

Privacy Policy

Last update: August 28, 2026

1. Introduction

Nowcasting.ai INC, doing business as Streetbeat ("Streetbeat," "we," "us," or "our"), is a California-based company providing AI solutions for the financial sector. This Privacy Policy describes how we collect, the purposes for which we process it, the rights available to individuals, and the mechanisms we offer for addressing complaints.

This Privacy Policy explains how we collect, use, disclose, and safeguard personal data in two distinct contexts:

A. Visitors to our websites and web pages

B. Enterprise clients using our licensed platform

This privacy policy is intended to comply with the principles set out in the EU-U.S. Data Privacy Framework (EU-U.S. DPF), as applicable.

Streetbeat may collect and process personal data in various ways, depending on the type of data subject, and the purpose of the processing. Personal data will only be processed by Streetbeat, its affiliates, or authorized third parties acting on our behalf.

Streetbeat complies with the EU-U.S. Data Privacy Framework (EU-U.S. DPF) as set forth by the U.S. Department of Commerce. Streetbeat has certified to the U.S. Department of Commerce that it adheres to the EU-U.S. Data Privacy Framework Principles (EU-U.S. DPF Principles) with regard to the processing of personal data received from the European Union in reliance on the EU-U.S. DPF. If there is any conflict between the terms in this privacy policy and the EU-U.S. DPF Principles, the Principles shall govern. To learn more about the Data Privacy Framework (DPF) program, and to view our certification, please visit <https://www.dataprivacyframework.gov/>.

2. How We Collect and Process Your Personal Information

Streetbeat processes personal data only to operate our website, communicate with prospective and existing clients, and deliver our licensed platform. We distinguish between website-related data and platform-related data.

A. Personal Data Collected From Website Visitors. Streetbeat collects personal information from website visitors and customers, typically limited to name, job title, employer name, work address, work email, and work phone number. This information enables us to deliver services to prospects and customers.

B. Personal Data Related to Use of the Licensed Platform. Streetbeat provides an AI-powered software platform licensed to enterprise clients. Streetbeat operates under a strict principle of **no intentional access to personal data belonging to our clients' customers or users**. If any access to such data occurs, it is **purely accidental, non-systematic, and limited to what a client may voluntarily expose during a support or troubleshooting interaction**. Any such data is **not retained**, is **promptly deleted or irreversibly removed**, and is **never used for any independent purpose**. All accidental exposure is handled under strict confidentiality, access control, logging, and security procedures, consistent with Streetbeat's internal data management, access control, and incident response policies.

In the normal operation of our services, Streetbeat only processes the following categories of data:

1. **Business Contact Information (Client Representatives).** Used exclusively for: account setup and administration, providing support and communicating about the service, contractual and operational correspondence.
2. **Technical Metadata (Platform Usage).** This includes system logs, API metadata, diagnostics, and error information. Used exclusively for: ensuring operation and delivery of the service, security monitoring and incident response, troubleshooting and debugging (on client request), performance and reliability improvement.

Streetbeat does **not** use technical metadata for profiling, marketing, analytics unrelated to service performance, or any purpose beyond the operation and security of the platform.

C. Third-Party Information. Additionally, Streetbeat may receive personal information about you from third parties, such as lead-generation tools (e.g. LinkedIn), to support communication with prospective enterprise clients and generally providing further details about your employer or industry.

We do not sell your personal information. We may share it with third parties solely to facilitate service delivery.

Purpose

We process your data to enable us to contact you in your role within your organization and in order to record any information that you provide to us. That contact may include sending you a newsletter or marketing material.

Additionally, To ensure the security and proper functioning of our platform, including monitoring, diagnostics, and incident response. Operating and delivering the platform Detecting and managing security incidents Ensuring stability, reliability, and performance troubleshooting issues (upon client request)

Streetbeat **does not** use technical metadata for marketing, profiling, advertising, or unrelated analytics.

Legitimate Interest

Streetbeat has a legitimate interest in using your data for these purposes. You may opt out of future contact or request not to receive marketing materials at any time. In accordance with the EU-U.S. Data Privacy Framework, Streetbeat offers individuals the ability to limit the use and disclosure of their personal data. Specifically, you may opt out of: (i) disclosure of your personal data to third parties not acting as agents on our behalf; and (ii) use of your personal data for purposes materially different from those for which it was originally collected or subsequently authorized by you. To exercise these choices, please contact us at privacy@streetbeat.com. We will honor opt-out requests within a reasonable timeframe. For more information about the DPF Choice Principle, please visit <https://www.dataprivacyframework.gov/framework-article/2-CHOICE> and <https://www.dataprivacyframework.gov/framework-article/12-Choice--Timing-of-Opt-Out>.

3. Sharing Information with Third Parties

Streetbeat stores personal information in databases hosted by third-party providers based in the United States, solely for cloud storage. These providers do not use or access your data for any purpose beyond cloud storage and retrieval. Occasionally, we engage third parties to send you updates about our products, services, and events.

Personal information may be disclosed in the following situations:

- Upon your request or authorization;
- To comply with legal obligations;
- To agents or vendors providing services on our behalf;
- In emergency situations, or as otherwise required or permitted by law.

When Streetbeat transfers personal data to third-party agents or service providers acting on our behalf, we require that they provide at least the same level of privacy protection as required by the EU-U.S. DPF Principles. Streetbeat remains liable under the DPF Principles if a third-party agent processes personal data in a manner inconsistent with those Principles, unless Streetbeat can demonstrate that it is not responsible for the event giving rise to the damage. If you believe a third party is processing your personal data in a way that is inconsistent with the EU-U.S. DPF Principles, please contact us at privacy@streetbeat.com. For more information about the DPF Accountability for Onward Transfer Principle, please visit <https://www.dataprivacyframework.gov/framework-article/3-ACCOUNTABILITY-FOR-ONWARD-TRANSFER> and/or <https://www.dataprivacyframework.gov/framework-article/10-Obligatory-Contracts-for-Onward-Transfers>.

4. Data Protection and Security

We employ reasonable technical and organizational measures to protect your personal information from unauthorized access, misuse, or alteration. Including: Access controls and least-privilege principle,

Encryption in transit and at rest (where applicable); Monitoring, logging, and anomaly detection; Network isolation and container security; Secure development and deployment processes.

Please note that data transmission over the internet is inherently insecure, and we cannot guarantee absolute security for transmitted data.

5. Data Subject Rights

Under the General Data Protection Regulation (GDPR) and other privacy laws, data subjects have specific rights. If you wish to confirm that Streetbeat is processing your personal data, or to have access to the personal data Streetbeat may have about you, please contact us.

You may also request information about: the purpose of the processing; the categories of personal data concerned; who else outside Streetbeat might have received the data from Streetbeat; what the source of the information was (if you didn't provide it directly to Streetbeat); and how long it will be stored.

You have the right to correct inaccurate data and may request that Streetbeat erase or cease processing it, subject to certain exceptions. Additionally, you may request that Streetbeat stop using your data for direct marketing.

For California residents, the California Consumer Privacy Act (CCPA) provides specific rights regarding personal information. You may request to know what information is collected, disclosed, or sold, request data deletion, and exercise your privacy rights without discrimination.

Access to your data is provided at no cost and within a reasonable time frame. If access is delayed or denied, we will provide a reason for the delay or denial.

Binding Arbitration

Under certain conditions, and as a last resort, EU individuals may have the right to invoke binding arbitration to resolve complaints regarding Streetbeat's compliance with the EU-U.S. DPF Principles. This option is available after you have: (i) raised your concern directly with Streetbeat and allowed us the opportunity to resolve it; (ii) made use of the EU DPA panel recourse mechanism described in the *Contact Information* section of this policy; and (iii) raised the matter with the U.S. Department of Commerce. If your complaint remains unresolved after pursuing these steps, you may invoke binding arbitration by delivering written notice to Streetbeat and following the procedures set forth in Annex I of the EU-U.S. DPF Principles. Streetbeat is obligated to arbitrate claims subject to the terms and conditions of Annex I.

6. International Data Transfers

Streetbeat is headquartered in the United States, where data collected about you will be processed. By using Streetbeat's services, you acknowledge that your personal information will be processed in the U.S. The U.S. has not been deemed to have "adequate" data protection standards by the European Union, but we provide safeguards through standard contractual clauses enforceable in the EEA. Streetbeat is subject to the investigatory and enforcement powers of the Federal Trade Commission (FTC) with respect to its compliance with the EU-U.S. DPF.

7. Cookies

A cookie is a small text file that identifies your computer on our server. Cookies themselves do not identify the individual user, only the computer used. Cookies are not used to collect personal information.

At any time, you are able to configure your web browser to accept all cookies, to notify you when a cookie is issued, or not to receive any cookies. The way you do this depends on the web browser you use. Please consult the "Help" function on your web browser to learn more.

8. Changes to This Policy

We may update this privacy policy from time-to-time by posting a new version on our website. We will notify you of any material changes by posting the new Terms on the site and updating the "Last updated" date.

9. Contact Information

In compliance with the EU-U.S. DPF, Streetbeat commits to resolve DPF Principles-related complaints about our collection and use of your personal information. EU individuals with inquiries or complaints regarding our handling of personal data received in reliance on the EU-U.S. DPF should first contact Streetbeat at: privacy@streetbeat.com.

In compliance with the EU-U.S. DPF, Streetbeat commits to cooperate and comply with the advice of the panel established by the EU data protection authorities (DPAs) with regard to unresolved complaints concerning our handling of personal data received in reliance on the EU-U.S. DPF.