

Telesign Corporation (“Telesign”)

Acceptable Use Policy (“AUP”)

1. Customer shall:

- (i) Not use the Services or the Licensed Data, in part or in whole, in any way prohibited by any Applicable Laws or in any manner that may disable, impair, damage or interfere with any of Telesign’s intellectual property rights, the Services or any other clients’ or users’ of the Services;
- (ii) Not copy, reverse engineer, modify, create derivative works of, distribute, sell, resell, assign, pledge, sublicense, lease, loan, rent, share, timeshare, grant a security interest, deliver or otherwise transfer, directly or indirectly, any portion or rights in the Services, Licensed Data or otherwise make available the Licensed Data (or any portion thereof) to third parties (except to the extent expressly set forth in the Agreement);
- (iii) Unless permitted otherwise by Applicable Laws, not use the Services or the Licensed Data for the purpose(s) of solely automated decision-making producing legal effects or similarly significantly affecting the Consumer;
- (iv) Provide Consumers with any disclosure or explanation required by Applicable Laws concerning the Customer’s use of the Services and obtain, maintain and securely any necessary consent and authorizations from Consumers that may be required by Applicable Laws in order to authorize Telesign’s provision of the Services or otherwise ensure a lawful basis for Telesign’s provision of the Services and processing of Customer Information including any Personal Information. Any records required to be kept to meet this obligation shall be retained by Customers for at least 12 months from the date of applicable transaction for which such consent or legal basis was obtained;
- (v) Comply with the Fair Credit Reporting Act (“FCRA”), to the extent it is applicable to the Customer;
- (vi) Comply with Gramm-Leach-Bliley Act (“GLBA”) to the extent and as applicable to Customer;
- (vii) Provide reasonable information relating to Customer’s use of the Services reasonably requested by Trulioo on behalf of Telesign to demonstrate compliance with the AUP, or as may be required in order to implement the Services;
- (viii) Only use Licensed Data for purposes in respect of which the Consumer to whom such Licensed Data relates has expressly consented or in accordance with the lawful basis relied upon;
- (ix) not use the Licensed Data to collect or process information about any Consumer without such Consumer’s prior consent;
- (x) use the Licensed Data for one-time use only and shall not cache the Licensed Data for the purpose of reuse by Customer; and
- (xi) not use the Licensed Data, in part or in whole, in conjunction with any data mining or to create or store in any form an archive of the Licensed Data or to construct products or services that may compete with the Services, provided that Customer may retain such Licensed Data as may be required solely for archival, audit, legal and/or regulatory

purposes. For all other Licensed Data not retained as permitted, such Licensed Data shall be deleted within 30 days of delivery.

2. As used in this AUP, the following terms will have the following meanings. Capitalized terms used and not defined below will have the meaning given in the Agreement between Customer and Trulioo:
  - (i) “Licensed Data” means any Results other than simple “match”/ “no-match” results that may be communicated or shared by Trulioo on behalf of Telesign or otherwise accessed by Customers in the course of receiving Services from Telesign.