

KEY POINTS

We will not...

- Share your data with marketers or advertisers.
- Contact your customers.
- Identify you to other Sift customers as the source of any data in our models.
- Claim ownership of your data.

We will...

- Use your data to discover relevant fraud patterns for you and other Sift customers.
- Add the fraud patterns we discover to our global model so that we can better prevent fraud for you and other Sift customers.
- Pursue opportunities to enrich our global model, including using third party services.
- Publish aggregated fraud patterns for informational purposes, [like this blog](#) post.
- Protect data as described in our agreement.

You need to...

- Make sure that your privacy policy discloses your data practices, including using vendors to detect and protect against fraud and other misuse of your service. You can find sample privacy policies online, like [this](#) version published by BBBOnline.
- Comply with all applicable laws.
- Comply with all of your commitments to third parties.

A quick note from our lawyers:

This highlight is not a substitute for reading the Terms of Service. We provide these Key Points to help answer frequently asked questions about our Terms of Service. Please note, however, that these Key Points are qualified by the actual Terms of Service, which you should read in its entirety.

SIFT TERMS OF SERVICE

Effective: May 27, 2020

Thank you for signing up for a service with Sift Science, Inc. ("**Sift**", "**we**", "**us**"). By creating an account, clicking to accept this agreement (or another click-through mechanism provided), signing an order form referencing these terms, or accessing or using the Sift Services (as defined below), you agree to all the terms and conditions of this Terms of Service (this "**Agreement**"). If you are accepting this Agreement and using the Sift Services on behalf of your employer or other entity, then "**Customer**" or "**you**" means that entity. Further, if you are accepting on behalf of your employer or another entity, you represent and warrant that: (i) you have full legal authority to bind such entity to this Agreement; (ii) you have read and understand this Agreement; and (iii) you agree to this Agreement on behalf of the party that you represent. **Please note that Sift may modify this Agreement as further described in the Modifications section below, so you should make sure to check this page from time to time.**

1. Sift Services.

1.1 Service Generally. The "**Sift Services**" comprise a suite of SaaS based digital trust and safety products, some or all of which Customer may elect to receive, that enable customers to predict and prevent fraudulent activity on their digital properties in real time by leveraging the Sift machine learning platform. Sift's machine learning platform identifies patterns in data, using custom and global models which leverage both the specific customer's data and the data provided by all other customers. Sift will make those Sift Services elected by you and agreed to by Sift, on a mutually executed order form, available to you in accordance with the terms of this Agreement.

1.2 Integration. Sift will provide Customer the application programming interfaces (the "**APIs**"), JavaScript snippets, SDKs and other technologies (the "**Snippets**") (collectively, the "**Software**") to enable Customer to integrate with the Sift Services in connection with Customer's services and digital applications or properties (the "**Customer Properties**"). Customer will implement the Software (and any updates) in accordance with the Documentation and Sift's reasonable instructions and acknowledges that failure to do so may cause the Sift Services to cease working properly. Through the APIs and Sift Services management console, Customer may send, submit, or upload, data for use within the Sift Services (the "**API Data**"), and Sift shall collect data from a Customer end user via the Snippets placed by Customer on Customer Properties, which data may include device

identifiers and device information (e.g., page URL, referrer URL, number of fonts) and other technical information pre-determined by Sift ("**Website Data**", and together with API Data, "**Customer Data**"). Customer will promptly remove all Snippets from Customer Properties upon termination of this Agreement and acknowledges that the Snippets will continue to collect Website Data until so removed.

1.3 Third Party Applications. In some circumstances, Customer may integrate with the Sift Services through an approved third-party application or marketplace via an extension or connector ("**Marketplace**"), or Customer may authorize Sift to connect the Sift Services to certain third party applications and platforms utilized by Customer in connection with its business ("**Customer Providers**"). Customer acknowledges and agrees that (a) the services of such Marketplaces and Customer Providers do not form part of the Sift Services and (b) the Marketplaces and Customer Providers are service providers of Customer and not Sift. Customer's use of the Marketplace or Customer Providers in connection with the Sift Services may be subject to a separate written agreement between Customer and Sift. SIFT DISCLAIMS ALL LIABILITY AND RESPONSIBILITY FOR ANY MARKETPLACE OR CUSTOMER PROVIDERS OR FOR THE ACTS OR OMISSIONS OF SUCH MARKETPLACE OR CUSTOMER PROVIDERS.

1.4 Analytical Results. Based on Sift's modeling and analysis of the Customer Data alone and in combination with other data in the Sift Services, Sift will provide Customer with proprietary results, which include a score for a particular action or event, substantiation for that score, and Customer-configurable aggregated insights and reporting (collectively, the "**Analytical Results**") for Customer's use in accordance with the terms of this Agreement.

1.5 Non-compliance. Subject to obligations of confidentiality, where a party has a concern that the other party has not complied with this Agreement, the parties agree to exchange information to ascertain the cause of such non-compliance and take reasonable steps to remediate such non-compliance.

1.6 Customer's Clients. If Customer is entering into this Agreement and using the Sift Services for the benefit of its clients (each, a "**Client**") , Customer agrees to, prior to any such use of the Sift Services, enter into and maintain a written agreement with each Client that binds each Client with respect to all the terms set forth in the Client Pass-Through Addendum included at the end of this Agreement as Exhibit A (the "**Pass-Through Terms**"). Customer further represents, warrants, and covenants that each such agreement will contain data protection addendums that comply with applicable data protection laws, and will appoint Customer as a

service provider on behalf of the Client. Customer acknowledges and agrees that, as between the parties, it is solely responsible for and will be liable: (i) for the actions or omissions of any Client in connection with the Sift Services and (ii) for ensuring compliance with this Agreement by such Clients. Any breach or violation of this Agreement by a Client will be deemed a breach of this Agreement by Customer. To the extent Customer is using the Sift Services for the benefit of its Clients, "Customer Data" includes any data Customer submits, uploads, or otherwise sends to Sift on behalf of its Clients, and "Customer Properties" includes any Client services and digital applications or properties (e.g., webpages, apps, endpoints) from which Customer Data is collected and submitted, uploaded, or otherwise sent to Sift.

2. Proprietary Rights.

2.1 Ownership of and Limited License to Customer Data. As between Sift and Customer, Customer owns and retains all right, title, and interest in and to its Customer Data. Customer grants to Sift a limited, royalty-free, non-exclusive, worldwide right and license to access, collect, use, process, store, copy, and create derivative works from the Customer Data only as set forth in this Agreement.

2.2 Use of Customer Data. Customer acknowledges and agrees that Sift may use the Customer Data for as long as reasonably necessary for the limited purpose of providing, maintaining, and improving the Sift Services, which includes improving its machine learning algorithms and data models as necessary to support such uses (the "**Permitted Purpose**"). Customer further acknowledges and agrees that, in connection with the Permitted Purpose, the Customer Data will be commingled with data received from other customers of the Sift Services; provided, that (a) the Customer Data shall not itself be made available to any other customer, and (b) Customer will not be identified to the extent the Customer Data contributes to the analytical results provided to other customers of the Sift Services.

2.3 Ownership of and Limited License to Sift Services and Analytical Results. Sift owns and retains all rights, title and interest in and to the Sift Services, including the Software, Documentation, and Analytical Results. Sift grants to Customer a limited, royalty-free, non-exclusive, worldwide right and license to access and use the Sift Services, including the Software, Documentation and Analytical Results, only as set forth in this Agreement.

2.4 Feedback. If Customer (including any Authorized User) provides Sift any feedback in connection with the Sift Services, Customer shall use reasonable efforts to ensure the accuracy of such feedback and grants Sift an unlimited, irrevocable,

perpetual, sublicensable, royalty-free license to use any such feedback or suggestions for any purpose without any obligation or compensation to Customer or any Authorized User.

2.5 Aggregated Data. Customer acknowledges and agrees that Sift may use data derived from Customer Data about Customer's use of the Sift Services that is aggregated with comparable data received from other customers ("**Aggregated Data**") for Sift's internal purposes such as operating, maintaining, and improving the Sift Services and distribution of general benchmarking or industry-related reports. For absolute clarity, such Aggregated Data shall not be reasonably capable of identifying any underlying individual nor identify the Customer as a source of any Aggregated Data. Sift will make no attempt to reidentify the Aggregated Data.

2.6 Beta Services. From time to time, Sift may invite Customer to try features or pre-release versions of the Sift Services that are not generally available to customers for non-production use ("**Beta Services**"). Customer may accept or decline such invitation in its sole discretion. Beta Services will be clearly designated as beta, pilot, limited release, developer preview, non-production, evaluation or by a description of similar import. Customer's use of Beta Services will be for the term specified by Sift and if no term is specified, then for the earlier of one year from the start date of the Beta Services or when that version of the Beta Services becomes generally available, and therefore part of the Sift Services. Sift may discontinue Beta Services at any time in Sift's sole discretion and may never make them generally available. NOTWITHSTANDING ANYTHING TO THE CONTRARY, THE BETA SERVICES ARE PROVIDED "AS-IS" WITHOUT ANY WARRANTY OF ANY KIND. SIFT HEREBY DISCLAIMS ALL LIABILITY FOR ANY HARM OR DAMAGE ARISING OUT OF OR IN CONNECTION WITH ANY BETA SERVICE.

3. Sift Commitments.

3.1 Compliance with Applicable Law. Sift will comply with all laws, rules, and regulations applicable to the Sift Services, including but not limited to those relating to privacy, data protection, and data security ("**Applicable Laws**") in connection with its provision of the Sift Services.

3.2 Security and Data Protection. Sift will maintain a security program with administrative, technical, organizational and physical security measures designed to protect Customer Data against unauthorized access, disclosure and loss. If the parties enter into any separate agreement or addendum concerning data protection ("**DPA**"), then such terms will be governed by this Agreement and, in the event of any conflict between such and this Agreement, this Agreement will control. To the

extent the EU General Data Protection Regulation 2016/679 applies, Sift and Customer are each data controllers of any personal data that Sift processes in connection with the Sift Services. To the extent the California Consumer Privacy Act applies, Sift is a service provider in connection with the Sift Services.

3.3 Sift Privacy Policy. Sift will maintain a readily-accessible service privacy policy on its website (located at <https://sift.com/service-privacy>) that provides accurate disclosures concerning its data practices, including the collection, use, processing and sharing of Customer Data for fraud detection and prevention purposes.

3.4 Deletion of Data. Upon termination of this Agreement, Customer may request deletion of the Customer Data. Subject to the provision of Section 2.2 (Use of Customer Data), Sift will perform such deletion within ninety (90) days.

4. Customer Commitments.

4.1 Account Registration. In order to access the Sift Services console, Customer shall register for a Sift account. Account information must be accurate, current and complete, and will be treated by Sift in accordance with its privacy policy (located at <https://sift.com/service-privacy>). Customer agrees that Sift may send non-legal notices, statements and other information by email or through Customer's account. Customer will be solely responsible for all use of the Sift Services under its account, including the acts and omissions of its those individuals who are authorized by Customer (or Customer's Client's, if applicable) to use the Sift Services under the Customer's account ("**Authorized Users**") and any decisions made based on the provision of the Sift Services to Customer. In addition, Customer will use commercially reasonable efforts to prevent unauthorized access to the Sift Services and will notify Sift immediately of such unauthorized access.

4.2 Customer Responsibilities. Customer will use the Sift Services (which, for clarity, include the Analytical Results) only: (a) for its fraud detection and prevention purposes; (b) in accordance with the terms of this Agreement, the Documentation and Sift's Acceptable Use Policy (located at <https://sift.com/aup>), which Sift may update reasonably from time to time; and (c) in compliance with all Applicable Laws; and any contractual or other obligation Customer has to any third party. Customer is solely responsible for ensuring that its (or its Clients, if applicable) use of the Sift Services, including its provision of the Customer Data, does not violate any Applicable Laws. Without prejudice to the generality of the foregoing, Customer shall ensure it has the right to transfer, or provide access to Customer Data to Sift for

the purposes contemplated in this Agreement (and has obtained any necessary consents or authorizations to do so).

4.3 Usage Restrictions. Customer shall not: (a) make the Sift Services available to anyone other than Authorized Users (or Clients, if applicable); (b) transfer, sublicense, resell, time share or similarly exploit the Sift Services (except, if applicable, to the extent necessary for Clients to receive the benefit of the Sift Services); (c) access the Sift Services to build a competitive product or service; (d) reverse engineer, modify, adapt, or otherwise attempt to gain unauthorized access to the Sift Services, or introduce any malicious code into the Sift Services; (e) provide to Sift any Customer Data that contains any sensitive personal information, including full financial account information, full credit card information, government identification numbers, account passwords, health-related information, information that relates to children, or any information that is deemed "sensitive" or under a "special category" under Applicable Laws; or (f) use the Sift Services for purposes not contemplated by this Agreement, including but not limited to purposes prohibited under the Fair Credit Reporting Act (FCRA) and the Equal Credit Opportunity Act (ECOA), such as for background checks, as a factor in establishing an individual's creditworthiness or eligibility for credit, insurance, housing, or employment, in any way that facilitates discrimination or in any other way that may violate or cause Sift to violate any Applicable Law. For clarity, the foregoing limitation applies to the Analytics Results and any other information derived from use of the Sift Services, as well as the Sift Service itself.

4.4 Customer Privacy Notice and Consent. Customer will not provide any Customer Data to Sift that is not collected, processed or stored in accordance with its privacy notice and Applicable Laws. Customer will ensure that its privacy notice is readily accessible on applicable Customer Properties and includes accurate disclosures concerning the activities under this Agreement that complies with Applicable Laws, including (i) the collection and processing of personal information for fraud detection and prevention; (ii) the disclosure of personal information to a third-party service provider for such purposes; and (iii) if applicable, the use of Snippets to collect and use Website Data as described in this Agreement. For clarity, as between the parties, Customer is solely responsible for obtaining any necessary consents, permissions and approvals from, and providing any notices to, End Users as required by Applicable Laws and this Agreement. The parties will provide reasonable assistance and reasonably cooperate with each other to assist with each party's compliance with Applicable Laws and this Section 4.4.

4.5 Due Diligence and Remedial Action. Customer will conduct reasonable due diligence into any complaint Customer receives relating to the use of the Sift

Services, such as any decisions made based on the provision of the Sift Services to Customer. Customer will take appropriate action in response to such complaints (including by promptly providing feedback to Sift through the Sift Services) if Customer determines that such action is needed to correct any decision made based on the provision of the Sift Services to Customer.

5. Payment.

5.1 Fees and Payment Terms. Unless otherwise agreed in writing by the parties, Customer will pay the fees stated on an applicable order form executed by Sift and Customer (the **"Fees"**) within thirty (30) days of receipt of invoice. If Customer believes that Sift has billed Customer incorrectly, Customer must contact Sift no later than sixty (60) days after the invoice date in which the error or problem appeared, in order to receive an applicable adjustment or credit. Unless otherwise stated on an applicable order form, all Fees are non-cancelable and non-refundable. Monthly or annual minimum fees paid may not be rolled into any future time period. Sift may charge interest on any unpaid amount due at the rate of one percent (1%) per month, or at the maximum rate permitted by law, whichever is lower, from the date such payment was due until the date it is paid. In the event Sift pursues collection of any overdue Fees payable hereunder, Customer will reimburse all reasonable third party costs and fees incurred by Sift in connection with those collection activities.

5.2 Taxes. The Fees do not include any local, state, federal, VAT, sales, excise, use or other taxes, levies or duties of any nature. Customer is responsible for paying any such taxes, excluding taxes based on Sift's income payable by Sift without regard to the transactions contemplated by this Agreement. If applicable, Sift reserves the right to gross up any Fees, if any required withholding prevents Sift from receiving the full amount of the Fees.

6. Confidentiality.

6.1 Definitions. As used herein, **"Confidential Information"** means all information disclosed by a party (**"Disclosing Party"**) to the other party (**"Receiving Party"**), whether orally or in writing, that is designated as confidential or that reasonably should be understood to be confidential given the nature of the information and the circumstances of disclosure. Confidential Information of Customer shall include Customer Data, and Confidential Information of Sift shall include the Software, the Analytical Results, all Documentation and the Beta Services. However, Confidential Information shall not include any information that the Receiving Party can document (a) is or becomes generally available to the public

without breach of any obligation owed to the Disclosing Party; (b) was known to the Receiving Party prior to its disclosure by the Disclosing Party without breach of any obligation owed to the Disclosing Party; (c) is received from a third party without breach of any obligation owed to the Disclosing Party; or (d) was independently developed by the Receiving Party.

6.2 Confidentiality Obligations. Receiving Party shall use the same degree of care that it uses to protect the confidentiality of its own confidential information of like kind (but in no event less than reasonable care) and shall (a) not to use any Confidential Information of the Disclosing Party for any purpose outside the scope of this Agreement; and (b) except as otherwise authorized by the Disclosing Party in writing or as necessary to fulfill Receiving Party's data protection rights and obligations as described herein, to limit access to Confidential Information of the Disclosing Party to those of its employees, contractors and agents who need such access for purposes consistent with this Agreement.

6.3 Mandated Disclosures. The Receiving Party may disclose Confidential Information of the Disclosing Party if it is compelled by law to do so; provided, the Receiving Party gives the Disclosing Party prior written notice of such compelled access or disclosure (to the extent legally permitted) and reasonable assistance, at the Disclosing Party's cost, if the Disclosing Party wishes to contest the access or disclosure. If the Receiving Party is compelled by law to access or 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 access or disclosure, the Disclosing Party will reimburse the Receiving Party for its reasonable cost of compiling and providing secure access to such Confidential Information.

7. Indemnification.

Customer will defend, indemnify and hold harmless Sift, its officers, directors and employees against any third party claim, demand, suit, investigation or proceeding relating to any violation or alleged violation by Customer of the terms of this Agreement.

8. Disclaimer.

EXCEPT AS EXPRESSLY PROVIDED IN THIS AGREEMENT, THE SIFT SERVICES AND ALL RELATED SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" AND ANY PROMISES CONTAINED IN THIS AGREEMENT ARE IN LIEU OF ALL OTHER WARRANTIES, REPRESENTATIONS OR CONDITIONS, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING IMPLIED WARRANTIES OF

MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUALITY, PERFORMANCE, TITLE, AND NON-INFRINGEMENT, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. SIFT DOES NOT REPRESENT THAT THE SIFT SERVICES WILL BE UNINTERRUPTED OR ERROR FREE OR MEET CUSTOMER'S REQUIREMENTS OR THAT THE SIFT SERVICES OR ANALYTICAL RESULTS WILL BE ACCURATE OR COMPLETE. CUSTOMER ACKNOWLEDGES THAT, AS A SAAS-BASED SERVICE, THE FUNCTIONALITY AND INTERFACES OF THE SIFT SERVICES MAY CHANGE OVER TIME, AND SIFT RESERVES THE RIGHT AT ANY TIME, AND FROM TIME TO TIME, TO MODIFY OR DISCONTINUE THE SIFT SERVICES (OR A PART THEREOF).

9. Limitation of Liability.

TO THE EXTENT PERMITTED BY APPLICABLE LAW, UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY, WHETHER IN TORT, CONTRACT, OR OTHERWISE, WILL EITHER PARTY BE LIABLE TO THE OTHER PARTY FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY CHARACTER, INCLUDING DAMAGES FOR LOSS OF GOODWILL, LOST PROFITS, LOST SALES OR BUSINESS, WORK STOPPAGE, COMPUTER FAILURE OR MALFUNCTION, LOST DATA, OR FOR ANY AND ALL OTHER SIMILAR DAMAGES OR LOSSES, EVEN IF SUCH PARTY HAS BEEN ADVISED, KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES. UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY, WHETHER IN TORT, CONTRACT, OR OTHERWISE, WILL SIFT BE LIABLE TO CUSTOMER FOR ANY DAMAGES, COSTS, OR LIABILITIES IN AGGREGATE IN EXCESS OF THE AMOUNTS PAID BY CUSTOMER IN THE TWELVE MONTH PERIOD PRIOR TO THE CUSTOMER'S INITIAL CLAIM.

THE PROVISIONS OF THIS SECTION ALLOCATE THE RISKS UNDER THIS AGREEMENT BETWEEN THE PARTIES, AND THE PARTIES HAVE RELIED ON THE LIMITATIONS SET FORTH HEREIN IN DETERMINING WHETHER TO ENTER INTO THIS AGREEMENT.

10. Term and Termination.

10.1 Term and Termination. The term of this Agreement will commence on the Effective Date and will continue so long as Sift is providing Sift Services to Customer under an applicable Order Form. Each Order Form shall identify the initial subscription period for the applicable Sift Service and unless otherwise stated on the applicable Order Form, such subscription periods shall automatically renew for additional (12) months unless either party provides written notice of its intent not to

renew at least sixty (60) days prior to the end of the then-current subscription period. After the initial subscription period, if Sift's pricing increases, Sift will give Customer at least sixty (60) days prior notice of the planned increases, with any increases taking effect the following renewal subscription period. Either party may terminate this Agreement immediately on written notice if (a) the other party commits any material breach of any term of this Agreement and has not cured such breach within fifteen (15) days of its receipt of written notice of the breach; or (b) the other party files for bankruptcy; becomes or is declared insolvent, or is the subject of any proceedings related to its liquidation, insolvency or the appointment of a receiver or similar officer for it; makes an assignment for the benefit of all or substantially all of its creditors; or enters into an agreement for the cancellation, extension, or readjustment of substantially all of its obligations.

10.2 Suspension of Sift Services. Notwithstanding any provision herein to the contrary, Sift may temporarily suspend the Sift Services in the event of any activity by Customer or any of its users that has (or in Sift's reasonable assessment is likely to have) an adverse effect on the operation of the Sift Services.

10.3 Survival. The provisions of this Section and the following Sections will survive any termination of this Agreement: Section 2 (Proprietary Rights), Section 3.4 (Deletion of Data), Section 5 (Payment), Section 6 (Confidentiality), Section 7 (Indemnification), Section 8 (Disclaimer), Section 9 (Limitation of Liability) and Section 11 (General Provisions).

11. General Provisions.

11.1 Marketing. Customer grants Sift the right to use Customer's company name and logo as a reference for marketing or promotional purposes on Sift's website and in other public or private communications with existing or potential Sift customers, subject to Customer's standard trademark usage guidelines as provided to Sift from time-to-time.

11.2 Force Majeure. Sift shall not be liable hereunder by reason of any failure or delay in the performance of its obligations due to events beyond the reasonable control of such party, which may include denial-of-service attacks, strikes, shortages, riots, fires, acts of God, war, terrorism, and governmental action.

11.3 No Agency. Nothing herein will be construed to create a partnership, joint venture or any type of agency relationship between Sift and Customer.

11.4 Notices. Marketing and business-related notices may be delivered by email. Any legal notices relating to this Agreement must be in writing and sent to each party its then-current primary place of business or such other address provided by the recipient. All notices will be sent by major commercial delivery courier service or mailed in a manner that requires signature by the recipient.

11.5 Governing Law; Venue. This Agreement and any disputes hereunder will be governed by the laws of the State of California, without regard to its conflict of law principles, and any litigation concerning this Agreement will be submitted to and resolved by a court of competent jurisdiction in San Francisco, California. The United Nations Convention on the International Sale of Goods does not apply to this Agreement.

11.6 Export Control Laws. Each party shall comply with United States and foreign export control laws or regulations applicable to its performance under this Agreement. Without limiting the foregoing, both parties represent and warrant that (a) it is not listed on any United States government list, or is a prohibited or restricted party; (b) it is not subject to any United Nation, United States, European Union, or any other applicable economic sanctions or trade restrictions; and (c) it does not have operations in a country subject to comprehensive United States trade sanctions.

11.7 No Assignment. Neither party may assign any of its rights or obligations hereunder, whether by operation of law or otherwise, without the prior written consent of the other party (not to be unreasonably withheld). Notwithstanding the foregoing, either party may assign this Agreement in its entirety (including any order forms), without consent of the other party, to its affiliate or in connection with a merger, acquisition, corporate reorganization, or sale of all or substantially all of its assets. Subject to the foregoing, this Agreement shall bind and inure to the benefit of the parties, their respective successors and permitted assigns.

11.8 Modifications. Sift may modify the terms and conditions of this Agreement from time to time, in which case the modified version of this Agreement will supersede the prior versions. The most current version will always be posted on the Sift website. Sift shall use commercially reasonable efforts to provide Customer with advanced notification via email, posting a notice on the Sift website or through the Sift Service management console of any material modifications, with such modifications effective on the date of public posting. If Customer disagrees with the modifications, Customer's exclusive remedy is to terminate the Agreement by providing thirty (30) days written notice to Sift and cease using the Service. Customer's continued use of the Sift Services will be subject to the modified terms.

11.9 Severability. If any provision of this Agreement is held to be unenforceable, such provision will be reformed to the extent necessary to make it enforceable, and such holding will not impair the enforceability of the remaining provisions.

11.10 Waiver. The failure by a party to exercise any right hereunder or enforce strict performance of any provision of this Agreement will not waive such party's right to exercise that or any other right in the future.

11.11 Entire Agreement. This Agreement, any Order Form, and applicable DPA constitutes the entire agreement between the parties concerning the subject matter herein and supersedes any and all prior or contemporaneous communications and agreements whether written or oral concerning the subject matter hereof, including any previously executed non-disclosure agreement. In the event of any conflict between the provisions in this Agreement and any Order Form, the terms of the Order Form will take first precedence and the Agreement will take second precedence and the DPA will take third precedence, provided that any terms of an Order Form that conflict with this Agreement will take precedence solely in connection with those specific services set forth in such Order Form. Each party hereby acknowledges that no reliance is placed on any representation made but not referenced in this Agreement. No purchase order or other text that purports to modify or supplement the printed text of this Agreement will add to or vary the terms of this Agreement.

Exhibit A

Client Pass-Through Addendum

Pursuant to Section 2.5 of the Agreement, this Addendum describes the obligations that Customer shall impose on its Clients via an agreement executed by Client and Customer before (i) allowing such Clients to access the Sift Services or (ii) using the Sift Services on behalf of such Clients. Any capitalized term not defined in this Addendum will have the meaning given it in the main body of the Agreement.

1. Proprietary Rights. Customer shall include the following (or substantially similar) terms regarding proprietary rights in each Client agreement:

1.1 Ownership of and Limited License to Customer Data. [CLIENT] grants to [CUSTOMER] a limited, royalty-free, non-exclusive, worldwide right and license to access, collect, use, process, and store Customer Data only to use the Sift Services on behalf of [CLIENT] as set forth in this Agreement. [CLIENT] grants to Sift a limited, royalty-free, non-exclusive, worldwide right and license to access, collect,

use, process, store, copy, and create derivative works from the Customer Data only to provide, maintain, and improve the Sift Services.

1.2 Use of Customer Data. [CLIENT] acknowledges and agrees that Sift may use the Customer Data in accordance with the Sift service privacy notice for as long as reasonably necessary for the limited purpose of providing, maintaining, and improving the Sift Services, which includes improving its machine learning algorithms and data models as necessary to support such uses (the **"Permitted Purpose"**). [CLIENT] further acknowledges and agrees that, in connection with the Permitted Purpose, Customer Data will be commingled with data received from other customers of the Sift Service; provided, that (a) the Customer Data shall not itself be made available to any other customer, and (b) Customer will not be identified to the extent the Customer Data contributes to the analytical results provided to other customers of the Sift Services.

1.3 Feedback. If [CLIENT] provides [CUSTOMER] or Sift any feedback in connection with the Sift Services, [CLIENT] shall use reasonable efforts to ensure the accuracy of such feedback and grants to Sift an unlimited, irrevocable, perpetual, sublicensable, royalty-free license to use any such feedback or suggestions for any purpose without any obligation or compensation to [CLIENT].

1.4 Aggregated Data. [CLIENT] acknowledges and agrees that Sift may use data derived from Customer Data about Customer's use of the Sift Services that is aggregated with data received from other customers (**"Aggregated Data"**) for internal purposes such as operating, maintaining, and improving the Sift Services and distribution in general benchmarking or industry-related reports.

2. Customer Commitments. Customer shall commit to the following obligations in each Client agreement:

2.1 Security. [CUSTOMER] will maintain a security program with reasonable and appropriate administrative, technical, organizational and physical security measures designed to protect Customer Data against unauthorized access, disclosure and loss.

2.2 Deletion of Data. Upon termination of [the CLIENT AGREEMENT] or [this Agreement], [CLIENT] may request deletion of the Customer Data. To the extent the Customer Data is in [CUSTOMER]'s possession, custody, or control, [CUSTOMER] will perform such deletion within ninety (90) days and where requested by [CLIENT], certify the same in writing. To the extent the Customer Data is in Sift's possession, custody, or control, [CUSTOMER] will communicate such request to Sift.

3. Client Commitments. Customer shall require each Client to commit to the following obligations in each Client agreement:

3.1 Compliance with Applicable Law. [CLIENT] will comply with all Applicable Laws in connection with the use of the Sift Services, including the provision of the Customer Data to [CUSTOMER].

3.2 Client Responsibilities. [CLIENT] will use the Sift Services (which, for clarity, include the Analytical Results), only: (a) for fraud detection and prevention purposes; (b) in accordance with the terms of this Agreement and the Acceptable Use Policy; and (c) in compliance with Applicable Laws and any contractual or other obligation [CLIENT] has to any third party. [CLIENT] is solely responsible for ensuring that its use of the Sift Services, including its provision of the Customer Data, does not violate any Applicable Laws. Without prejudice to the generality of the foregoing, [CLIENT] shall ensure it has the right to transfer or provide access to Customer Data to [CUSTOMER] for the purposes contemplated in this Agreement (and where required, has obtained any necessary consents or authorizations to do so).

3.3 Data and Usage Restrictions. [CLIENT] shall not provide to [CUSTOMER] any Customer Data that contains Sensitive Personal Information. [CLIENT] shall not use the Sift Services for any purposes not contemplated by this Agreement, including but not limited to purposes prohibited under the Fair Credit Reporting Act (FCRA) and the Equal Credit Opportunity Act (ECOA), such as for background checks, as a factor in establishing an individual's creditworthiness or eligibility for credit, insurance, housing, or employment, or in any way that facilitates discrimination, or in any other way that may violate or may cause [CLIENT], [CUSTOMER], or Sift to violate any Applicable Law. For clarity, the foregoing limitation applies to the Analytics Results and any other information derived from use of the Sift Services, as well as the Sift Service itself.

3.4 Notice and Consent. [CLIENT] will include on each [CLIENT] service and digital application or property (e.g., webpages, apps, endpoints) from which it collects Customer Data a readily accessible privacy policy that includes accurate disclosures concerning the processing activities undertaken in connection with this Agreement that complies with Applicable Laws, including: (i) the collection and processing of personal information for fraud detection and prevention purposes; (ii) the disclosure of personal information to a third party service provider for such purposes; and (iii) if applicable, the use of Snippets to collect and use Customer Data as described in this Agreement. For clarity, as between the parties, [CLIENT] is solely responsible for obtaining any necessary consents, permissions and approvals

from and providing any notices to end users required by Applicable Laws and this Agreement in connection with the activities described in this Agreement. The parties will provide reasonable assistance and reasonably cooperate with each other to assist with each party's compliance with Applicable Laws and this Section.

3.5 *Due Diligence and Remedial Action.* [CLIENT] will cooperate with [CUSTOMER] in conducting reasonable due diligence into any complaint [CLIENT] or [CUSTOMER] receives relating to the use of the Sift Services, including with respect to any decisions made based on the Sift Services. [CLIENT] will cooperate with [CUSTOMER] to ensure appropriate action is taken in response to such complaints where necessary.

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