

Restricted License: The Veradigm Intelligent Payments Scoring services (“Scoring Services”) are licensed to Client solely for internal business purposes and subject to the restrictions and limitations set forth below:

The Scoring Services generates its score with the use of public records and the following restricted license is conditionally granted. This product includes a score which is based on financial estimators. This product is not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (“FCRA”), and does not constitute a “consumer report” as that term is defined in the FCRA. Accordingly, (A) Client certifies that Client will not use any of the information received through the Scoring Services for any of the following purposes: (1) in establishing a consumer’s eligibility for credit or insurance to be used primarily for personal, family or household purposes or in connection with the review or collection of an existing credit account of a consumer; (2) for employment purposes; (3) in connection with a determination of a consumer’s eligibility for a license or other benefit granted by a government agency; (4) as a potential investor or servicer, or current insurer, in connection with a valuation of, or assessment of credit or prepayment risks associated with, an existing credit obligation; or (5) for any other purpose deemed to be a permissible purpose under the FCRA; (B) Client may use, except as otherwise prohibited by these Terms of Use, information received through the Scoring Services for the following purposes: (1) to verify or authenticate an individual’s identity; (2) to prevent or detect fraud or other unlawful activity; (3) to locate an individual; (4) to review the status of a legal proceeding; or (5) to decide whether to buy or sell consumer indebtedness in a commercial transaction; (C) Specifically, if Client is using the Scoring Services in connection with collection of a consumer debt on Client’s own behalf, or on behalf of a third party, Client shall not use these Scoring Services (1) to revoke consumer credit; (2) to accelerate consumer payment terms or otherwise change such terms in a manner adverse to a consumer; (3) including in prioritization and segmentation activities, use the Scoring Services or data contained therein to limit the consumer’s ability to receive any benefit or account term that is otherwise available to all consumers; and (D) Client shall not take any “adverse action,” as that term is defined in the FCRA, or otherwise act in a manner that is contrary to a consumer’s interest unless the basis for doing so is information Client obtains from a source other than the Scoring Services.