BANK FOR INTERNATIONAL SETTLEMENTS COOKIE NOTICE

This Cookie Notice applies to the BIS website www.bis.org as well as to any related BIS websites or BIS-branded pages on third-party platforms which are operated by or on behalf of the Bank for International Settlements ("BIS Sites").

What are cookies?

Cookies are small text files which are downloaded to the browser directory of your computer or mobile device when you visit a website. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the website.

Other tracking technologies, such as web beacons or tags, are used by some content providers in marketing or social media to track and monitor the access of provided content.

There are different types of cookies that can be classified according to their purpose. Also, cookies may be persistent, ie coded with a defined expiry date independent of the duration of the web session, or last only for the session.

Why do we use cookies?

The BIS is committed to continuously updating and enhancing its websites. To this end, we use statistical cookies to collect user data in an anonymised and aggregated format to support the optimisation of the provided content and to improve the user experience. Cookies help us to know which pages are the most and least popular and how visitors navigate around our sites. We also use security cookies to support access to BIS websites with restricted features. Cookies may also be placed by third parties on our websites.

Technical cookies, often referred to as *strictly necessary cookies*, maybe be placed on a website to fulfil its purpose. By definition, without such essential technical functions, the website would not work, or be displayed in a wrong format. BIS websites do not deploy technical processes which would require such strictly necessary technical cookies.

Marketing cookies or *beacons*, also often referred to as *targeting cookies*, are used to collect identifiable personal information about visitors of websites. Such cookies identify browsing behaviours, personal interest and product preferences, tracing individual users in support of advertising or marketing campaigns. The BIS does not use or analyse marketing cookies.

Which cookies do we use?

The BIS use of cookies is limited to the following types of cookies:

Statistics cookies, also referred to as *webmetrics* or *performance cookies*, collect data about how visitors use and navigate websites. These cookies count visits and identify web traffic sources by collecting user data in an anonymised and aggregated format.

The BIS uses the following statistics cookies:		
Name	Purpose	Expiry
__newvisitor	Indicates if a visitor is a new visitor to the website. It is set if a visitor does not have a bisSession/bisUsrID cookie yet	Once bisSession/bisUsrID cookies are set or otherwise after a year
bisUsrID	A visitor cookie that persists for one year in order to track recurring visitors	After a year
bisSession	A session cookie that persists only until a visitor closes the browser in order to track a visitor session	When the session is closed
_pk_ref	Used to store the referrer initially used to visit the website	6 months
_pk_id	Used to determine if a user is a new or returning visitor	13 months
*_pk*_ses	Used to indicate if the current session is still active since the last tracked action	30 minutes
*_pk*_hsr	Used to store information related to heatmap analysis	30 minutes

Preference cookies (also referred to as *functionality cookies*) are used to remember personalisation choices visitors have made in the past, like a language preference. None of the information derived from such cookies is used by BIS to identify you.

The BIS uses the following preference cookies to enhance the functionality of the page message banner of BIS websites:		
Name	Purpose	Expiry
pagemsg	Contains the actual page message text that is currently shown to the visitor, if applicable, which typically displays error messages	Within seconds
pagemsg_active	Indicates the page message banner currently being shown to a visitor	Within seconds
pagemsg_hidden	Indicates if a visitor has hidden the page message banner. It is set to "1" when a visitor clicks on the close ("X") button	Within seconds

Security cookies are used to identify or authenticate visitors. BIS webpages with restricted access require initial registration and identification via user ID and password or deploy multi-factor

authentication.

Some restricted pages may set the following connected security cookies:		
Name	Purpose	Expiry
bis_auth_cookie	Authentication of registered visitors	When session is closed
show_logout	Technical cookie which displays a "logout" button once a registered visitor is logged in	When session is closed

Third-party cookies are set by parties other than the website owner. They enable third-party features or functionality to be provided on or through the website. In cases where visitors of a BIS website follow a link which takes them to a social media homepage, an external application or third-party website, they are leaving the BIS website realm and are subject to the cookie policies of the respective third party. The degree to which third parties are able to place cookies depends on the cookie control preference settings of your browser. The following third-party cookies may be set on a BIS Site:

Third-party cookies related to social media
BIS webpages link to social media websites such as X, LinkedIn, Instagram and or YouTube and may also show embedded social media content. They also link to RSS feeds and BIS videos and podcasts. Social media providers may place cookies, or other tracking technologies, including those set by Google Analytics, or may direct the visitor to websites hosted outside a BIS Site.

Third-party cookies related to service and collaboration partners
The BIS engages service and collaboration partners to facilitate and support BIS processes and services such as recruitment and e-learning, or collaboration services used by the BIS Innovation Hub. Cookies placed by our service and collaboration partners on a BIS Site are limited to support technical functionality, including statistics, preference and security cookies.

How do you manage cookies?

Most browsers allow you to manage if and/or how cookies are set and used, and to clear cookies and browser data. Your browser may have settings that let you manage cookies on a site-by-site basis. Please refer to your browser instructions to learn more about your options for managing cookies.

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