

CLEAR and Westlaw Public Records (Risk & Fraud) Supplier Additional Terms & Disclaimers

CLEAR Database Name	Westlaw Database Name	Content Description	Disclaimer & Legal Terms
Arrest/Arrest Records	Arrests	Arrest Records	See Court Records below
Boat Registrations	Boat Regisrations	Boat Registrations	Your use of this data may be subject to privacy restrictions imposed by Driver's Privacy Protection Act ("DPPA") and state law. If you access motor vehicle, driver's license, state boat, or similar data, you will be required to acknowledge compliance with the law and to choose among "permissible uses" for the data. Thomson Reuters will store information from each search, including the password entered, permissible use indicated, date of search and search, as required to comply with statutory and contractual requirements.
Corporate Records - California	Corporate Records - California	Corporate Records	THIS CALIFORNIA SECRETARY OF STATE DATA IS FOR INFORMATIONAL PURPOSES ONLY. CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE SACRAMENTO OFFICE OF THE CALIFORNIA SECRETARY OF STATE. This data is provided for research purposes only and it is not the official record. Certified copies can only be obtained from the official source. Thomson Reuters makes every effort to provide you with the most current data, however, information reported in this data may have been paid, terminated, vacated or released prior to today's date.
Corporate Records - Michigan	Corporate Records - Michigan	Corporate Records	THIS DATA IS FOR INFORMATION PURPOSES ONLY. CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS, CSCLB, CORPORATIONS DIVISION.

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Corporate Records – New York	Corporate Records – New York	Corporate Records	To the extent that any of the information, material or data obtained from Thomson Reuters is derived from the New York State, Department of State, Division of Corporations and state records: (1) Any such information, material or data is not an official record of the Department of State or of the State of New York; (2) Thomson Reuters hereby represents and acknowledges that it is not an employee or agent, for any matter whatsoever, of the Department of State or the State of New York; (3) Thomson Reuters, the Department and the State of New York make no warranties, guarantees or representations of any kind, whether express or implied, or arising by custom or trade usage as to any matter whatsoever, without limitation, and specifically make no implied warranty of merchantability, fitness for any particular purpose or use, including but not limited to adequacy, accuracy, correctness, completeness, currentness, reliability or conformity to any representation, description, sample or model; and (4) Neither Thomson Reuters, the department of state, the state of New York, nor any of its officers or employees shall be responsible for any loss or damage caused by the use of the information, material or data.
Court Records	Court & Dockets	ALL COURT DATABASES	By accessing the various court records made available to you through the Service, you acknowledge that this data will only be used for a lawful and appropriate use in the ordinary course and scope of your business or profession. The fact that an individual has been arrested, in and of itself, does not indicate that a violation of any law has occurred or that a crime has been committed. This data is provided for informational purposes only and it is not the official record. For copies of the official record (of an incarceration, conviction or court filing record) contact the source agency or court.
Court Records:	Court & Dockets	Arizona Court Records – Maricopa County Justice Courts, Maricopa County Superior Court, Pima County Consolidated Justice Court, Arizona Supreme Court	The above listed Courts in Arizona do not provide any warranties, express or implied, that the data provided is accurate, current, correct, or complete, nor do they make any representations regarding the identity of any persons whose names appear in the data. It is expressly understood that it is the responsibility of users to verify the data by personally comparing it with the official court records on file in the respective jurisdiction.
Court Records	Court & Dockets	Arkansas Court Records	The official custodian of all official court records for each court in Arkansas is the clerk of the court. The Arkansas Administrative Office of the Court ("AOC") is not the official custodian of any case record and provides only copies of data entered or provided by clerks. Data provided through this service may not reflect pending or post-disposition activity on a case. The AOC does not warrant the accuracy of the data. To verify a record's accuracy, contact the clerk of the court record.
Court Records	Court & Dockets	California Sex Offender Registry	Data from the California Sex Offender Registry may only be used to protect a person at risk and may not be used as the basis to take any adverse action against a person, including without limitation, using the data for purposes related to: (a) health insurance, (b) insurance, (c) loans, (d) credit, (e) employment, (f) education, scholarships, or fellowships, (g) housing or accommodations, or (h) benefits, privileges, or services provided by any business establishment.

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Court Records	Court & Dockets	California - Contra Costa Municipal Court	User understands and agrees that any computer programming is done by county as a courtesy to user to allow filing information data to be copied in the form desired by user, rather than the form maintained by county, and user further understands and agrees: A. that the filing information data is copied or derived from records maintained by county for county use and that the user's use of such data is completely incidental to the purpose of county use for which the data has been maintained. B. that the data has not been developed with the intent of use or benefit to anyone other than county and has not been maintained in a manner intended to be useable, accurate or beneficial for user's use. C. that it is quite possible that errors and omissions have occurred in any programming done by county to provide the data in the form desired by user, and user further understands and agrees that it is highly probable that errors and omissions will occur in any record keeping process, especially when large numbers of records are developed and maintained; notwithstanding, user agrees to take the records "as is", fully expecting that there may well be errors and omissions in the data obtained from county. D. that county makes absolutely no warranty whatsoever, whether expressed or implied, as to the accuracy, thoroughness, value, quality, validity, merchantability, suitability, condition, or fitness for a particular purpose of the data and any programming used to obtain the data in the form desired by user, nor as to whether the data is up-to-date, complete or based upon accurate or meaningful fact. E. that user hereby forever waives any and all rights, claims, causes of action or other recourse that it might otherwise have against county for any injury or damage of any type, whether direct, indirect, incidental, consequential or otherwise, resulting from any error or omission in such data or in any programming used to obtain the data in the form desired by user, or in any manner arising out of or related to this agreemen
Court Records	Court & Dockets	Connecticut Department of Corrections	This data contains names and information on individuals who are sentenced or currently on pre-trial status and have not been convicted. This information is not to be used for the purposes of criminal background checks.
Court Records	Court & Dockets	Connecticut Judicial Branch Data	Data may not be used to allow, enable or otherwise support the transmission by e-mail, telephone or facsimile of mass, unsolicited, commercial advertising or solicitations to entities other than its own existing customers.
Court Records	Court & Dockets	Florida Court Records	Data received from the Manatee County Clerk of Circuit Court is for use in the ordinary course of business. This data is provided for informational purposes only and it is not the official record. For copies of the official record (of an incarceration, conviction or court filing record) contact the source agency or court.
Court Records	Court & Dockets	Idaho Sex Offender Registry	The information in the Idaho sex offender registry is provided only for the purpose of protecting the public. It is not to be used for the purpose of harassing or intimidating anyone. A person who uses registry information to commit a criminal act against another person is subject to arrest and prosecution under sections 18-8326 or 18-8413, Idaho Code.

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Court Records	Court & Dockets	Illinois Court Records (Circuit Court Cook County)	The Circuit Court Cook County does not warrant the accuracy, completeness, or currency of this data. This data is not and may not be represented as an official record of the Court or of the Clerk. The official court record may be found in the hard copy files held and maintained by the Clerk. The Clerk provides no warranties, express or implied, that the information or data is accurate, complete or correct. Please note that Cook County, IL Commissioners approved an amendment to the Cook County Code known as the "Just Housing Ordinance" that prohibits the denial of a tenant's application or continuing occupancy of residential real property based on criminal convictions. You are responsible for compliance with the Just Housing Ordinance, the data use restrictions set forth in your contract, and all other applicable laws.
Court Records	Court & Dockets	Indiana Court Records	The data or information provided is based on information obtained from Indiana Courts on the date(s) indicated in the Indiana State & Federal Dockets Scope Information screen. The Division of State Court Administration and the Indiana Courts and Clerks of Court: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court in question.
Court Records	Court & Dockets	Indiana Court Records Indiana Administrative Office of the Courts	The data or information provided is based on information obtained from Indiana Courts on the date(s) indicated in the IN State & Federal Dockets Scope Information screen. It is the user's responsibility to verify the information by personally consulting the official record maintained by the Indiana Court in question. Indiana Office of Judicial Administration and the Indiana Courts and Clerks of Court: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information
Court Records	Court & Dockets	Maine Sex Offender Registry	The Maine Sex Offender Registry Data may be used for public safety and community awareness purposes only.
Court Records	Court & Dockets	Neveda Sex Offender Registry	Data from the Nevada Sex Offender Registry may not be used as the basis to take any adverse action against a person, including without limitation, using the data for purposes related to: (a) insurance, including health insurance (b) loans, (c) credit, (d) employment, (e) education, scholarships or fellowships, (f) housing or accommodations, or (g) benefits, privileges or services provided by any business establishment.
Court Records	Court & Dockets	New Jersey Sex Offender Registry	Data from the New Jersey Sex Offender Registry may not be used as the basis to take any adverse action against a person, including without limitation, using the data for purposes related to: (a) health insurance, (b) insurance, (c) loans, (d) credit, (e) education, scholarships, or fellowships, (f) benefits, privileges, or services provided by any business establishment, unless for purposes of public safety, or (g) housing or accommodations.
Court Records	Court & Dockets	North Caolina Court Records	The official custodian of all official court records for each county in North Carolina is the clerk of superior court of that county. To verify a record's accuracy, contact the clerk of the court of record.
Court Records	Court & Dockets	North Caolina Court Records NC Administrative Office of the Courts	We are not affiliated with the judicial branch of the State of North Carolina or with the North Carolina Administrative Office of the Courts (NC AOC), and cannot provide a certified or other official record of any court proceeding. We are solely responsible for the content of this report. Questions or concerns about any content must be directed to us. The official custodian of all official court records for each county in North Carolina is the clerk of superior court of that county. The NC AOC is not the official custodian of any case record and provides only copies of data entered by the clerks. Data provided through this service may not reflect pending or post-disposition activity on a case. The NC AOC does not warrant the accuracy of the data. To verify a record's accuracy or to obtain an official copy of a record of any court proceeding, contact the clerk of the county of record.

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Court Records	Court & Dockets	North Dakota Court Records	The data or information provided is based on information obtained from the North Dakota district courts as of the last working day of the most recent month. The Court Administrator and the North Dakota Supreme Court: A. Do not warrant that the information is accurate or complete except for court purposes; B. Make no representations regarding the identity of any persons whose names appear in the records; and C. Deny liability for any damages resulting from the release or use of the data or information. The user should verify the information by personally consulting the official record reposing at the district court.
Court Records	Court & Dockets	Ohio Dept of Rehabilitaiton and Correction	The Ohio Department of Rehabilitation and Correction does not warrant the comprehensiveness, completeness, accuracy or adequacy for any particular use or purpose of the Ohio data and expressly disclaims all warranties express or implied as to any matter whatsoever. The Ohio Department of Rehabilitation and Correction will not be responsible for any loss or damage caused by the use of the Ohio data.
Court Records	Court & Dockets	Oregon Court Records	The data or information provided is not the official records of the court. Data provided may not reflect the most current disposition activity. Users should verify the data and information by consulting the official court record maintained by the court in question. The official custodian of all official circuit and appellate court records in Oregon is the clerk or court administrator of the respective circuit and appellate court. The official court records are the OECI and ACMS data repository systems themselves.
Court Records	Court & Dockets	Pennsylvania Court Records	Electronic case record information received from the Commonwealth of Pennsylvania is not an official case record; official case records are maintained by the court in which the record was filed. The data or information provided is based upon information received by the Administrative Office of Pennsylvania Courts ("AOPC"). AOPC makes no representation as to the accuracy, completeness or utility, for any general or specific purpose, of the information provided and as such, assumes no liability for inaccurate or delayed data, errors or omissions. Use of this information is at your own risk. AOPC makes no representations regarding the identity of any persons whose names appear in the records. Use should verify that the information is accurate and current by personally consulting the official record reposing in the court wherein the record is maintained.
Court Records	Court & Dockets	Utah Court Records	The data provided is based on data obtained from the Utah Administrative Office of the Courts. Neither the Administrative Office of the Courts, nor any other courts of the State of Utah provide any warranties, express or implied, that the data provided is accurate, current, correct, or complete, nor do they make any representations regarding the identity of any persons whose names appear in the data. It is expressly understood that it is the responsibility of users to verify the data by personally comparing it with the official court records on file with the court of origin.
			The data provided is based on information obtained from the courts as of the period of time covered by the most current update. The Administrative Office of the Courts and the Washington Courts ("AOC"): 1) do not warrant that the

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Court Records	Court & Dockets	Washington Court Records	information is accurate or complete except for court purposes; 2) make no representations regarding the identity of an persons whose names appear in the Index; and 3) deny liability for any damages resulting from the release or use of t data. To verify the information, the user should personally consult the "official" record reposing at the court of record. A lot all information provided by AOC is being made available in the report as sealed or restricted cases are excluded. I addition to the terms of your subscription agreement and without in any way limiting your subscription agreement, you acknowledge and agree that: DISCLAIMER OF WARRANTIES: THE AOC PROVIDES NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE WITH RESPEC TO INFORMATION OR DATA PROVIDED UNDER THIS AGREEMENT. THE AOC PROVIDES NO WARRANTIES, EXPRESS OR IMPLIED, THAT THE INFORMATION OR DATA PROVIDED IS ACCURATE, CURRENT, CORRECT, OR COMPLETE. IT IS EXPRESS UNDERSTOOD BY THE PARTIES THAT IT IS YOUR RESPONSIBILITY TO VERIFY INFORMATION OR DATA OBTAINED UNDER TAGREEMENT WITH OFFICIAL COURT INFORMATION REPOSING AT THE COURT OF RECORD. LIMITATION OF LIABILITY: YOU ACKNOWLEDGES AND ACCEPTS THAT ALL INFORMATION AND DATA PROVIDED UNDER THIS AGREEMENT IS PROVIDED ON AN AS IS BASIS AND THAT THE INFORMATION AND DATA MAY BE SUBJECT TO ERROR OR OMISSION AND THEREFORE AGREES THAT THE AOC SHALL NOT BE RESPONSIBLE NOR LIABLE IN ANY WAY WHATSOEVEIFOR THE VALIDITY OF ANY DATA PROVIDED OR FOR THE USE OF THE INFORMATION AND DATA MAY BE SUBJECT TO ERROR OR COMISSION AND THEREFORE AGREES THAT THE AOC SHALL NOT BE LIABLE FOR ANY DEMAND OR CLAIM, REGARDLESS OF FORM OF ACTION, FOR ANY DAMAGES RESULTING FROM THE USE OF ANY INFORMATION OR DATA PROVIDED UNDER THIS AGREEMENT. (2) THE AOC SHALL NOT BE LIABLE FOR ANY DEMAND OR CLAIM, REGARDLESS OF FORM OF ACTION, FOR ANY DAMAGES ARISING FROM THE USE, OPERATION, OR MODIFICATION OF DATA PROVIDED UNDER THIS AGREEMENT.
Court Records	Court & Dockets	Wisconsin Court Records	Wisconsin Circuit Courts Access website information is only a snapshot of the information accessible in the Wisconsin Director of State Courts Office Consolidated Court Automation Programs (CCAP) case management system on the dathe information is downloaded by Thomson Reuters.
Criminal & Infrations	Criminal Arrests & Infrations Records	Criminal & Infractions	See "Court Records" Above
Divorce	Divorce	Divorce Records	See "Court Records" Above
Docket/Docket Records		Connecticut Docket Data	See "Court Records" Above
Docket/Docket Records		Washington Docket Data	See "Court Records" Above
Drivers License - ALL	Drivers License - ALL	Driver License Data	Your use of this data may be subject to privacy restrictions imposed by Driver's Privacy Protection Act ("DPPA") and state law. If you access motor vehicle, driver's license, state boat, or similar data, you will be required to acknowledge compliance with the law and to choose among "permissible uses" for the data. Thomson Reuters will store information from each search, including the password entered, permissible use indicated, date of search and search, as required comply with statutory and contractual requirements.

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Drivers License - Texas	Drivers License - Texas	Texas Driver License	This data may not be used to engage in any method, act, or practice which is unfair or deceptive, nor may it be used for marketing or solicitations, or surveys not authorized by law.
			1. All information that Dun & Bradstreet, Inc. ('D&B') furnishes to you ('Information') will be used by you solely as one factor in your credit, insurance, marketing or other business decisions and will not be used to determine an individual's eligibility for credit or insurance to be used primarily for personal, family or household purposes or to determine an individual's eligibility for employment. You also agree that the Information will not be used to engage in unfair or deceptive practices.
			2. You agree that the Information is licensed for your internal use only and you agree that it will not be reproduced, revealed or made available to anyone else. Notwithstanding the above, you may make limited excerpts of Information available to any of your clients only and where the provision of such Information is (i) incidental to the services that you provide to your client and (ii) such provision of Information is an amount which would not cause the Information so used or disclosed to be susceptible to use substantially as an original source of or as a substitute for the Information being licensed hereunder. You agree that you are solely responsible for any claim or cause of action arising out of or relating to use of the Information by you or any individuals or entities to whom the Information was shared.
			3. You understand that you are the beneficiary of a contract between D&B and Thomson Reuters and that, under that contract, both D&B and Thomson Reuters have reserved certain rights that may result in the termination of your right to receive Information from D&B. In addition, D&B may terminate this Agreement at any time if you breach any of its terms.
Dun & Bradstreet	Dun & Bradstreet	Business Data & Information D&B Market Identifiers D&B Worldbase	4. YOU ACKNOWLEDGE THAT NEITHER D&B NOR THOMSON REUTERS WARRANTS OR GUARANTEES THE TIMELINESS, CURRENTNESS, ACCURACY, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE INFORMATION. YOU ALSO ACKNOWLEDGE THAT EVERY BUSINESS DECISION INVOLVES THE ASSUMPTION OF A RISK AND THAT NEITHER D&B NOR THOMSON REUTERS, IN FURNISHING THE INFORMATION TO YOU, DOES OR WILL UNDERWRITE THAT RISK, IN ANY MANNER WHATSOEVER. YOU THEREFORE AGREE THAT NEITHER D&B NOR THOMSON REUTERS WILL BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY CAUSED IN WHOLE OR IN PART BY D&B'S OR THOMSON REUTERS NEGLIGENCE IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING OR DELIVERING THE INFORMATION.
		Executive Affiliations Executive Biographies	5. YOU AGREE THAT NEITHER D&B NOR THOMSON REUTERS WILL BE LIABLE FOR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THEIR POSSIBILITY. YOU ALSO AGREE THAT D&B'S AND THOMSON REUTERS LIABILITY FOR ANY AND ALL LOSSES, DAMAGES OR INJURIES THAT YOU SUFFER OR INCUR ARISING OUT OF ANY ACTS OR OMISSIONS OF D&B OR THOMSON REUTERS IN CONNECTION WITH ANYTHING TO BE DONE OR FURNISHED HEREUNDER. REGARDLESS OF THE CAUSE OF THE LOSS, DAMAGE OR INJURY AND REGARDLESS OF THE NATURE OF THE LEGAL RIGHT CLAIMED TO HAVE BEEN VIOLATED, SHALL NEVER EXCEED \$10,000 AND YOU COVENANT AND PROMISE THAT YOU WILL NOT SUE D&B OR THOMSON REUTERS FOR A GREATER AMOUNT.
			6. You acknowledge and agree that the copyright to the Information is and shall remain with D&B. You acknowledge that the Information, regardless of form or format, is proprietary to D&B and comprises: (a) works of original authorship, including compiled information containing D&B's selection, arrangement and coordination and expression of such information or pre-existing material it has created, gathered or assembled; (b) confidential or trade secret information; and (c) information that has been created, developed and maintained by D&B at great expense of time and money such that misappropriation or unauthorized use by others for commercial gain would unfairly and irreparably harm D&B. You shall not commit or permit any act or omission by your agents, employees or any third party that would impair D&B's proprietary and intellectual property rights in the Information. You agree to notify D&B immediately upon obtaining any information regarding a threatened or actual infringement of D&B's rights.

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			7. These terms are in addition to those found in your Subscription Agreement. If there is a conflict between these Terms and those found in any such subscription agreement then these Terms will apply.
			DUNS® is a registered trademark of the Dun & Bradstreet Corporation. Duns Business Records Plus is a service mark of the Dun & Bradstreet Corporation.
Experian Credit Header	Experian Credit Header	Experian Credit Header	The data contained in this database and its use may be regulated by laws that restrict the use of such information, including but not limited to the Gramm-Leach-Bliley Act, 15 U.S.C. 6801 et seq. ("GLBA"), various federal and state laws, regulations, and rules as well as your subscription agreement with Thomson Reuters. By accessing this database, you represent and warrant that information regulated by GLBA and other legal authorities will only be used for the use you select in the drop down menu. If you do not have a permissible use, you agree that you will select "no permissible use" from the drop down menu. The information in this database may not be used for any purposes related to direct marketing. You acknowledge that the data contained in this database may be compiled by Thomson Reuters from numerous suppliers, and that you have been allowed access to this data because of your representations, regarding its authorized use of the data. You shall indemnify, defend and hold harmless Thomson Reuters and its suppliers, from and against any and all liabilities, damages, losses, claims, costs, fees and expenses (including attorney fees) arising out of or relating to your
			use of this data. Thomson Reuters and its third-party suppliers are entitled to enforce the data security, use, legal compliance and indemnification provisions of your Agreement directly against you as third party beneficiary; provided however, the foregoing paragraph shall not be applicable to local, state, and federal government agencies or as otherwise excepted in your subscription agreement.
			You agree to immediately notify Thomson Reuters of any misuse or compromise of the information contained in this database. Failure to comply with these terms, including the Experian Access Security Requirements below, or other terms within your Agreement will result in temporary or permanent blocks on access to this database or termination of your Agreement. This data cannot be used to prepare, publish, clean or maintain any directory or provide any directory service to the general product. You further agree that you will not provide this data to any person or entity for resale. By accessing this data you acknowledge and agree that you are the end user of the data and that you do not intend to resell or otherwise provide or transfer it, in whole or in part, to another person or entity.

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			Experian Security Requirements The security requirements included in this document represent the minimum security requirements acceptable to Experian and are intended to ensure that a Third Party (i.e., (i.e., Supplier, Reseller, Service Provider or any other organisation engaging with Experian) has appropriate controls in place to protect information and systems, including any information that it receives, processes, transfers, transmits, stores, delivers, and / or otherwise accesses on behalf of Experian.
			DEFINITIONS "Experian Information" means Experian highly sensitive information including, by way of example and not limitation, data, databases, application software, software documentation, supporting process documents, operation process and procedures documentation, test plans, test cases, test scenarios, cyber incident reports, consumer information, financial records, employee records, and information about potential acquisitions, and such other information that is similar in nature or as mutually agreed in writing, the disclosure, alteration or destruction of which would cause serious damage to Experian's reputation, valuation, and / or provide a competitive disadvantage to Experian.
			"Resource" means all Third-Party devices, including but not limited to laptops, PCs, routers, servers, and other computer systems that store, process, transfer, transmit, deliver, or otherwise access the Experian Information.
			Information Security Policies and Governance Third Party shall have Information Security policies and procedures in place that are consistent with the practices described in an industry standard, such as ISO 27002 and / or this Security Requirements document, which is aligned to Experian's Information Security policy.
			2. Vulnerability Management Firewalls, routers, servers, PCs, and all other resources managed by Third Party (including physical, on-premise or cloud hosted infrastructure) will be kept current with appropriate security specific system patches. Third Party will perform regular penetration tests to further assess the security of systems and resources. Third Party will use end-point computer malware detection / scanning services and procedures.
			3. Logging and Monitoring Logging mechanisms will be in place sufficient to identify security incidents, establish individual accountability, and reconstruct events. Audit logs will be retained in a protected state (i.e., encrypted, or locked) with a process for periodic review.
Experian Credit Header	Experian Credit Header	Experian Credit Header	4. Network Security Third Party will use security measures, including anti-virus software, to protect communications systems and networks device to reduce the risk of infiltration, hacking, access penetration by, or exposure to, an unauthorised third-party.

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			5. Data Security Third Party will use security measures, including encryption, to protect Experian provided data in storage and in transit to reduce the risk of exposure to unauthorised parties.
			6. Remote Access Connection Authorisation All remote access connections to Third Party internal networks and / or computer systems will require authorisation with access control at the point of entry using multi-factor authentication. Such access will use secure channels, such as a Virtual Private Network (VPN).
			7. Incident Response Processes and procedures will be established for responding to security violations and unusual or suspicious events and incidents. Third Party will report actual or suspected security violations or incidents that may affect Experian to Experian within twenty-four (24) hours of Third Party's confirmation of such violation or incident.
			8. Identification, Authentication and Authorisation Each user of any Resource will have a uniquely assigned user ID to enable individual authentication and accountability. Access to privileged accounts will be restricted to those people who administer the Resource and individual accountability will be maintained. All default passwords (such as those from hardware or software vendors) will be changed immediately upon receipt.
			9. User Passwords and Accounts All passwords will remain confidential and use 'strong' passwords that expire after a maximum of 90 calendar days. Accounts will automatically lockout after five (5) consecutive failed login attempts.
			10. Training and Awareness Third Party shall require all Third Party personnel to participate in information security training and awareness sessions at least annually and establish proof of learning for all personnel.
			11. Experian's Right to Audit Third Party shall be subject to remote and / or onsite assessments of its information security controls and compliance with these Security Requirements.
			12. Bulk Email Communications into Experian Third party will not "bulk email" communications to multiple Experian employees without the prior written approval of Experian. Third party shall seek authorisation via their Experian Relationship Owner in advance of any such campaign.

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Experian Credit Header	Experian Credit Header	Experian Credit Header	Coustomer Foreign Access - Experian Required Terms Country Customer Additional Terms: Non-U.S. Locations Argentina To the extent that Customer or Customer's authorized end users utilize or access a Thomson Reuters Service from Argentina, Customer represents and warrants that each of its end users, to the extent that that it is applicable, will comply with the Data Protection Act of Argentina (Law 25,326, its amendments, and replacements), its regulation and interpretations of the data protection agency of Argentina. Australia To the extent that Customer or Customer's authorized end users utilize or access a Thomson Reuters Service from Australia, Customer represents and warrants that each of its end users, to the extent that that it is applicable, will comply with the Commonwealth Privacy Act 1988, the Commonwealth Privacy Regulation 2013, and the Privacy (Credit Reporting) Code 2014 (Version 2). Chile To the extent that Customer or Customer's authorized end users utilize or access a Thomson Reuters Service from Chile, Customer represents and warrants that each of its end users, to the extent that it is applicable, will comply with the Law No. 19,628 and any other regulations or Law including any replacements or modifications. Costa Rica To the extent that Customer or Customer's authorized end users utilize or access a Thomson Reuters Service from Costa Rica, Customer represents and warrants that each of its end users, to the extent that that it is applicable, will comply with Law for the Protection of the Person's Personal Data Treatment, Law Number 8968 of Costa Rica and its regulation. Panama To the extent that Customer or Customer's authorized end users utilize or access a Thomson Reuters Service from Panama, Customer represents and warrants that each of its end users, to the extent that that it is applicable, will comply with Law 24 of 2002, as amended, which regulates the information of credit history of consumes and clients, including, if applicable, any licensing requirements and, to the extent app
Experian Gateway	Experian Credit Header Real Time	Experian Credit Header	The data contained in this database and its use may be regulated by laws that restrict the use of such information, including but not limited to the Gramm-Leach-Billey Act, 15 U.S.C. 6801 et seq. ("GLBA"), various federal and state laws, regulations, and rules as well as your subscription agreement with Thomson Reuters. By accessing this database, you represent and warrant that information regulated by GLBA and other legal authorities will only be used for the use you select in the drop down menu. If you do not have a permissible use, you agree that you will select "no permissible use" from the drop down menu. The information in this database may not be used for any purposes related to direct marketing. By accessing this data you acknowledge and agree that you are the end user of the data and that you do not intend to resell or otherwise provide or transfer it, in whole or in part, to another person or entity.

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Experian Gateway	Experian Credit Header Real Time	North Carolina Credit Header Data	The official custodian of all official court records for each county in North Carolina is the clerk of superior court of that county. To verify a record's accuracy, contact the clerk of the court of record.
	Financial Industry Regualtory Authority (FINRA) Materials		FINRA Materials are reproduced by permission of the Financial Industry Regulatory Authority, Inc. (FINRA) under a non-exclusive license. FINRA accepts no responsibility for the accuracy or otherwise of the reproduction of FINRA Materials in Westlaw. Any advice or commentary given in Westlaw about FINRA Materials is the sole responsibility of Thomson Reuters and does not reflect the views of FINRA. FINRA reserves the right to amend FINRA Materials at its discretion.
Fugitives	-		See "Court Records" Above
Google Maps	Google Maps		You understand and agree that your use of any Google mapping functionality will at all time comply with Google's Terms of Service (http://maps.google.com/help/terms_maps.html) and all applicable Google legal notices (http://maps.google.com/help/legalnotices_maps.html).
Lawsuits	-		See "Court Records" Above
	Illinois State Bar Association Advisory Opinions		The Illinois State Bar Association (ISBA) Advisory Opinions on Professional Conduct are distributed and made available by Thomson Reuters through a nonexclusive license from the ISBA
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Unclaimed Assets	Unclaimed Assets		See "Court Records" Above
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