

Privacy Statement

Smart Finance Workflows

Version	v1.5 — May 2026
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Provider	Multifinance B.V.
Chamber of Commerce	20171098
Address	High Tech Campus 5, 5656 AE Eindhoven, The Netherlands
Contact	info@smartfinanceworkflows.com

1. Who are we?

Smart Finance Workflows is a product of Multifinance B.V. (hereinafter: "we", "us" or "Multifinance"). We provide a cloud-based platform for financial workflow automation.

Multifinance B.V. acts as controller for personal data collected via the website and for its own business purposes such as account management and invoicing. For personal data that customers enter and process within the platform, Multifinance B.V. acts as processor on behalf of the customer. This latter processing is governed by the Data Processing Agreement. Our contact details are available on our website.

2. What personal data do we process?

Category	Examples
Website visits	IP address, browser type, pages visited, timestamp
Platform use	Name, business email address, job title, phone number
Financial workflow data	Expense declarations, invoice data, general ledger entries
Communications	Messages via info@smartfinanceworkflows.com

3. Legal basis and purpose

Purpose	Legal basis
Delivering platform services	Performance of contract (Art. 6(1)(b) GDPR)
Account management and invoicing	Performance of contract (Art. 6(1)(b) GDPR)
Security and fraud prevention	Legitimate interest (Art. 6(1)(f) GDPR)
Customer service and support	Performance of contract (Art. 6(1)(b) GDPR)
Platform improvement	Legitimate interest (Art. 6(1)(f) GDPR)

4. Retention periods

Category	Retention period
Financial workflow data	Duration of the agreement, maximum 10 years
Account data after termination	90-day export window (30 days in case of non-payment), then deleted
Log files	Maximum 24 months

5. Sub-processors

We engage the following sub-processors to deliver our services:

Sub-processor	Role and location
Hetzner Online GmbH	Cloud infrastructure and data storage — Germany
Lettermint	Transactional email — Netherlands
Anthropic Ireland, Limited	AI processing — Ireland
Mistral AI SAS	AI processing — France

Data is not used by AI processors to train models. AI processing takes place solely for the purpose of responding to your AI input or instructions. Processing by AI sub-processors involves only temporary processing of input and output.

6. Sharing with third parties

We do not sell personal data to third parties. We share data only with the sub-processors listed above for the purposes described in section 3. We may provide data to competent authorities where required by law.

7. Your rights

Under the GDPR you have the right of access, rectification, erasure, restriction of processing, data portability, and objection. You can submit your request via info@smartfinanceworkflows.com. We respond within one month. For complex or multiple requests this period may be extended by two months; we will inform you within the first month. You also have the right to lodge a complaint with your national data protection authority.

8. Security

We implement appropriate technical and organisational measures to protect personal data, including encrypted connections (HTTPS/TLS), multi-factor authentication (MFA), role-based access control, encrypted data storage, and regular backups.

9. Cookies

This website uses only strictly necessary cookies and session cookies for the operation of the site and the security of your session. No consent is required for strictly necessary cookies. The processing of any personal data associated with them is based on legitimate interest. No analytical or tracking cookies are placed without your consent.

10. Changes

The most current version of this statement is available at smartfinanceworkflows.com/en/legal/privacy-statement. We will notify registered users by email of any material changes.

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