

Additional Verification Step for End User Requesting FCRA Data

- If End User information is received via fax header must match End User's Entity Name and Physical Location. If not, BankVOD will collect 2 additional business documents that contain Entity Name and Physical Location.
- A phone call will be made to the phone number and contact listed on the end user agreement, verifying that the contact is an employee of the company.
- If End User has been in business for less than 1 year; we will collect 2 additional business document such as a Utility Bill verifying end user name and physical location.
- Verification of End User's FCRA purpose, if end user is requesting FCRA governed information.
- Verification that end user is not on the LexisNexis Reseller Alert List <https://learn.lexisNexis.com/reseller> The list consists of Resellers who are prohibited from accessing LexisNexis Data. Whether that access is to LexisNexis directly or through another reseller. Resellers are required to download the Alert List on a monthly basis to verify end user is not on the alert list. If end user is on the list reseller will no longer provide access to the LexisNexis data. Additionally, if you are receiving Experian Data from LexisNexis and reselling such data, you must query the Experian watch list at <http://ss1.experian.com/securecontrol/logon.html> to ensure end user is not receiving Experian Data or products and services. In order to access Experian's website, you will need to request a User Name and Password by submitting Full Name, Email, Phone Number and full address to aurobindo.sundaram@reedelsevier.com It is mandatory that we query all potential and existing customers against the Lexis Nexis and Experian online watch lists. All queries about end users on watch list should be directed to LNAlertlist@lexisnexis.com

- **Verification that end user is not on the Office of Foreign Assets Control list**
<http://www.treas.gov/enforcement/ofac/sdn/index.shtml>

Site inspection is required for all end users request access to 5A or FCRA data: Unless an exemption set fourth below, all requestor of 5A or FCRA must have a physical site inspection conducted by reseller with LexisNexis approved form or authorized 3rd party inspector by 3 credit bureaus.

- **Take 2 photographs of end users premises, one of the exterior and one of the interiors.**
- **Site inspections should be done to resolve any end user account discrepancy that cannot be resolved otherwise, or when LexisNexis request such inspections in its sole discretion.**

End users meeting any of the following requirements are exempt from site inspections. Reseller may still elect to conduct a site inspection at its discretion.

- a. Publically Traded on NYSE, NASDAQ or Amex**
- b. 501(c) (3) Non Profits**
- c. Any entity from one of the following organizations:**
 - **OCC-Banks**
 - **Member of the Federal Reserve System**
 - **Banks insured by FDIC**
 - **Saving Associations insured by Director of the Office of Thrift Supervision (insured by FDIC)**
 - **Federal Credit Union Act (National CU Credit Board)**
 - **FAA (Air Carriers)**

- **Surface Transportation Board (Railroads)**

d. Federal or State Government Agencies

e. Branch locations of an existing credentialed end user

f. Business certified by Federal Small Business Administration in an SBA administered program.

g. Businesses certified by the Federal Department of Transportation for participation in the DOT's Disadvantaged Business Enterprise Program