; protect security; and preserve business records.

When information is no longer reasonably necessary, WCH may delete, de-identify, archive, or securely retain it in accordance with applicable law and WCH's business practices.

Backup, audit, and disaster-recovery copies may be retained for a limited period in accordance with WCH's retention and security practices.

12. Cookies and Similar Technologies

The Website or Platform may use cookies, log files, analytics tools, session tracking, or similar technologies to support functionality, authentication, security, usage analysis, and user experience.

Users may adjust browser settings to refuse or limit cookies; however, some Website or Platform features may not function properly without them.

13. User Communications

WCH may send users administrative, operational, billing, legal, security, and service-related communications. These communications may include account notices, invoice notices, renewal notices, policy updates, service updates, and security alerts.

Users are responsible for maintaining an accurate, active, and deliverable email address with WCH.

14. Third-Party Websites and Services

The Website or Platform may contain links to third-party websites, services, portals, or tools. WCH is not responsible for the privacy practices, security practices, or content of third-party websites or services.

Users should review the privacy policies and terms of any third-party websites or services before using them.

15. User Rights and Requests

Users may contact WCH to request review, correction, or update of certain Personal Information maintained by WCH, subject to applicable law, contractual obligations, identity verification, security requirements, and WCH's recordkeeping obligations.

Requests may be submitted to: legal@wchsb.com

WCH will review requests and respond as reasonably required by applicable law and WCH's internal procedures.

16. Children's Privacy

The Website, Platform, and Service are not intended for use by children under the age of 13. WCH does not knowingly collect Personal Information from children under 13. If WCH becomes aware that such information has been collected, WCH will take reasonable steps to delete it, unless retention is required by law.

17. Changes to This Privacy Policy

WCH may update this Privacy Policy from time to time. If we make material changes, we may notify users by email, Website notice, Platform notice, or other commercially reasonable means.

Continued use of the Website, Platform, or Service after changes are posted or made available constitutes acceptance of the updated Privacy Policy.

The date this Privacy Policy was last reviewed and updated is identified at the top of this document.

18. Contact Information

For questions, comments, privacy requests, or concerns regarding this Privacy Policy, please contact:

WCH Service Bureau, Inc.

3047 Avenue U

Brooklyn, NY 11229

Email: legal@wchsb.com

19. Effective Date

Last Reviewed and Updated: August 26, 2026