



Subprocessor List

Third-Party Service Providers

Last Updated: April 2026

Overview

ScamZero uses the following third-party service providers (subprocessors) to deliver our services. All subprocessors maintain industry-standard security certifications and are contractually bound to protect data.

Infrastructure Subprocessors

Subprocessor	Purpose	Data Processed	Location	Certifications
Cloudflare, Inc.	Cloud infrastructure (Workers, D1, R2, Pages, DNS)	All application data, logs	Global (edge network)	<ul style="list-style-type: none"> SOC 2 TYPE II ISO 27001 PCI DSS
Google Cloud (Gemini AI)	AI-powered scam analysis	Submitted screenshots/emails (ephemeral processing)	United States	<ul style="list-style-type: none"> SOC 2 TYPE II ISO 27001 FEDRAMP
Google Cloud (Web Risk API)	URL threat detection	URLs submitted for safety checking	United States	<ul style="list-style-type: none"> SOC 2 TYPE II ISO 27001 FEDRAMP

Business Operations Subprocessors

Subprocessor	Purpose	Data Processed	Location	Certifications
Stripe, Inc.	Payment processing (ScamZero billing only)	ScamZero customer billing info	United States	PCI DSS LEVEL 1 SOC 2 TYPE II
Twilio SendGrid	Email delivery (admin notifications, invitations)	Email addresses and message content for delivery only	United States	SOC 2 TYPE II ISO 27001
Google Workspace	Business email and documents	Internal communications	United States	SOC 2 ISO 27001 FEDRAMP

Important Notes

No Member Financial Data

Data Protection

ScamZero does **not** share credit union member financial data (account numbers, balances, SSNs, transaction history) with any subprocessor. ScamZero does not have access to this data.

Data Processed by AI

When members submit screenshots or emails for scam analysis:

- Content is sent to Google Gemini AI for analysis
- No personally identifiable information (PII) is extracted or stored
- Analysis results are returned to the user
- Submitted content is deleted within 12 hours

Cloudflare Data Residency

Cloudflare's global edge network processes requests at the nearest data center. For customers requiring specific data residency, please contact us to discuss available options.

Changes to Subprocessors

ScamZero will notify customers at least **30 days** before adding new subprocessors that process customer data. Notifications will be sent to the administrative contact on file.

Questions?

For questions about our subprocessors or data processing practices, contact security@scamzero.com

ScamZero

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