

PRIVACY POLICY

Ripple Effect Privacy Policy

Last Updated: February 7, 2026

1. Introduction

Ripple Effect is an educational pilot initiative developed by student members of Enactus at the University of Missouri–Kansas City (“UMKC”). Ripple Effect is not a registered business entity and is not affiliated with or legally operated by UMKC.

This Privacy Policy describes how information is collected, used, and protected when you use the Ripple Effect mobile application (“App”).

By accessing or using the App, you consent to this Privacy Policy.

2. Nature of the Platform

The App is a prototype tool developed for educational, research, and pilot testing purposes. It is not a licensed accounting, financial, tax, or regulatory compliance service.

3. Information Collected

3.1 Information Provided by Users

Users may provide:

- Name
- Email address
- Login credentials
- Community or organization name
- Sales entries

- Expense entries
- Transaction notes
- Uploaded documentation

The App does not request or store banking card numbers, routing numbers, or direct financial account credentials.

3.2 Automatically Collected Information

Limited technical data may be collected, including:

- Device type
 - Operating system
 - Usage analytics
 - Error or crash logs
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4. Use of Information

Information may be used to:

- Operate and improve the App
- Analyze pilot usage
- Provide user support
- Conduct academic evaluation and reporting

Information is not sold or rented.

5. Data Storage and Security

Data may be stored using third-party cloud service providers. Reasonable safeguards are implemented; however, the App is in active development and no system can guarantee absolute security.

Users are responsible for maintaining independent records of financial data entered into the App.

6. International Use

Data may be processed in the United States. By using the App, you consent to cross-border data transfer.

7. Data Retention

Data may be retained for the duration of the pilot and for academic evaluation purposes. Users may request account deletion by contacting us.

8. Age Requirement

The App is intended for individuals 18 years of age or older.

9. Changes

This Policy may be updated periodically.

10. Contact

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