

# MASTER SERVICE AGREEMENT

This Master Services Agreement (the "MSA") is made effective as of the date of the execution of the first Service Order (as defined below) by both Parties ("Effective Date"), and is entered into by and between Au10tix Ltd., a company incorporated in Israel, with offices at 5B Hanagar, Hod Hasharon St., Israel (hereinafter "Au10tix") and a company, with its registered address at as defined in the Service Order ("Customer") (Au10tix and the Customer each a "Party" and together the "Parties"). This MSA together with the attached Service Order and the DPA attached hereto or any references (the MSA, Service Order(s) and all Schedules and references, together: the "Agreement"). Unless otherwise specifically agreed by the parties in writing in the applicable Service Order, this MSA shall also govern any subsequent Service Orders entered into between the parties that may change and add up from time to time. Where there is a discrepancy between the MSA and a Service Order the terms of the Service Order will prevail. Where there is a discrepancy between the terms of different Service Orders, the terms of the latter Service Order will prevail.

## THIS AGREEMENT SHALL BECOME EFFECTIVE ONLY SUBJECT TO AND UPON THE DATE OF EXECUTION OF A FIRST SERVICE ORDER DULY EXECUTED BY AN AUTHORIZED REPRESENTATIVE OF EACH PARTY.

### 1 DEFINITIONS.

**1.1 "Affiliate"** means any entity that directly or indirectly controls, is controlled by, or is under common control with the subject entity and any individual(s) or trusts(s) controlling the subject entity "Control" for purposes of this definition, means direct or indirect control of more than 50% of the voting interests of the subject entity.

**1.2 "Agreement Term" or "Term"** means, the term of this Agreement which will commence on the Effective Date and, unless otherwise terminated as specified in section 0 hereto, continue until all Service Orders under this Agreement have expired or are terminated.

**1.3 "Applicable Law"** means with respect to a Party, any law, treaty, regulation, ordinance or statute issued by a competent authority or any order or judicial (or arbitral) resolution from a court or tribunal of competent jurisdiction applicable to said Party by its express terms.

**1.4 "Confidential Information"** means in respect of each Party, all confidential information relating to or concerning that Party or its business operations (which in the case of Au10tix includes, but is not limited to, the Services and the Au10tix IDV Platform and in the case of the Customer includes the Customer Data) which that Party ("Disclosing Party") indirectly or directly discloses, or makes available to, the other Party ("Receiving Party"), before, on or after the date of this Agreement or to which the Receiving Party gains access in connection with the performance of this Agreement hereunder. Confidential Information of each Party shall include the terms and conditions of this Agreement and all exhibits and attachments.

**1.5 "Customer Data"** means electronic data and information either submitted by Customer or on its behalf through use of the Services, or generated by the Services on behalf of Customer, including personal or personally identifiable information, as such terms are defined by Data Protection Laws ("Personal Data").

**1.6 "Data Protection Laws"** as defined under the Data Protection Agreement.

**1.7 "Documentation"** means any written instruction (including via electronic mail) or user manuals, program listings, technical or training materials, online information, and technical, design or functional specifications describing the operation or use of any Service.

**1.8 "Intellectual Property Rights"** means any and all intellectual property rights including : (i) inventions (regardless of patentability and whether or not reduced to practice), improvements thereto, patents, patent applications, patent disclosures, together with all re-issuances, continuations, continuations in part, revisions, extensions, and re-examinations thereof; (ii) trademarks, service marks, trade dress, logos, trade names, URLs, URNs, URLs and corporate names, together with translations, adaptations, derivations, and combinations thereof, including goodwill associated therewith, and applications, registrations, and renewals in connection therewith; (iii) any work of authorship, regardless of copyrightability, copyrightable works, copyrights (including moral rights) and applications, registrations, and renewals in connection therewith; (iv) mask works and applications, registrations and renewals in connection therewith; (v) trade secrets and Confidential Information; and (vi) other proprietary rights and any rights or forms of protection of a similar nature or having equivalent or similar effect to any of the aforementioned in (i) – (v) which subsist anywhere in the world and copies and tangible embodiments thereof, in whatever form or medium.

**1.9 "Material Breach"** means (i) a material violation or breach by a Party to this Agreement of any of the terms of this Agreement (including any Service Order) that, if such violation or breach is capable of being remedied, the breaching Party fails to cure within thirty (30) calendar days following receipt of notice of the violation or breach from the other Party. Without limitation to the foregoing, any breach by Customer regardless of any healing period, of Sections 2 (Provision of Services, Use Rights), 4 (Warranties and Representations), 7 (Fees and Payments), 9 (Confidentiality), 10 (Intellectual Property), (Data Processing Agreement) or 11 (Indemnification) will be deemed a Material Breach which is incapable of being remedied.

**1.10 "Personnel"** means with respect to Customer, each Customer and Customer Affiliate employee or independent contractor (which the Customer accepts and agrees shall not be a competitor of Au10tix) under obligations (a) of confidentiality and nondisclosure, and (b) to protect Au10tix Intellectual Property Rights; with respect to Au10tix, each Au10tix employee or independent contractor under obligations of confidentiality and nondisclosure to protect Customer Data which performs on behalf of Au10tix hereunder. For the avoidance of doubt, each Party shall be responsible for, and shall procure, its Personnel's compliance with this Agreement.

**1.11 "Service Order"** means an ordering document or online order specifying the Services to be provided hereunder that is entered into between Customer and Au10tix or any of their Affiliates, including any addendums thereto contemplating the order of the Services. By executing a Service Order hereunder, an Affiliate agrees to be bound by the terms of this Agreement as if it were an original Party hereto.

**1.12** “**Au10tix IDV Platform**” means the Au10tix' proprietary software including front end and back end facilitating automated customer onboarding, authentication and KYC back-office solutions, developed by Au10tix and provided to its Customers in a consumption based 'software as a service' model including all Intellectual Property Rights related thereto.

**1.13** “**Services**” means the services that are ordered by Customer under a Service Order or provided to Customer free of additional charge under this Agreement, and made available online by Au10tix via the Au10tix's Platform or otherwise as described in the applicable Service Order

**1.14** “**Third-Party Applications**” means online software applications, hosting services, software-as-a-service, application program interfaces, and other software products that are provided by third parties (not Au10tix) and interoperate with and/or are incorporated into the Services.

**1.15** “**Updates**” means releases of new version of the Service by Au10tix, which may include improvements to the Services, error corrections and other changes of the Services, but excluding any new feature or substantial additional functionality available for the Service, which, may or may not in Au10tix's sole discretion, be integrated and if integrated may be subject to separate fees.

**2** **PROVISION OF SERVICES, USE RIGHTS.**

**2.1** Provision of Services. Commencing on the Effective Date and continuing throughout the duration of the Agreement Term, Au10tix will provide the Customer with its then most current released version of the Services for use by Customer pursuant to the terms of this Agreement, including applicable Documentation, the Support and Service Level Terms, subject always to the terms and conditions of this Agreement.

**2.2** License. Au10tix hereby grants the Customer a non-exclusive, limited, non-transferable, non-sublicensable, worldwide right to use the Service during the Term, solely for your own internal business purposes, subject to the terms and conditions of this Agreement. All rights not expressly granted to the Customer are reserved by Au10tix

**2.3** Use Restriction. Customer will not and will not cause or permit any other person to, (a) make the Service or Documentation or any part thereof available to anyone other than its Personnel, or use any of the Services for the benefit of anyone other than Customer or its Affiliates, unless expressly stated otherwise in a valid Service Order, (b) sell, resell, license, sublicense, distribute, make available, rent or lease the Services or any part thereof, or include the Services or any part thereof or the Documentation in a service bureau or outsourcing offering, (c) transmit through the Services infringing, libelous, or otherwise unlawful or tortious material, or store or transmit material in violation of third-party rights (including Intellectual Property Rights or rights of privacy), (d) knowingly transmit through or otherwise expose the Cloud Environment (as hereinafter defined) or the Service, files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of the Cloud Environment, Services or another's computer, (e) interfere with or disrupt the integrity or performance of any Service or data contained therein, (f) attempt to gain unauthorized access to any of the Services or its related systems or networks, (g) permit direct or indirect access to or use of any of the Services in a way that circumvents a contractual usage limit, or use any of the Services to access or use any of Au10tix Intellectual Property Rights except as permitted under this Agreement

or an applicable Service Order, (h) modify, copy, or create derivative works of, disassemble, reverse engineer, reproduce, republish any part of the Au10tix IDV Platform, the Services, the Content (as hereinafter defined) or any part, feature, function or user interface thereof, (i) copy Documentation except as permitted herein or in a valid Service Order, (j) frame or mirror any part of any Service, other than framing on Customer's own intranets or otherwise for its own internal business purposes or as expressly permitted in writing by Au10tix, (k) license, sublicense, sell, resell, transfer, assign, distribute or otherwise commercially exploit any output of the Services (hereinafter: "**Content**") or make the Content or the Services available to any third party or ship, transfer, or export the Service into any country, or make available or use the Service in any manner, prohibited by applicable laws (including without limitation export control laws, as applicable; (l) access or use the Services to build or support, directly or indirectly, products or services competitive to Au10tix.

**3** **AU10TIX RESPONSIBILITIES.**

**3.1** Maintenance of Cloud Environment. Au10tix shall be responsible for the preparation, operation, maintenance, procurement and hosting of all software, facilities, hardware and all other technical equipment (the "**Cloud Environment**") required to provide access to and use of the Services by the Customer; provided however, that Customer will maintain and operate computer systems, software and telecommunications services meeting such minimum technical requirements to access to, and use the Services. Au10tix shall notify Customer as soon as reasonably possible of any event that leads to the interruption of the Cloud Environment. Au10tix shall ensure that all resources used for the maintenance of the availability of the Cloud Environment comply with the applicable legal requirements of the jurisdiction in which Au10tix holds data centers.

**3.2** Documentation and Procedures. Au10tix will provide Customer with such Documentation (and access codes, passwords, technical specifications, connectivity standards, or any other relevant procedures) which are necessary for the Customer to access and use the Services.

**3.3** Support and Service Levels. As part of the Services and as specified in the applicable Service Order and the level of support as depicted in "**Support and Service Levels**" located at <https://www.au10tix.com/downloads> , Au10tix shall: (i) provide customer with applicable Au10tix standard support for the Services at no additional charge, and/or upgraded support if purchased, and (ii) use commercially reasonable efforts to make the online Services available 24 hours a day, 7 days a week, except for: (a) scheduled downtime which Au10tix shall schedule, to the extent reasonably practicable, during non-working hours; and (b) any unavailability caused by circumstances beyond Au10tix's reasonable control, including without limitation, force majeure events, computer, telecommunications, Internet service provider or third party hosting facility failures, delays involving hardware, software or power systems not within Au10tix's possession or reasonable control, and denial of service attacks. Au10tix's sole liability for any breach of this clause 3.3 is to restore the access to the Services as soon as reasonably possible in Au10tix's reasonable discretion, , provided that if Au10tix is unable to restore access to the Services within 7 days from Customer's written notice (excluding unavailability under Section 3.3(ii) (b)), then subject to and upon payment of all outstanding invoices, Customer may terminate this Agreement in accordance with Section 12.2.

**3.4 Updates.** Throughout the Agreement Term, Au10tix may from time to time integrate Updates to the Services and Documentation aimed to improve the Services provided to Customer, and to reflect changes in, among other things, Applicable Laws, regulations, rules, technology, industry practices, patterns of system use, and availability of Third-Party Applications. Customer hereby agrees that Au10tix may change the Services from time to time with no warranty, representation or other commitment given in relation to any functionality of the Services, provided that such changes to the Services by Au10tix do not fundamentally change the Services to the Customer's detriment and shall not materially derogate from the Services.

**3.5 Security.** Au10tix will maintain industry standard administrative, physical and technical safeguards for protection of the security, confidentiality, and integrity of Customer Data, as described in Data Protection Agreement. Those safeguards will include, but will not be limited to, measures designed to prevent unauthorized access to or disclosure of Customer Data (other than by Customer or Users).

#### **4 WARRANTIES AND RESPONSIBILITIES.**

##### **4.1 Customer's warranties and Responsibilities:**

**4.1.1 Organization and Authority.** Customer is a corporation duly organized, validly existing and in good standing under Applicable Laws, with full power and authority to conduct its business in the manner in which it has been conducted and is currently proposed to be conducted and to execute, deliver and perform this Agreement and any Service Order to which it will become a party. The execution, delivery and performance of this Agreement and any Service Order by Customer have been duly authorized by all necessary corporate action. This Agreement and each Service Order, when executed and delivered by Customer, shall be legal, valid and binding obligations of Customer enforceable against it in accordance with the terms hereof and thereof.

**4.1.2 Financial Warranties.** Customer represents, warrants and covenants that it has the financial viability to fulfill the obligations under the Agreement and any Service Order. In addition, during the Term, Customer will provide prompt written notice to Au10tix of any event or condition that results in, or is reasonably likely to result in, a material adverse change to Customer's financial condition, reputation or operation to the extent it may adversely affect the performance of this Agreement or any valid Service Order.

**4.1.3 Customer Responsibilities.** Customer will (i) be responsible for, and will procure, its Personnel's compliance with this Agreement, Documentation and Service Order, (b) be responsible for the accuracy, quality and legality of Customer Data, the means by which Customer acquired Customer Data, Customer's use of Customer Data with the Services, and the operation of any hardware, software or application with which Customer access to and uses Services, (c) prevent unauthorized access to or use of Services and Content, and notify Au10tix promptly of any such unauthorized access or use, (d) use Services only in accordance with this Agreement, Service Order and applicable laws, including those related to data privacy, security, international communications and the acquiring, transmission, maintenance and safe keeping of technical or personal data.

**4.1.4 Passwords.** All access codes, usernames and passwords are personal to Customer use only. It is the Customer's obligation not to disclose the same (or permit them to be disclosed) to any other person, except to those of its Personnel who have a need to know the same and are directly engaged in the performance of the Agreement. Customer and its Personnel are responsible for maintaining the

confidentiality and security of all access codes, usernames, passwords and other login credentials (including API keys) issued and ensuring that each access code and password is only used by the individual authorized. Customer shall (i) notify Au10tix immediately of any unauthorized use of any password or account or any other known or suspected breach of security; (ii) report to Au10tix immediately and use reasonable efforts to stop immediately any copying or distribution of data that comes to Customer's attention; and (iii) not impersonate another Au10tix user or provide false identity information to gain access to or use the Service.

##### **4.2 AU10TIX WARRANTIES AND RESPONSIBILITIES.**

**4.2.1** Au10tix is a corporation duly organized, validly existing and in good standing under applicable law, with full power and authority to conduct its business in the manner in which it has been conducted and to execute, deliver and perform this Agreement and any Service Order to which it will become a party. The execution, delivery and performance of this Agreement and any Service Order by Au10tix have been duly authorized by all necessary corporate action. This Agreement and each Service Order, when executed and delivered by Au10tix, shall be legal, valid and binding obligations of Au10tix enforceable against it in accordance with the terms hereof and thereof;

Au10tix will perform the Services with the level of care, skill and diligence in accordance with best practice in the industry;

**4.2.2** Au10tix will only use Intellectual Property to which it has full ownership rights or licenses. Au10tix Intellectual Property and Documentation is not infringe upon or violate any rights of third parties; and

**4.2.3** Au10tix will ensure it has adequate data security processes and policies, business continuity plans and disaster recovery plans in place to keep the Customer's data secure and to minimize disruption to the Services.

**4.2.4.** Au10tix will be responsible for, and will procure, its Personnel's compliance with this Agreement, Documentation and Service Order.

**4.3 Affiliate Authorization.** The Parties acknowledge and agree that Service Orders made under this Agreement may be entered into by an Affiliate of either Party. In the event that an Affiliate of a Party enters into an Order on behalf of Customer or Au10tix, such Affiliate shall be subject to all of the respective obligations of Customer and Supplier under this Agreement, and each Party agrees to be held fully responsible for the performance of this Agreement by its Affiliates.

**4.4 Suspension of Service.** Any use of the Services in breach of this Agreement by the Customer that in Au10tix's reasonable judgment threatens the Intellectual Property Rights of Au10tix, security, integrity or availability of the Services, the Au10tix IDV Platform, the Cloud Environment or Customer Data, or is contrary to Applicable Law, may result in Au10tix's immediate suspension of the Services, however Au10tix will use reasonable efforts under the circumstances to provide Customer with notice and an opportunity to remedy such violation or threat prior to such suspension.

#### **5 CUSTOMER DATA.**

**5.1 Ownership.** Customer Data is owned exclusively by Customer. Upon the earlier of the termination of this Agreement or Customer's written request, Au10tix shall within three (3) working days, delete and/or destroy (as technically feasible) all Customer Data in its possession and under its care, other than Customer Data that Au10tix is required to retain, at its reasonable discretion, for legal, accounting, tax, compliance, governance or reporting reasons. Upon

Customer's written request, Au10tix shall issue a certificate of destruction signed by an authorized signatory to certify the fulfillment of such deletion request by Customer.

**5.2** Responsibility for Backups. Customer acknowledges that Au10tix is not a backup or storage service, and therefore except as explicitly provided in this Agreement or any valid Service Order, Au10tix shall have no liability towards Customer with regard to any loss, deletion, destruction or failure to store any Customer Data. Customer further acknowledges that Au10tix is not responsible and has no liability for the performance of any hardware, software, or other item or service provided operated or maintained on Customer's behalf by anyone other than Au10tix in connection with Customer's use of the Services.

**5.3** Updates and Service Improvement. Customer hereby grants Au10tix, during the Agreement Term and subject to Au10tix's compliance with applicable Data Protection Laws, a license to use, reproduce, modify, create derivative works from, distribute, perform, transmit, anonymize and display the Customer Data necessary to update, develop, provide and improve the Services all as specifically allowed in the Data Processing Agreement as attached to the Service Order. Notwithstanding the above, with regards to information which is not considered as Personal Data under Privacy Laws, Customer further grants to Au10tix all necessary rights to perpetually and irrevocably use, reproduce, modify, create derivative works from, distribute, perform, transmit and display Customer Data in an anonymized or aggregated form that does not identify individual persons or organizations (such as, by way of example and not by way of limitation, numbers of verifications) perpetually, in order to compile statistics regarding use of the Services and/or to develop and improve the Services. Au10tix is hereby instructed to use Customer to improve and update the Services provided to Customer, including through machine learning techniques, all taking into account applicable privacy and data protection laws.

**6** PRIVACY AND DATA PROTECTION LAWS.

**6.1** Data Protection Agreement. In addition to general provisions set forth in this Section 6 with respect to Personal Data, the Parties agree to the current version of the AU10TIX's Data Protection Agreement (available at <https://www.au10tix.com/downloads/> ) as may be periodically updated by AU10TIX (hereinafter the "DPA").

**6.2** Relationship of the Parties. With respect to the processing of Personal Data, the Parties agree that Au10tix shall be deemed to be a Processor/Service Provider and Customer shall be deemed to be a Controller/Business, as such terms are defined in Data Protection Laws.

**6.3** Customer Data Protection Obligations. Subject to the terms of this Agreement including without limitation the Data Protection Agreement, in submitting Personal Data through the Services to be processed by Au10tix, Customer is responsible for:

**6.3.1** establishing the legal basis required for the processing of Personal Data by Au10tix in accordance with the terms of this Agreement, including by obtaining all rights or consents as necessary to use the Personal Data;

**6.3.2** taking appropriate technical and organizational measures to ensure the security and integrity of Customer Data in any system and/or software which is under Customer's care and control and is integrated with the Service or the Cloud Environments;

**7** FEES AND PAYMENTS.

**7.1** Payment Terms. Fees will be invoiced in advance and otherwise in accordance with the relevant Service Order. Unless otherwise stated in the Service Order, fees are due within 30 days from the invoice date. The Parties acknowledge that invoices may also be submitted electronically by Au10tix. Customer shall be responsible for providing complete and accurate billing and contact information to Au10tix and shall notify Au10tix of any changes to such information.

**7.2** Scope and Volume. The scope and volume of the Services paid for by the Customer may not be downgraded during the Service Order or part of the way through an Agreement Term unless specifically approved in writing by Au10tix. Customer shall commit to a minimum commitment as defined in the Service Order and all payments in respect of that order shall be paid as described in the applicable Service Order.

**7.3** Late Payments. If any charge owing by Customer under this Agreement or any valid Service Order for Services is 10 days or more overdue, Au10tix may, without limiting its other rights and remedies, accelerate Customer's unpaid fee obligations under such agreements so that all such obligations become immediately due and payable, and suspend Services until such amounts are paid in full, provided that, Au10tix will give Customer at least 14 days' prior notice before suspending services to Customer. Notwithstanding the foregoing, any amounts not paid to Au10tix when due shall bear interest at the rate of five percent (5%) per annum, or the maximum legal rate if less, commencing with the payment due date and until actually paid. Customer shall reimburse Au10tix for all costs of collection, including reasonable attorneys' fees. This Section is without prejudice to any other rights and remedies available under this Agreement or by Applicable Law.

**7.4** Inflation. Au10tix may, no more than once per Service Order Term and not to take effect until the completion of the first year of the Agreement, alter the level of fees by up to 2% above any increase over the previous 12 months in the Retail Price Index published by the Office for National Statistics of the State of Israel. Alterations of the fees under this clause require not less than 60 days' notice to the Customer.

**7.5** Taxes. All amounts due to Au10tix hereunder are net amounts, exclusive of any taxes, levies, duties or similar governmental assessments of any nature, including, for example, value-added, sales, use or withholding taxes, assessable by any jurisdiction whatsoever (collectively, "Taxes"). Customer is responsible for paying all Taxes associated with its purchases hereunder. If Au10tix has the legal obligation to pay or collect Taxes for which Customer is responsible under this section, Au10tix will invoice Customer and Customer will pay that amount unless Customer provides Au10tix with a valid tax exemption certificate authorized by the appropriate taxing authority. For clarity, Au10tix is solely responsible for taxes assessable against it based on its income, property and employees.

**8** WARRANTIES; DISCLAIMER.

**8.1** Disclaimer, Limitation of Liabilities. EXCEPT AS PROVIDED EXPRESSLY IN THIS AGREEMENT SOLELY FOR THE BENEFIT OF THE CUSTOMER, AU10TIX AND ITS LICENSORS MAKE NO REPRESENTATION, WARRANTY, OR GUARANTY AS TO THE RELIABILITY, TIMELINESS, QUALITY, SUITABILITY, TRUTH, ERROR-FREE, AVAILABILITY, ACCURACY OR COMPLETENESS OF THE SERVICE, THE AU10TIX IDV PLATFORM OR ANY CONTENT AND PROVIDES THE SERVICES, DOCUMENTATION, THE AU10TIX IDV PLATFORM OR ANY CONTENT TO CUSTOMER ON AN "AS IS" BASIS, WITHOUT WARRANTIES OR REPRESENTATIONS OF ANY KIND,



AND AU10TIX EXPRESSLY DISCLAIMS ALL WARRANTIES - STATUTORY, EXPRESS, IMPLIED OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY, NON INFRINGEMENT, FITNESS FOR A PARTICULAR PURPOSE, OR THAT ANY STORED DATA WILL BE ACCURATE OR RELIABLE OR THE SERVICE OR THE SERVER(S) THAT MAKE THE SERVICE AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS OR WILL BE FREE FROM INTERRUPTION. AU10TIX FURTHER DISCLAIMS ANY WARRANTY THAT THE OPERATION OF SERVICES WILL BE FREE FROM DEFECTS, OR THAT CUSTOMER'S USE OF THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE. CUSTOMER ACKNOWLEDGES AND AGREES THAT THE WARRANTY DISCLAIMERS AND LIABILITY AND REMEDY LIMITATIONS IN THIS AGREEMENT ARE MATERIAL, BARGAINED-FOR BASES OF THIS AGREEMENT AND THAT IT AND AU10TIX HAVE TAKEN THEM INTO ACCOUNT IN DETERMINING THE CONSIDERATION TO BE GIVEN UNDER THIS AGREEMENT. EXCEPT FOR ANY WARRANTIES EXPRESSLY STATED IN THIS AGREEMENT, THE ENTIRE RISK ARISING OUT OF THE (I) USE OR PERFORMANCE OF THE SERVICES OR (II) SATISFACTORY QUALITY, PERFORMANCE AND ACCURACY OF THE SERVICES, REMAINS WITH CUSTOMER.

**8.2** EXCEPT FOR WILLFUL MISCONDUCT, DELIBERATE FRAUD BY AN EMPLOYEE OF AU10TIX LTD, PERSONAL INJURY OR DEATH, AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, AU10TIX'S MAXIMUM AGGREGATE LIABILITY UNDER, ARISING OUT OF OR RELATING TO THIS AGREEMENT INCLUDING INDEMNITIES UNDER SECTION 11 AND ANY AND ALL SERVICE ORDERS SHALL NOT EXCEED THE HIGHER BETWEEN (I) THE TOTAL AMOUNT OF FEES PAID BY CUSTOMER TO AU10TIX DURING THE 12 MONTHS PRECEDING THE DATE THE LIABILITY FIRST ARISES, OR (II) TEN THOUSAND USD (\$10,000). TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT WILL EITHER PARTY BE LIABLE FOR ANY LOSS OF REVENUE, LOSS OF PROFITS, FAILURE TO REALIZE SAVINGS, LOSS OF GOOD WILL, BUSINESS INTERRUPTION OR LOSS OF USE, LOSS OF DATA (INCLUDING CUSTOMER DATA), COST OF PROCUREMENT OF SUBSTITUTE SERVICES, LOSS OF OPPORTUNITIES, OR FOR SPECIAL, PUNITIVE, INCIDENTAL, INDIRECT, EXEMPLARY OR CONSEQUENTIAL DAMAGES, HOWEVER CAUSED, WHETHER FOR BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE AND STRICT LIABILITY), OR OTHERWISE, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

**8.3** Internet Delays. AU10TIX'S SERVICES MAY BE SUBJECT TO LIMITATIONS, DELAYS AND OTHER PROBLEMS INHERENT IN THE USE OF THE INTERNET AND ELECTRONIC COMMUNICATIONS. AU10TIX IS NOT RESPONSIBLE FOR ANY DELAYS, DELIVERY FAILURES OR OTHER DAMAGE RESULTING FROM SUCH PROBLEMS. IT IS THE MUTUAL RESPONSIBILITY OF AU10TIX AND OF THE CUSTOMER TO PROVIDE THE TELECOMMUNICATIONS AND NETWORK SERVICES AND CORRECTLY CONFIGURED HARDWARE AND OTHER EQUIPMENT NEEDED TO CONNECT TO THE SERVICES.

**8.4** Basis of Bargain. THE LIMITATIONS OF LIABILITY AND EXCLUSIONS OF DAMAGES SET FORTH IN THIS SECTION 8 ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE BARGAIN BETWEEN AU10TIX AND CUSTOMER AND WILL APPLY TO THE MAXIMUM EXTENT ALLOWED UNDER APPLICABLE LAW.

**8.5** All references to Au10tix in this Section 8 shall, for the purposes of this Section 8 and Section 14.12 only, be treated as including all employees, officers, directors, subcontractors, Affiliates and licensors of Au10tix, all of whom shall have the benefit of the exclusions and limitations of liability set out in this Section 8, in accordance with Section 14.12.

**9** PROTECTION OF CONFIDENTIAL INFORMATION.

**9.1** Each Party undertakes that it shall treat in strict confidence and shall not disclose to any person or use for a purpose other than the exercise of its rights or performance of its obligations under this Agreement, the other Party's Confidential Information. Either Party may disclose the other Party's Confidential Information to only such Personnel and professional advisors, or officers of itself as is in its good faith judgment necessary to exercise its rights or perform its obligations under this Agreement, provided the Disclosing Party procures that any person to whom the Confidential Information is disclosed keeps it confidential and adheres to the provisions of this Section 9 and section 2.3 as if they were that Party. Each Party may further disclose the other Party's Confidential Information (other than Customer Data and Au10tix trade secrets) that (i) was in the public domain at the time of disclosure; (ii) became publicly available after disclosure to Receiving Party without breach of this Agreement; (iii) was lawfully received by Receiving Party from a third party without such restrictions; (iv) was known to Receiving Party, its employees or agents without such restrictions prior to its receipt from the Disclosing Party; (v) was independently developed by Receiving Party without breach of this Agreement as a matter of record; or (vi) was generally made available to third parties by the Disclosing Party without such restriction. Additionally, the Receiving Party will provide prompt notification to Customer of any unauthorized access to or disclosure of Disclosing Party's Confidential Information.

**9.2** Compelled Disclosure. Notwithstanding Section 9.1, the Receiving Party may comply with a judicial order or other compulsion of Law requiring the disclosure of Confidential Information, provided that the Receiving Party provides to the Disclosing Party prompt written notice of such order and the opportunity to challenge such order at the Disclosing Party's own expense, unless doing so is prohibited by Law (including by the order itself). If the Receiving Party is compelled by law to disclose the Disclosing Party's Confidential Information as part of a civil proceeding to which the Disclosing Party is a party, and the Disclosing Party is not contesting the disclosure, the Disclosing Party will reimburse the Receiving Party for its reasonable cost of compiling and providing secure access to such Confidential Information. Without derogating for the aforementioned, Disclosing Party shall have the right to defend such disclosure in lieu and on behalf of Receiving Party. Receiving Party shall furnish only that portion of Confidential Information that is necessary in order to comply with such legal obligation, and shall take reasonable measures to ensure that it is treated as confidential.

**9.3** Remedies. If the Receiving Party discloses or uses (or threatens to disclose or use) any Confidential Information of the Disclosing Party in breach of provisions hereof, the Disclosing Party has the right, in addition to any other remedies available to it, to seek injunctive relief to enjoin such acts, it being specifically acknowledged by the Parties that any other available remedies are inadequate.

**9.4** Survival. This Section survives for so long as either Party has Confidential Information of the other Party in its possession or under its control.

**10** INTELLECTUAL PROPERTY RIGHTS

**10.1** Ownership. Customer acknowledges and agrees that all Intellectual Property Rights relating in and to the Au10tix IDV Platform, the Au10tix technology, the Service and the Documentation belong and shall belong exclusively to Au10tix or its licensors (as the case may be) and the Customer shall have no rights in or to such Intellectual Property rights other than as expressly granted under this Agreement

and the Au10tix reserves all rights not expressly granted to Customer herein. Au10tix's name, logo, and the product names associated with the Service, are trademarks of Au10tix and no right or license is granted to use them without Au10tix's explicit written consent.

**10.2** The safeguards provided in 10.1 above shall also apply to any Intellectual Property Rights of the Customer that have been shared with Au10tix for the purpose of performing this Agreement.

## **11** INDEMNIFICATION.

**11.1** Au10tix Indemnity. Au10tix will defend Customer against any claim, demand, suit or proceeding: (i) made or brought against Customer by a third party alleging that any purchased Service infringes or misappropriates such third party's Intellectual Property Rights, (ii) made by Customer in connection with breach of Section 9 (Confidentiality) or (iii) made by Customer in connection with breach of the Data Processing Agreement, (each, a "Claim"), and will indemnify Customer from any damages, including reasonable attorney fees and costs finally awarded as a result of, including amounts paid by Customer to a third party under a settlement approved by Au10tix in writing of, a Claim, provided that in the event of a third party claim giving rise to indemnification hereunder, Customer (a) promptly gives Au10tix written notice of the Claim Against Customer, (b) gives Au10tix sole control of the defense and settlement of the Claim (except that Au10tix may not settle any such Claim unless it unconditionally releases Customer of all liability), and (c) gives Au10tix all reasonable assistance, at Au10tix's expense. If Au10tix receives information about an infringement or misappropriation claim related to a Service, Au10tix may in its discretion and at no cost to Customer (i) modify the Services so that they are no longer claimed to infringe or misappropriate, without breaching Au10tix's warranties (ii) obtain a license or other right to use for Customer's continued use of that Service in accordance with this Agreement, or (iii) terminate Customer's subscriptions for that Service upon 30 days' written notice and refund Customer any prepaid fees covering the remainder of the term of the terminated subscriptions. The above defense and indemnification obligations do not apply to a third party claim if (1) the allegation does not state with specificity that the Services are the basis of the Claim; (2) the Claim arises from the use or combination of the Services or any part thereof with software, hardware, data, or processes not provided by Au10tix, if the Services or use thereof would not infringe without such combination;; or (3) the Claim Against Customer arises from Content, a non Au10tix application or Customer's breach of this Agreement, the Documentation or applicable Service Order. For avoidance of doubt, Au10tix' obligation to indemnify the Customer with respect to any claim made by Customer in connection with breach of Section 9 (Confidentiality), or made in connection with breach of the Data Processing Agreement, shall be subject to the provisions of section 8.2.

**11.2** Exclusive Remedy. The indemnity in this Section 11 states the Au10tix's entire liability and obligation and Customer's sole remedy for any claim arising from or related to a Claim Against Customer.

**11.3** Customer Indemnity. Customer, at its sole expense, shall defend, indemnify and hold harmless Au10tix and its Affiliates and their respective officers, directors, employees, subcontractors, and licensors from any action based upon a claim resulting directly or indirectly from: (1) breach of section 2 (Provision of Services, Use Rights), breach of Section 9 (Confidentiality), Section 10 (Intellectual Property Rights), Section 14.3 (Anti- Corruption), and/or the Data Processing Agreement, (2) for any willful misconduct or negligent act

or omission by Customer, its Affiliates or Personnel, contractors, agents, or subcontractors of any of the above, and shall reimburse Au10tix for all damages, costs and expenses awarded against Au10tix pursuant to any such actions; or (3) the infringement or misappropriation of any third party's Intellectual Property Rights resulting from Au10tix's use of Customer Data.

All indemnification obligations in this Section 11 above are subject to the following procedure: The indemnitor will notify the indemnified party in writing of any indemnified claim within 5 days of receipt of that claim to allow the indemnitor to investigate and defend the matter. indemnitor will have sole control of the defense and all negotiation for any settlement or compromise of any indemnified claim provided that (a) the indemnitor may provide written notice to the indemnified party (i) within forty (40) business days of service of notice by the indemnified party of receipt of an indemnified claim; or (ii) at any time where the indemnified party has refused or failed to assume control of the defense or to diligently pursue the defense thereafter, assume sole control of the defense and all negotiation for any settlement or compromise of such claim in such a manner as indemnitor may deem appropriate, at the indemnified party's sole expense. Each Party will have the right, at its sole expense, to participate in the legal proceeding where the other Party is controlling the defense, with counsel of its own choosing. Furthermore, at indemnified party's expense, each Party will assist and cooperate in the defense of an indemnified claim as reasonably requested by the Party controlling the defense

## **12** TERM AND TERMINATION.

**12.1** Term. This Agreement shall be in force and effect during the Agreement Term as defined above. A Service Order will expire pursuant to its specified term as included therein. Unless otherwise stated in the Service Order, the terms of that Service Order will automatically renew for an additional term of twelve (12) months on identical terms and conditions (including quantity and price, subject to the terms and conditions of this Agreement) unless either Party notifies the other Party in writing at least thirty (30) days prior to expiration of the Service Order that it does not wish to renew.

**12.2** Agreement Termination. This Agreement may be terminated as follows: (a) by either Party if the other Party commits a Material Breach, or (b) By either Party at any time if the other Party (i) ceases to do business for any reason, (ii) has a receiver or administrator appointed over all or part of its assets, or (iii) becomes subject to any bankruptcy, insolvency, reorganization, liquidation or other similar proceedings, and if such proceedings are involuntary, are not dismissed within thirty (30) days of commencement.

**12.3** Consequences of Termination. Upon termination of this Agreement for any reason, all licenses granted to the Customer under this Agreement shall immediately cease, the Customer must immediately cease using the Services and Au10tix shall be under no further obligation to provide the Services or refund any amount of the Minimum Commitment (as defined in the Service Order), and Customer must immediately pay to Au10tix all outstanding fees, charges, payment and expenses due, regardless of if delivered, under this Agreement and any and all Service Order. Upon any termination or expiration of this Agreement, either Party shall return or destroy (as technically feasible) all the Confidential Information in its possession or control (other than Customer Data that Au10tix is required to retain, at its reasonable discretion, for legal, accounting, tax, compliance, governance or reporting reasons) and certify the same to the other Party upon other Party's written request. The provisions of

Sections 5, 7, 8, 9, 10, 11, 13, 14.1 and 14.10 shall survive the termination of this Agreement.

**13 GOVERNING LAW; DISPUTE RESOLUTION.**

**13.1 Governing Law.** This Agreement and any dispute arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination and its subject matter (including non-contractual disputes or claims), shall be referred to and finally resolved by arbitration under the LCIA Rules, which Rules are deemed to be incorporated by reference into this clause. The number of arbitrators shall be three. The seat, or legal place, of arbitration shall be London, England. The language to be used in the arbitral proceedings shall be English. The governing law of the contract shall be the substantive law of England and Wales.

**13.2 Remedies.** If Customer breaches or threatens to breach or a reasonable concern arises with Au10tix regarding the provisions of this Agreement relating to Intellectual Property Rights, in addition to any other remedies prescribed by Applicable Law, Au10tix shall be entitled to seek injunctive, equitable, or other equivalent relief against such breach directly from any court of competent jurisdiction without the requirement to post bond or other security.

**14 GENERAL PROVISIONS.**

**14.1 Publicity.** Au10tix may publicly announce the fact of entering into this Agreement and use the Customer's name and logo in Au10tix's promotional materials, including, without limitation, by posting a logo in its website, press releases and presentations to third parties. The Customer may publicly announce the fact of entering into this Agreement and use Au10tix's name and logo in Customer's promotional materials only after receiving written approval from Au10tix. Either Party may, at any time, instruct the other Party to change, alter, correct, remove or cease from any promotional material or activity related to this quotation.

**14.2 Anti-Corruption.** Neither Party has received or been offered any illegal or improper bribe, kickback, payment, gift, or thing of value from an employee or agent of the other Party in connection with this Agreement. Reasonable gifts and entertainment provided in the ordinary course of business do not violate the above restriction.

**14.4 Anti-slavery.** Each Party undertakes, warrants and represents that neither the Customer nor any of its officers, employees, agents or subcontractors has: (i) committed an offence under the Modern Slavery Act 2015 of England and Wales (a "MSA Offence"); or (ii) been notified that it is subject to an investigation relating to an alleged MSA Offence or prosecution under the Modern Slavery Act 2015; or (iii) is aware if any circumstances within its supply chain that could give rise to an investigation relating to an alleged MSA Offence or prosecution under the Modern Slavery Act 2015; and each Party shall notify the other immediately in writing if it becomes aware or has reason to believe that it, or any of its officers, employees, agents or subcontractors have breached or potentially breached any of its obligations under this clause 14.4. Such notice shall set out full details of the circumstances concerning the breach or potential breach of the obligations under this Section.

**14.5 No Partnership or Agency.** This Agreement does not create any relationship of association, partnership, joint venture or agency between the parties. Neither Party will have any right or authority to assume, create or incur any liability or obligation of any kind against or in the name of the other Party.

**14.6 Assignment.** The Customer may not assign, transfer, or otherwise dispose of this Agreement or any of its rights, interest, and obligations hereunder without the prior written consent of Au10tix, who may assign or transfer this Agreement at any time by notice. Notwithstanding the foregoing, Au10tix's consent shall not be required if the Customer assigns this Agreement to an Affiliate or in connection with a merger, or sale of all its stock or all or substantially all of its assets; provided, (i) the Affiliate or surviving entity is not a direct competitor of Au10tix, (ii) any such assignee has the financial and other abilities required to perform assigning Party's obligations and agrees to be bound in writing to assigning Party's obligations under this Agreement, and (iii) at the time of assignment, assigning Party is not in breach of this Agreement. In no event shall this Agreement, or any rights or privileges hereunder, be an asset of a Party under any bankruptcy, insolvency, or reorganization proceedings, or in any other manner whatsoever; however, this Agreement shall be binding upon and inure to the benefit of the parties, their legal representatives, and permitted transferees, successors, and assigns.

**14.7 Entire Agreement, Counterparts.** This Agreement together with any valid Service Order constitutes the entire agreement between Au10tix and Customer and supersedes any previous agreements or representations, either oral or written, with respect to the subject matter of this Agreement. All amendments will be made only in writing and signed by both parties. This Agreement may be executed in counterparts (including by reliable digital means), all of which together will constitute a single agreement. Except as otherwise specified herein, any additional or conflicting terms contained in any other document (including, without limitation, any preprinted, additional or conflicting terms on any Customer Service Order, or acknowledgement from either Party) shall be null, void and of no effect on either Party.

**14.8 Compliance with Laws.** Each Party will comply with and will ensure that it's Personnel comply with all Applicable Law, including Law relating to export and import, privacy, use, disclosure or transfer of personal information, or security.

**14.9 Severability, Waiver.** If any part of this Agreement is declared invalid or unenforceable for any reason, such part shall be deemed modified to the extent necessary to make it valid and operative and in a manner most closely representing the intention of the parties, or if it cannot be so modified, then eliminated, and such elimination shall not affect the validity of any remaining portion, which shall remain in force and effect and will be construed so as to reflect that Parties' intentions in the original version of this Agreement to the greatest extent legally possible. Any failure by a Party to insist upon or enforce performance by the other of any of the provisions of this Agreement or to exercise any rights or remedies under this Agreement or otherwise by law will not be construed as a waiver or relinquishment of any right to assert or rely upon the provision, right or remedy in that or any other instance.

**14.10 Limitation on claims.** Except for actions for nonpayment, breach of Section 9 "Intellectual Property Rights", or breach of Section 10 "Protection of Confidential Information", no action, regardless of form, arising out of or relating to the Agreement may be brought by either Party more than two (2) years after the cause of action has accrued.

**14.11 Force Majeure.** A Party shall not be in breach of this Agreement nor liable for delay in performing, or failure to perform, any of its obligations under this Agreement if such delay or failure

result from events, circumstances or causes beyond its reasonable control, as determined by both parties, acting reasonably. In such circumstances the obligated Party shall be entitled to a reasonable extension of the time for performing such obligations. If the period of delay or non-performance continues for 7 days, the other Party may terminate this Agreement by giving 3 days' written notice to the other.

**14.12** Notices. Any notices permitted or required under this Agreement and/or any valid Service Order shall be in writing, and shall be deemed given when delivered (i) in person; (ii) by overnight courier, upon written confirmation of receipt; (iii) by certified or registered mail, with proof of delivery; (iv) by facsimile transmission with confirmation of receipt; or (v) by email, with confirmation of receipt. Notices shall be sent to the address, set forth above, or at such other address, facsimile number or email address as provided to the other Party in writing and on the applicable Service Order.

**14.13** Miscellaneous. The official language of this Agreement is, and all attachments or amendments to this Agreement, contract interpretations, notices and dispute resolutions shall be in English. Translations of this Agreement shall not be construed as official or original versions. Headings are for convenience only and do not define, interpret or limit the scope of any provision hereof. In all cases, the use of "includes/ing" shall mean "includes/ing without limitation". References to a particular section within a Schedule or other document expressly attached to the Signature Page shall serve to reference the applicable section within that Schedule or document, unless otherwise specified therein. The word "will" shall be construed to have the same meaning and effect as the word "shall." The word "or" when used in this Agreement is not exclusive. Any obligation on a Party not to do something includes an obligation not to allow that thing to be done. The word "extent" in the phrase "to the extent" means the degree to which a subject or other thing extends, and such phrase shall not mean simply "if." No exclusive rights are granted by either Party under this Agreement. The persons referred to in Sections 8.1 and 11.3 respectively may enforce the terms of Sections 8.1 and 11.3 respectively to the fullest extent permitted by law as if they were a party to this Agreement, subject to and in accordance with this Section 14.12, this Agreement and the Contracts (Rights of Third Parties) Act 1999. Except as provided in this Section 14.12 a person who is not a party to this agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

**14.14** Due Diligence. As per AU10TIX's due diligence procedures, the validity of this Agreements is subject to the Customer successfully passing sanction and compliance checks performed within 30 (thirty) days of signature date of this Agreement. AU10TIX is also entitled to perform the sanction and compliance checks on a continuous basis, as and when it deems fit ("**Subsequent Checks**"). In the event that the Customer does not successfully pass any Subsequent Checks, AU10TIX shall be entitled to cancel the Agreements immediately upon written notice to the Customer and may withdraw any claims and/or refrain from performing the Services on behalf of the Customer. AU10TIX shall not be liable for any Damages suffered by the Customer as a result thereof.



**Annex A**

**Products Definitions:**

1. **IDV (FAKA-BOS)-** The authentication process the ID. The processing includes the following stages: (A) Qualification – AU10TIX IDV assesses whether the image quality meets the minimal standards required for successful processing. It also determines whether or not the image is an ID. (B) Optimization – The image is optimized to compensate for any deficiencies in the image quality. This involves, for example, straightening the alignment and sharpening the image. (C) Classification – The ID is automatically classified by country/state of issue and by document type (e.g., Passport, Driver's License, ID Card) and version number. This is done by comparing the submission to our extensive catalog of Format Profiles which contains detailed information about the structure and format of various ID types. This classification enables the system to proceed with the data extraction and authentication tests. (D) Data Extraction - The data shown on the ID is extracted field by field using the AU10TIX sophisticated OCR (Optical Character Recognition) engine. Each data element is identified separately (e.g., Name, Date of Birth, Place of Birth, etc.) based on the Format Profile for that ID type. This enables the execution of a wide range of tests to verify the validity of the information given in each field. AU10TIX offers an option to optimize the data extraction process by comparing the OCR results with ID information submitted by the customer in his/her application form. (E) Authentication Tests - AU10TIX uses the information gathered in the previous stages to run a series of sophisticated authentication tests. This exhaustive series of tests can discover a wide range of falsification methods that may have been applied to the ID, including both manual and digital doctored of the text or photo. For more information please see AU10TIX-Credetional (IDV) policy [AU10TIX-Credential-IDV-Policy-March-2024.pdf](#)

2. **Exception Management (FAKA-Double Check)-** Exception Management is an advanced onboarding technology that integrates IDV AI automation and manual verification to enhance both operational efficiency and regulatory compliance. The service shall be available on a 24/7 basis for Latin-based language documents. SLA for the Exception Management API Calls will include a response time of up to 5 (five) minutes per API Call ("SLA Requirement") provided such number shall not exceed 10% of the Minimum Commitment API Calls as defined in the Service Order ("SLA Cap"). Once the API Calls exceed the SLA Cap, Au10tix shall use reasonable commercial efforts to process any API Calls for Exception Managamnet services within the above SLA Requirement. If the Customer wishes to purchase such a number of API Calls exceeding 10% of the Minimum Commitment, it may do so subject to the issuance of an additional minimum volume commitment, and in such event, the SLA Requirement shall be further subject to the parties agreeing on a mutual ramp-up plan to adjust the Exception Managamnet specialist resources. For more information please see AU10TIX- Credetional (IDV) policy [AU10TIX-Credential-IDV-Policy-March-2024.pdf](#)

3. **POA-** AU10TIX uses OCR to extract the name and address and verifies that the name in the document matches the name shown in the ID.

4. **Serial Fraud Monitor (FAKA- INSTINCT)-** Serial Fraud Monitor is the 2nd line of defense to IDV. It focuses on the detection of sophisticated ID forgeries that cannot be detected at case-level analysis. Such professional forgeries are often attempted by highly skilled professionals and organized crime. Serial Fraud Monitor examines anomalies at the traffic level, monitoring swarm attacks using multiple variants of the same document, using various

combinations of image and content elements. Serial Fraud Monitor Consortium hashed information is compared against indicators of the history of all consortium members (Hence detection by one Consortium member helps flag a similar attack on another Consortium member. For more information please see AU10TIX- Credetional (IDV) policy [AU10TIX-Credential-IDV-Policy-March-2024.pdf](#).

5. **Console-** Console app is a web application for use by customer employees to upload documents for ID verification as well as to provide contact details for contact self-service document upload requests. The application enables a review of the progress and results of these requests.

6. **Webview SDK-** The AU10TIX WebView SDK gathers user identification data for further authentication performed by the AU10TIX backend service.

**Mobile SDK-** The mobile SDK libraries for Android and IOS assist native mobile app developers to utilize the device capabilities to create good quality inputs to the AU10TIX API. The SDK is a standalone independent product that does not interact with the AU10TIX Identity Verification service. The hosting app is responsible for using the SDK to create quality images and use them as input when calling the AU10TIX API. The SDK enables the following features: Scan document, Selfie, Liveness, and Barcode. Mobile SDK service is being licensed only for capturing images/IDs to be processed by AU10TIX's authentication Services. Any use of these services for other capturing uses is prohibited, including but not limited to integrating the SDK into systems, applications, or processes that involve the transfer of information to entities other than AU10TIX.

7. **Secure.Me-** The Secure.me application is a white-labeled AU10TIX hosted webpage designed to enable automated end-user identity verification. The webpage is versatile, and dynamic based on the customer preferences, and configurations are managed through the Secure.me Console. There are two typical Secure.me integration solutions: 1. Integration-free: If integration into your existing system(s) is not feasible, you can choose to utilize the AU10TIX Console portal to trigger a request for identity verification to your endusers. This request will be delivered as an SMS or email. The ID capture and verification will be performed through your customized Secure.me landing page. Choosing this solution allows for a faster time to market since there is no required technical integration. 2. API Integration(Server-to-Server): Utilizing the Secure.me API, a document submitted by your end-user will be routed through your company's back-end server for identity verification by AU10TIX. With this solution, document information can be captured either via your application website (Direct Integration ) or through our hosted landing page that can also be embedded as an iFrame.