TS Topex Store

Topex Store

Privacy Policy

Version 2026-11-22 · Effective 22 November 2026 Topex Store · Accra, Ghana · theodore@topexstore.com · +233 24 606 4863

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Part 1. Who we are and what this policy covers

Topex Store ("Topex Store", "we", "us") is a point of sale (POS) and back-office service for shops, sold by subscription. It's run by Theodore as a sole proprietorship in Accra, Ghana.

This policy explains:

- what personal data we collect;
- why we collect it and how we use it;
- who we share it with;
- how long we keep it;
- how we protect it;
- your rights.

It applies to:

- the Topex Store app at **topexstore.com**, including the till, which works offline;
- our website, **website.topexstore.com**;
- emails and support from us.

We follow Ghana's **Data Protection Act, 2012 (Act 843)**. The words "data controller", "data processor" and "data subject" have the meanings used in that Act.

In short:

- **Your business data is yours.** We use it only to run Topex Store for you.
- **We never sell personal data**, and we don't show adverts.
- **Your data is kept separate** from every other business on Topex Store.
- **You can download all of it at any time**, and you can ask us to erase it.

Part 2. Two kinds of data, two roles

Data	Examples	Who decides how it is used	Our role
Account data: about the people who use Topex Store	owners, admins, managers and cashiers: name, email, phone, sign-in details	Topex Store	**Data controller**
Business data: what a business records while trading	products, stock, sales, receipts, expenses, suppliers, and **the business's own customers** (name, phone, email, birthday, address, loyalty points)	The business that uses Topex Store	**Data processor**: we handle it only on the business's instructions

If you're a shopper whose details a shop saved in Topex Store, that **shop** is responsible for your data. Please contact the shop first. We'll help the shop answer your request.

Part 3. What we collect

3.1 When you create an account or are invited

- full name, email address and (optionally) phone number;
- password: we store only a scrambled one-way version (a "hash"), never the password itself;
- till PIN: also stored only as a hash;
- if you turn on two-step sign-in: the authenticator secret, and hashes of your recovery codes;
- your profile photo, if you add one;
- the date you accepted these terms and which version you accepted.

3.2 About your business

- business name, logo, address, phone, country, currency, time zone, tax settings;
- stores, tills, devices and staff roles;
- your subscription plan, invoices and payment records.

Card numbers and Mobile Money PINs: we never collect or store them. When a sale is paid by Mobile Money or card, Topex Store records only the method, the amount and any reference you type in.

3.3 Business data you enter

Products, prices, stock, sales and returns, payments, cash counts, expenses and receipts, purchase orders, suppliers, promotions and customer records. This is described in Part 2.

3.4 Collected automatically

- **Sign-in and security records:**
  - time, IP address, browser and device for each signed-in session;
  - failed sign-in attempts.
- **Activity log:** who did what in a business (for example "price changed", "refund approved"), so owners can check what happened.
- **Technical logs:** our servers keep short-lived logs of requests and errors, used to fix problems.

3.5 Cookies and storage on your device

In the app:

- **Essential cookies only.** They keep you signed in, are marked *httpOnly* and *secure*, and can't be read by other websites.
- **Offline storage.** A paired till keeps products and unsent sales in the browser's storage on that device, so it can sell offline. Sales are sent to our servers as soon as the connection returns. Only that device holds this copy; clearing the browser's data for topexstore.com removes it.

On the website:

- **No tracking.** There are no advertising or tracking cookies, and no analytics.
- **Google Fonts.** The website loads its fonts from Google Fonts, which receives your IP address.

Part 4. Why we use it

Purpose	Data used	Legal basis (Act 843)
Provide Topex Store: sign-in, till, stock, reports, sync	Account and business data	Performing our contract with you
Keep accounts and data secure; prevent fraud and abuse	Sign-in records, activity log, technical logs	Our legitimate interests, and the law
Send service emails: verify your email, invitations, security alerts, plan and billing notices	Name, email	Performing our contract
Billing and accounting	Business details, plan, invoices	Contract; legal obligations (tax)
Support you when you ask	What you share with us, and the account concerned	Contract; your consent
Improve the product	Anonymous, combined usage figures (for example "number of sales per day across all shops"), never individual business data shown to anyone	Legitimate interests
Marketing about Topex Store	Your email, only if you agree; you can opt out at any time	Consent

What we don't do:

- We **don't** use business data for any other purpose.
- We **don't** contact your customers.
- We **don't** sell or rent data to anyone.

Part 5. Who we share it with

We use a small number of trusted service providers ("sub-processors") to run Topex Store. Each one receives only what it needs and is bound to protect it.

Provider	What for	Where
Render	Hosting the app, the API and the database	Frankfurt, Germany (EU)
Cloudinary	Storing uploaded images (logos, product photos, expense receipts)	United States / EU
Resend	Sending emails (verification, invitations, alerts, receipts by email)	United States
Encrypted backup storage (for example Cloudflare R2)	Daily encrypted copies of the database	EU / United States
An SMS provider, only when SMS receipts are switched on	Sending text-message receipts	Ghana

We'll also share data:

- when the law requires it (for example a valid court order); we'll tell the business concerned unless the law forbids it;
- if Topex Store is sold or merged, in which case this policy continues to protect your data and we'll tell you first.

Our own support team can open a business's data only to:

- give support you asked for;
- keep the service secure;
- meet a legal obligation.

5.1 Data stored outside Ghana

The database is hosted in the **European Union (Germany)**, where data protection laws are at least as strong as Ghana's. Some providers above are in the United States. We choose providers with strong security commitments and contracts that protect your data, as Act 843 requires.

Part 6. How long we keep it

Data	How long
Business and account data	For as long as your business uses Topex Store
A business its owner closes	**90 days**, during which we can restore it on request. Then it is **permanently erased**: records, uploaded files, and the accounts of staff who worked only for that business
Database backups	**14 days**, rolling: older backups are deleted automatically
Sign-in sessions	Until you sign out or the session expires (14 days without use)
Server logs	Up to 30 days
Our own accounting records of what you paid us	As long as Ghana's tax law requires

Before you close a business, download your data (Settings › Download a copy of your data). Your business is responsible for keeping its own records for tax purposes.

Part 7. How we protect it

See our **Security** page (website.topexstore.com/security) for details. In summary:

- **Encryption:**
  - every connection uses HTTPS (TLS);
  - the database is held on encrypted disks;
  - backups are AES-256 encrypted.
- **Passwords and PINs** are stored only as one-way hashes.
- **Two-step sign-in** with an authenticator app is available for owners and admins.
- **Each business is isolated:** every request is checked against the business it belongs to.
- **Roles and approvals:** cashiers see only their store, and refunds and voids need a manager.
- **Activity log** of important actions in each business.
- **Sign-in protection:**
  - attempts are rate-limited;
  - you can sign out any device remotely.
- **Daily backups,** tested regularly.

No system is perfectly secure. If a breach affects your personal data, we'll inform you and the **Data Protection Commission** as soon as reasonably possible. We'll tell you what happened, what data was involved and what we're doing about it.

Part 8. Your rights

Under Act 843 you can:

- **access** the personal data we hold about you;
- **correct** data that is wrong or incomplete (most of it you can edit yourself in Account and Settings);
- **ask us to erase** data we no longer need, or a whole business;
- **object** to processing, including any marketing;
- **take your data with you:** owners and admins can download a business's data as CSV files at any time, even when the subscription has lapsed;
- **complain** to the **Data Protection Commission of Ghana** (dataprotection.org.gh).

To use any of these rights:

- **How:** email **theodore@topexstore.com** from the address on your account.
- **When we reply:** within 21 days.
- **Cost:** none, unless a request is clearly excessive.

Part 9. Children

Topex Store is for businesses. Accounts are for people aged **18 or over**. We don't knowingly collect personal data from children. A shop must not store data about children in Topex Store without a parent's or guardian's permission.

Part 10. Changes and contact

If we change this policy:

- we'll update the version date at the top;
- for important changes, we'll email account owners or show a notice in the app **at least 14 days before** the change takes effect.

Contact:

- Topex Store, Accra, Ghana
- Email: **theodore@topexstore.com**
- Phone / WhatsApp: **+233 24 606 4863**