

Points & Prompts — Privacy Policy

Last updated: July 26, 2026

Points & Prompts ("we," "us") helps you get more value from the credit-card points and miles you already earn. This policy explains what we collect, how we use it, how we protect it, and how you can delete it. It covers the web application at pointsandprompts.com, including the optional bank connection powered by Plaid.

The short version. You can use Points & Prompts by typing in your cards and balances — no bank connection required. If you choose to connect a bank, we receive read-only, category-level spending data through Plaid. We keep only monthly spending totals by category; we never receive or store your bank login, and we never store your individual transactions.

Information we collect

Information you provide:

- **Account information** — an email address, used to create your account and sign you in (authentication handled by our provider, Supabase).
- **Your wallet** — the cards, airline and hotel programs, point balances, and monthly spending estimates you add. You can add, edit, or remove any of it at any time.

Information from an optional bank connection (Plaid): If you connect a bank, you authorize the connection inside Plaid's secure window. Your bank credentials go directly to Plaid and are never seen by or shared with us. Through Plaid's Transactions product (read-only), we receive recent transactions, which we immediately aggregate in memory into monthly totals per spending category. We store only:

- Monthly category totals — overall and per connected card — for the current and up to the last 12 months;
- The connected institution's name and the connection token Plaid gives us to refresh those totals.

We do **not** store your individual transactions, merchant names, account numbers, or bank login credentials.

How we use your information

- To show the best card to use for each category, value your balances in real dollars, and personalize your Points Strategy and AI guidance;
- To keep your synced spending current when you open the app;
- To operate, secure, and improve the service.

We do **not** sell your personal information, and we do **not** use it for advertising.

How we share information

We share data only with the service providers that run the product, and only as needed to operate it: **Plaid** (optional bank connection and read-only transaction data), **Supabase** (database, authentication, secure server functions), and **Cloudflare** (static web hosting and content delivery). We may disclose information if required by law. We do not otherwise sell, rent, or trade your data.

How we protect your information

Data is encrypted in transit (TLS 1.2 or higher) and at rest (AES-256). Access to systems that hold your data is restricted by row-level security and least-privilege controls, and administrative access requires multi-factor authentication. See our Security & Data Practices for detail.

Data retention and deletion

- Synced spending is kept as monthly category totals for the current and up to the last 12 months; older snapshots are pruned automatically.
- **Disconnecting a bank** removes the connection and instructs Plaid to remove its access; your typed data stays.
- **Deleting your account** removes your profile data from our systems.

You can disconnect a bank or delete your account at any time from within the app.

Your choices and consent

Connecting a bank is optional and requires your explicit consent through Plaid Link. You can decline it entirely and use the app by hand. You may access, correct, or delete your data at any time in the app, or by contacting us. Plaid's own handling of the data it collects is described in the Plaid End User Privacy Policy at plaid.com/legal.

Children

Points & Prompts is not directed to children under 13, and we do not knowingly collect data from them.

Changes to this policy

We will update this document and revise the date above when this policy changes.

Contact

Questions or requests: privacy@pointsandprompts.com · pointsandprompts.com