

Equifax Australasia Workforce Solutions Pty Ltd

ABN 86 080 799 720

Aggregator: Technology Platform - Service Terms

for Equifax Verification Exchange® (Australia)

Effective 01 November 2024

1. Background

- 1.1 These service terms ("**Service Terms**") apply when we, Equifax Australasia Workforce Solutions Pty Limited ABN 86 080 799 720, make available or otherwise supply our Verification Services to you as an Aggregator for both your benefit and the benefit of your Aggregator Customer, as a customer of your Aggregator Platform services.
- 1.2 Unless the context otherwise requires, terms defined by clause 9 have that meaning where used in this document and the supply of our Verification Services to you as an Aggregator is an information service.

2. Engagement

- 2.1 We engage with you to undertake the Project and to make our Verification Services available to an Aggregator Customer through your Aggregator Platform, where that Aggregator Customer is party to a Clickwrap Agreement with us.
- 2.2 Each party will provide the other party and its Personnel with such access to its premises and facilities as may be reasonably required to allow the parties to complete the Project and thereafter maintain the Verification Services capability on the Aggregator Platform for the Term.
- 2.3 Each party will provide information, assistance and directions as may be reasonably required by the other party to assist in completing the Project.
- 2.4 (a) Where you provide your own Connector Platform, you must also enter into the Connector: Technology Platform - Service Terms in that capacity upon execution of this Agreement.
(b) Where you use the services of a third-party Connector Platform, that third-party must have entered into the Connector: Technology Platform - Service Terms with us in order for your Aggregator Customers to use the Verification Services through that third party Connector Platform
- 2.5 In procuring execution and recording of any Clickwrap Agreement, you act as our agent under a limited agency solely for that purpose enabling provision of our Verification Services to the relevant Aggregator Customer in accordance with this Agreement. In doing so, your arrangements with us are of an arm's-length, commercial nature and you assume no fiduciary obligations to us other than to discharge those Clickwrap Agreement obligations in accordance with this Agreement and for the proper purpose for which that agency is conferred.
- 2.6 You acknowledge and guarantee that any subagent you appoint for the limited agency purposes of clause 2.5 (in whole or in part) and in regard to your performance of your obligations under these Service Terms (in whole or in part) shall comply to the full extent of relevant application to them with these Service Terms and that your documentation of any such arrangement shall reflect this.

3. Scope of Services

- 3.1 An overview of the Verification Exchange and our Verification Services is available at <https://www.equifax.com.au/verificationexchange/>.
- 3.2 This Agreement governs your access to:
 - (a) our Test System environments, to enable you to establish, maintain and upgrade access for your Aggregator Customers to our Verification Services through your Aggregator Platform; and
 - (b) our Production System environment, for use of that by an Aggregator Customer who has first entered into both an Aggregator Services Agreement with you (if you are not the Verifier) and a Clickwrap Agreement with us.
- 3.3 You may obtain access to information in Test Files through our Test System. Our Test Files only contain information on fictitious persons and no live Data is used for testing purposes. Your Test System access is subject to you:
 - (a) only using the Test Number issued by us to you – in no circumstances may you use a test number issued to an Aggregator Customer or other person to access our Test System;
 - (b) not, in any circumstances, procuring or attempting to procure any consumer credit file or other information from the Production Systems or accessing or attempting to access any Personal Information contained in the Production Systems, whether for your own use or use by any other person (including an Aggregator Customer);
 - (c) adhering to our specifications as identified in the Scope of Work or (if and as relevant) a subsequent Service Order, and any Data Information Guide or other similar materials made available by us for establishing testing or connectivity between the Aggregator Platform, any Connector and the Equifax System (as updated by us from time to time); and
 - (d) not using any data that you suspect is live Data and immediately informing us if you form a suspicion that you have access to live Data.
- 3.4 If and to the extent you obtain access to our Data, you obtain access to Data through our Production System strictly and only as an agent of an Aggregator Customer and subject to the terms and conditions of this Agreement, including the access and other requirements in clause 4.
- 3.5 You may only access the Production System and use the Data provided by and to an Aggregator Customer through that Production System where:
 - (a) if you are not the Verifier, you have entered into an Aggregator Services Agreement with that Aggregator Customer (under which, amongst other things, you are appointed as agent of the Aggregator Customer if and to the extent necessary to access our Data consistent with your Aggregator Platform operating environment);
 - (b) the Aggregator Customer has also entered into a Clickwrap Agreement with us (and that agreement has not been terminated, suspended or otherwise revoked);
 - (c) in accordance with that Clickwrap Agreement and following on-boarding of an Aggregator Customer as Verifier, the Aggregator Customer is obliged to capture a Consumer Consent from an Applicant through your Aggregator Platform before accessing the Verification Services;
 - (d) you have an allocated identifier for each Aggregator Customer and that identifier is:
 - (i) included with the Applicant information from an Aggregator Customer provided to us whenever it accesses the Verification Services; and
 - (ii) tracked by you for audit purposes, including recovery of any relevant Consumer Consent when requested by us in accordance with clause 9.6 of the Verifier Service Terms; and
 - (iii) referenced by you for purposes of your invoicing of the relevant Aggregator Customer;

- (e) we have provided you or, at your direction, your third party Connector with an access key for the applicable Verification Services; and
 - (f) we have approved access by Aggregator Customers through the Aggregator Platform to all applicable Verification Services.
- 3.6 In enabling and providing access to our Verification Services through your Aggregator Platform, you will ensure that Verification Exchange is not offered or otherwise available to or in respect of Employees who are individuals located in the European Union or the United Kingdom.

4. Ongoing Access, Use and Aggregator Platform functionality

- 4.1 In enabling access to the Production Systems on behalf of an Aggregator Customer, you must:
- (a) maintain the currency of your Designated Computer Environment supporting the Aggregator Platform to our latest, or latest minus 1, Production System requirements;
 - (b) perform testing in the Test System only;
 - (c) maintain your current technical profile with Equifax;
 - (d) when we notify you of a relevant upgrade to our Verification Services, code for any Verification Services not then available through your Aggregator Platform by the earlier of (i) your next software release, or (ii) six months from the date of our notice;
 - (e) ensure that you Aggregator Platform software used to access Equifax Systems forces regular password changes; and
 - (f) ensure that any software or interface does not and will not contain any program, routine, device or other undisclosed feature, including any time bomb, virus, software lock, drop-dead device, malicious logic, worm, trojan horse, or trap door designed to delete, disable, deactivate, spy, interfere with or otherwise obtain or harm Equifax Systems or other hardware, systems, data, or programs used by Equifax, or that is intended to provide access or produce modifications not authorised by Equifax.
- 4.2 Consistent with any agency to an Aggregator Customer, your collection, use and disclosure of Data must comply with all applicable Laws and are subject to the same restrictions as imposed on that Aggregator Customer under their Clickwrap Agreement with us. You may not disclose the Verification Services or any information derived from it to any third party (except as authorised by this Agreement to a relevant Aggregator Customer, where it is an authorised user of the Aggregator Platform in accordance with specifications as identified in the Scope of Work or (if and as relevant) a subsequent Service Order) or otherwise appropriate or use Data for your own benefit.
- 4.3 You must not transmit Data, through reissue or otherwise, to an Aggregator Customer, or otherwise permit or enable an Aggregator Customer to access or use Data, other than through the Aggregator Platform. You must provide us with:
- (a) a copy of any Clickwrap Agreement (including all digital evidence of effective assent) upon our request; and
 - (b) within one week from the end of each calendar quarter, a report detailing the identity of each Aggregator Customer that is then party to a Clickwrap Agreement and the identifier allocated by you to it in accordance with clause 3.5(d).
- 4.4 Except as strictly necessary to perform your obligations for an Aggregator Customer under their Aggregator Services Agreement consistent with our Clickwrap Agreement, you must not:
- (a) copy or otherwise record or maintain the Data electronically or on media of any description;
 - (b) merge the Data with, or allow Data to become a part of, data of any kind belonging to you or any third party;
 - (c) perform any analytics on or reverse engineer or otherwise use Data other than for the specific purpose specified by the relevant Aggregator Services Agreement and as permitted by clause 4.2; or
 - (d) allow any other party to access, use, store or perform any function in relation to the Data or our Verification Services.
- 4.5 You are responsible for all charges incurred by and any recharges to be made to or recovered from your Aggregator Customers for use of the Verification Services. Your Aggregator Platform must accurately capture use by an Aggregator Customer and, consistent with your arrangements with that Aggregator Customer, allocate all related costs of our Verification Services as provided by clause 5.

5. Fees, Compensation & Term

- 5.1 We will charge you a user fee for enabling access to our Verification Services on behalf of an Aggregator Customer, as specified in a Fee Schedule incorporated by our Subscription Agreement. Irrespective of any agency of an Aggregator Customer, your inability to recover against an Aggregator Customer for any reason, or any status of the Aggregator Customer as a disclosed principal, you are primarily and personally liable for all charges incurred by an Aggregator Customer through its use of the Verification Services.
- 5.2 If and as specified in a Subscription Agreement, we may charge you a fee to cover access to Test System connectivity and other expenses related to enabling or maintaining Aggregator Platform use of or access to our Verification Services as set-up fees. Alternatively, we may pay you a technology or similar fee as a contribution towards a specific cost incurred by you in integrating our API to your Aggregator Platform.
- 5.3 This Agreement commences from the date you accept these terms, and continues with a Term until the earlier of:
- (a) termination of our Verifier Services Agreement with each Aggregator Customer you make our Verification Services available to, if we so elect; or
 - (b) the date 6 months after you give us notice of termination of this Agreement, by notice to us at support.au.ve@equifax.com.
- unless terminated earlier by agreement or otherwise in accordance with the terms of this Agreement.
- 5.4 We may terminate this Agreement by 30 days' notice to you at any time.
- 5.5 This Agreement will terminate with respect to a particular Aggregator Customer, upon either:
- (a) the expiration or termination of the applicable Clickwrap Agreement;
 - (b) the expiration or termination of the applicable Aggregator Services Agreement; or
 - (c) the Aggregator Customer's revocation of its authorisation to you to serve as its agent for the Verification Services.
- 5.6 In addition to our other rights of suspension, cessation or termination, we may immediately suspend access to or use of our Verification Services for such time as we see fit:
- (a) in respect of a particular Aggregator Customer, based on a reasonable belief that the Aggregator Customer has violated its Clickwrap Agreement or an applicable law, Authorised Primary Purpose, or Data security restriction; or
 - (b) based on a reasonable belief that you are not adhering to any applicable Equifax security policies and standards as made known to you under clause 7.

6. Equifax Property and Data Sovereignty

- 6.1 Consistent with clauses 4.4, 4.5 and 8 of the Terms of Supply, Equifax, its Affiliates and their respective suppliers retain all ownership of, and all rights, title, and interest (including Intellectual Property Rights) in and to the Equifax Systems (including specifications and documentation), Verification Services, Data and related offerings, Technology, methods,

processes, software, know-how, data, and all other materials and information disclosed by us in connection with this Agreement. This includes:

- (a) any derivatives and customisations of, and improvements or extensions to, that material or information; and
- (b) all material or information which you may prepare, use or come into contact with in connection with the Equifax Systems.

6.2 You must not:

- (a) sell, convey, license, sublicense, copy, commingle, archive, reproduce, display, publish, disclose, distribute, disseminate, transfer, use or otherwise make available that material or information or any part of it to another person in any manner or by any means except as expressly authorised in this Agreement;
- (b) reverse engineer, decompile, in any way modify, or create derivative works from that material or information; or
- (c) interface or connect that material or information with any other computer software or system not authorised by Equifax in writing.

6.3 You may only access and use the Equifax Systems at or from locations within Australia. You may only enable offshore support access to your Aggregator Platform, where that involves potential access to Data, by VDI or like security arrangements where the desktop environment is hosted and Data remains in Australia. You may not otherwise access or use, or provide access to or use of, the Equifax Systems at or from, or send Data to, any location outside of Australia without obtaining our prior written consent and then subject to such conditions as we may reasonably impose.

7. Compliance with Privacy Law, Risk and Security Requirements

7.1 The Verification Services are supplied in accordance with our Privacy Policy, accessible electronically at <https://www.equifax.com.au/hrolutions/pdf/privacy.pdf>, and our Collection Statement accessible electronically at <https://www.equifax.com.au/verificationexchange/sites/default/files/ve-collection-statement.pdf>. You warrant you have satisfied yourself that our delivery of the Verification Services as contemplated by this Agreement is compatible with and satisfies any privacy policy or other privacy statement or requirement that an Aggregator Customer operates under.

7.2 You acknowledge that you have received a copy of the applicable Equifax security policies and standards and agree to comply with those policies and standards, and any other security or access policies or standards that Equifax may from time to time make known to you in writing in conjunction with our Verification Services, and that your compliance with those policies and standards forms part of this Agreement.

7.3 You must, at your own expense, secure and maintain throughout the term of this Agreement, with one or more insurance companies that are:

- (a) qualified to do business in the jurisdiction in which the Verification Services will be performed; and
- (b) rated A-VII or better in the current Best's Insurance Reports published by A. M. Best Company (or an equivalent A1 rating by Moody's or A+ rating by Standard & Poors),

insurance policies providing cover for:

- (c) Worker's Compensation as required by law,
- (d) Public and Products Liability with a minimum combined single limit of liability of \$1,000,000 per occurrence and \$2,000,000 aggregate for bodily injury, death, property damage and personal injury (and including products / completed operations coverage and contractual coverage),
- (e) Excess Liability cover for Public and Products Liability with a per occurrence limit of \$5,000,000, and
- (f) Professional Indemnity, including cover for network security and privacy with a minimum limit of \$5,000,000.

7.4 You will, within thirty (30) days of our request, furnish us with certificates evidencing currency of any such insurance.

7.5 You will ensure that an Aggregator Customer is subject to your licensing and regulatory compliance arrangements at any time that it accesses the Verification Services and, without limitation, continues to meet the relevant eligibility criteria specified by us under clause 2.1 of the Verification Service terms.

8. Generally

8.1 Where we propose to make a change to our systems or processes which materially alters the manner of use of Data, we will provide you with thirty (30) days' written notice. If you consider accommodating the proposed change is unreasonable or adverse to your interests, you have the right to terminate supply of the Verification Services by written notice to us in accordance with clause 5.3(b). You must issue any notice we provide to your Aggregator Customers upon our request.

8.2 Our information services are always evolving. We may amend these Service Terms from time to time to reflect that. If the change is likely to have a material detrimental impact on you, the change takes effect 10 business days after we give you notice of the variation; in any other case, the variation has immediate effect upon update to our website.

8.3 Notice may be given to you by email to the Authorised Officer specified in Schedule A.

8.4 We may identify and use you as a reference site and use your name, logo and brand in routine communications we undertake with actual or prospective counterparties, including to inform Verifiers of your involvement in providing the Verification Services. We may also use your name, logo and brand in other marketing and promotional materials, subject to your consent to the content of that marketing and promotional material insofar as it specifically references you (such consent not to be unreasonably withheld).

8.5 Each party agrees, at its own expense, to do anything the other party reasonably asks to give effect to this Agreement and the transactions contemplated by it.

8.6 You undertake to actively promote the Verification Services to your Aggregator Customers to achieve maximum user adoption across your Aggregator Platform network.

8.7 These Service Terms are governed by the law of New South Wales, and the parties submit to the non-exclusive jurisdiction of the courts of New South Wales and any courts hearing appeals therefrom.

9. Definitions

Terms defined by the Verifier Service Terms have the same meaning where used in these Service Terms, and the following meanings also apply unless a contrary intention appears:

"**Affiliate**" has the same meaning as given by the Terms of Supply.

"**Aggregator**" means you as the host of the Aggregator Platform through which your Aggregator Customers may access information, compliance and other services under your Aggregator Services Agreement with them.

"**Aggregator Customer**" means a customer which has entered an Aggregator Services Agreement with you to use the Aggregator Platform (and, where you also function as a Connector, is also a Connector Customer) and includes you, if and to the extent that you act as a Verifier.

"**Aggregator Platform**" means the loan, mortgage or credit origination and licensing compliance solution or other platform specified in the Schedule which is the subject of the Project (and, where you also function as a Connector, is also a Connector Platform).

"**Aggregator Service Agreement**" means a written agreement between you and an Aggregator Customer under which:

- (a) they can or do access some or all capabilities of the Aggregator Platform, including relevant licensing compliance and appointing you (if and to the extent necessary) as their agent for purposes of accessing our Verification Services, and
- (b) where you also provide intermediary technology platform connection solutions as a Connector, is also a Connector Services Agreement.

“Agreement” means:

- (a) our Terms of Supply as incorporating these Service Terms, together with a Subscription Agreement and other documents contemplated by it; and
- (b) otherwise, where you as the Aggregator have an existing Master Services Agreement or other like contract with Equifax (or an Affiliate of Equifax) for the provision of information services varying from those Terms of Supply, that contract as incorporating these Service Terms and other documents contemplated by it.

“Clickwrap Agreement” means an online agreement delivered through your Aggregator Platform whereby an Aggregator Customer user is required to:

- (a) scroll through our Verifier Service Terms before they can click a button or check a box that states “I agree”; and
 - (b) agrees to our Verifier Service Terms by clicking the button or checking that box,
- with the Aggregator Customer’s eSignature then constituting a collection of key data points comprising an audit trail within your Aggregator Platform confirming that the Aggregator Customer has actively assented to an agreement with us under our Verifier Service Terms for use of the Verifier Services through that action.

“Client” means you as an Aggregator and counterparty to this Agreement.

“Connector: Technology Platform - Service Terms” means the *Connector: Service Terms for Equifax Verification Exchange® (Australia)* – hyperlinked as *VE – Connector Service Terms* accessible at <https://www.equifax.com.au/hrolutions/termsandconditions.html>.

“Designated Computer Environment” means the hardware, operating system and/or database owned or controlled by you comprising the Aggregator Platform and where the software delivering the Equifax Systems is installed and as specified for use with that software.

“Equifax Systems” means, collectively, the Test Systems and Production Systems.

“Production System” means our Verification Services production environment, including access to and use of our proprietary processes and information on behalf of an Aggregator Customer who has first entered into a Clickwrap Agreement.

“Project” means the integration project contemplated by this Agreement enabling Aggregator Customer access by API to our Verification Services through your Aggregator Platform as described in the Scope of Work.

“Connector” has the same meaning as given by the Connector Service Terms.

“Connector Platform” has the same meaning as given by the Connector Service Terms.

“Connector Services Agreement” has the same meaning as given by the Connector Service Terms.

“Scope of Work” means the technical API requirements specified from time to time on the VE Developer Portal accessible at <https://developer.equifax.com.au/products/apiproducts/equifax-verification-exchanger>.

“Service Order” means a contract for specific additional works agreed by you, us and a relevant Aggregator Customer.

“Term” has the meaning given by clause 5.3.

“Test Number” means the test access number issued by us to you for purposes of accessing our Test System facility.

“Test System” means our test environments identified in the Scope of Work, to which access is provided so that you may develop, enhance, update and test your Aggregator Platform for use by Aggregator Customers to access our Verification Services.

“VDI” means Virtual Desktop Infrastructure, using virtual machines to provide access to virtual desktops to remote users.

“Verifier Services Agreement” means an Agreement (as defined by the Verifier Service Terms) between us and your Aggregator Customer.

“Verifier Service Terms” means the *Verifier Service Terms for Equifax Verification Exchange® (Australia)* – hyperlinked as *VE - Verifier Service Terms* – accessible at <https://www.equifax.com.au/hrolutions/termsandconditions.html>.

SCHEDULE A:

Equifax Verification Exchange®

Aggregator: Technology Platform - Service Terms

PRO FORMA SUBSCRIPTION AGREEMENT

Details

Item 1	Equifax	Equifax Australasia Workforce Solutions Pty Limited ABN: 86 080 799 720
Item 2	Equifax's email	support.au.ve@equifax.com
Item 3	Client (Aggregator)	Name: ABN:
Item 4	Client Authorised Officer	Name: Email: Mobile:
Item 5	Client details	Address: Technical Lead (if not Authorised Officer): Name: Email: Mobile:
Item 6	Aggregator Platform details (including Connector Platform, as relevant)	
Item 8	target Go-Live Date	__ / __ / 20 __ (commencement of Data transfer capability)
Item 9	Fee Schedule	Appendix A to this form
Item 10	Channel	API
Item 11	Special Terms (if any)	Appendix B to this form

Equifax agrees to make the Verification Services available through the Aggregator Platform for any approved Aggregator Customer for the Term and the Client agrees to enable those Verification Services in accordance with:
(a) the *Agreement* as defined by the *Equifax Verification Exchange®: VE - Aggregator: Technology Platform - Service Terms* accessible at <https://www.equifax.com.au/hrsolutions/termsandconditions.html>;
(b) the *Special Terms* in Appendix B (if any); and
(c) the relevant *Service Order* (if any).

Signed on behalf of Equifax by a person authorised to sign on behalf of Equifax:

Signed on behalf of Client by a person authorised to sign on behalf of Client:

Signature:
Name:
Position:
Date:

Signature:
Name:
Position:
Date:

Appendix A (Fee Schedule):

The Client shall pay the fees and charges described in this Appendix for the services selected below. All fees shown are exclusive of GST.

Verification of Employment & Employment Income (VOI) – ‘Real Time’ online Solution

Fee Schedule

Service Type	Subscription Tier	Equifax Verification	Code	Price per fulfilled verification	Service Selected
VOI	Platinum	Employment Income Verification - Platinum	VI01	\$69	PLATINUM
	Gold	Employment Income Verification – Gold Includes:	VI31	\$49	GOLD
	Silver	Employment Income Verification - Silver	VI41	\$29	

Service Level Data Elements

	Data Elements
Potentially Available Data	Employer Name, Employer ABN, Job Title, Employment Status, Employment Type, Employment Start Date, Employment End Date, total time with Employer, up to last 6 pay period Income, current and 2 previous year's YTD Income, up to last 12 Mandatory Superannuation Contribution payments
Superior Data elements	Employer Name, Employer ABN, Employment Status, Employment Start Date, Employment End Date, total time with Employer (if applicable), up to last 6 pay period Income, current and 2 previous year's YTD Income
Standard Data elements	Employer name, Employer ABN, up to last 12 Mandatory Superannuation Contribution payments

Verification of Employment Only (VOE) – ‘Real Time’ online Solution

Fee Schedule

Service Type	Subscription Tier	Equifax Verification	Code	Price per fulfilled verification	Service Selected
VOE	Platinum	Employment Verification - Platinum	VE01	\$49	PLATINUM
	Gold	Employment Verification – Gold Includes:	VE31	\$39	GOLD
	Silver	Employment Verification - Silver	VE41	\$19	

Service Level Data Elements

	Data Elements
Potentially Available Data	Employer Name, Employer ABN, Job Title, Employment Status, Employment Type, Employment Start Date, Employment End Date, total time with Employer
Superior Data elements	Employer Name, Employer ABN, Employment Status, Employment Start Date, Employment End Date, total time with Employer
Standard Data elements	Employer name, Employer ABN

Fees & Charges Matrix – VOI and VOE ‘Real Time’ online Solutions

Subscription Tier	Client Requirement	Fees Charged
PLATINUM	Client requires verification request to <u>be fulfilled</u> only when at least the Superior Data elements are available.	<ul style="list-style-type: none"> Platinum price tier is charged for each verification fulfilled with at least all Superior Data elements No transaction fee is charged and no verification fulfilled when any Superior Data element is not available
GOLD	Client requires verification request to <u>be fulfilled</u> when at least the Standard Data elements are available.	<ul style="list-style-type: none"> Gold price tier is charged for each verification fulfilled with at least all Superior Data elements Silver price tier is charged for each verification fulfilled with at least Standard Data elements No transaction fee is charged and no verification fulfilled when any Standard Data element is not available

Verification of Employment & Employment Income (VOI) – ‘Employer Verification’ manual Solutions

Service Type	Employer Verification	Channel	\$ per verification
VOI	Employment Income Verification	Web UI / API / Batch Portal	\$50
	Employment Income Verification – Cancelled / Unable to Verify		\$0
VOE	Employment Verification		\$40
	Employment Verification – Cancelled / Unable to Verify		\$0

To assist better understanding of the Fee Schedule, certain aspects of the Verification Services are elaborated below:

Verification Service types

A. Equifax Verification. An Equifax Verification is an online verification where Data is digitally available through the Verification Exchange; it delivers detailed VOE and VOI for Authorised Primary Purpose(s).

B. Employer Verification (manual process). An Employer Verification delivers VOE and VOI for records not digitally available through the Verification Exchange; the report is largely consistent in data elements and format to an Equifax Verification. Specialised agents contact employers directly and the report is not immediately available.

C. Stated Information. Additional information required by a Client as part of an Employer Verification; for example, employee share scheme information.

Delivery Methods and Data Requests

A. Application Programming Interface (API)

Description: Verification Services are accessed via an Application Programming Interface.

B. Web User Interface (Web UI)

Description: Verification Services are accessed via an Equifax secure web portal.

C: Batch Transfer Portal (Batch Portal)

Description: Verification Services are accessed at intervals (eg, daily) through a secure data load portal for batch file processing provided by Equifax.

D: For all Methods and Data Requests:

Input Request Data: Client may obtain a VOE or VOI by providing: (a) the mandatory and optional data as directed by Equifax; this may include an Applicant’s name, DOB, current and past address (including postcode), gender, employer, employment contact details and other details required to enable matching of the Applicant to Data Provider records; and (b) an Authorised Primary Purpose for the verification sought.

Appendix B (Special Terms):