

# ONESPAN SAAS SERVICE DESCRIPTIONS

## OneSpan SaaS Service Descriptions

- [Communication Hub](#)
- [Identity Verification \(OneSpan IDV\) \(formerly Secure Agreement Automation\)](#)
- [Intelligent Adaptive Authentication](#)
- [OneSpan Cloud Authentication](#)
- [OneSpan Sign](#)
- [Risk Analytics Cloud](#)

## Communication Hub

### 1. Definitions

“**Annual Commitment**” means the number of annual Credits committed in the applicable Order Document.

“**Credit**” means the unit purchased in order to access and use Communication Hub services.

“**Excess Limit Fee**” means the price per Credit listed for the Product on the applicable Order Document that is charged for Credits in excess of the Annual Commitment.

“**SMS OTP**” means a text message containing a one-time access code, which the User must enter in order to gain access to the applicable Customer application, OneSpan Product, or other relevant application.

### 2. Product Information

OneSpan’s Communication Hub (the “**Communication Hub**”) is a global service allowing the use of SMS OTP to transmit information or features to registered Users.

Communication Hub uses Credits in order to access any of the possible combinations.

Communication Hub provides customers with two different environments to support their testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier’s discretion.

Production:

- Production usage of the current version of Communication Hub
- Subject to the Service Levels

Testing/Sandbox (Preview):

- Integration development and testing of the current version of Communication Hub
- Not subject to the Service Levels, security requirements or safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Testing environment
- Subject to Pricing requirements below and as indicated in the companion OneSpan Product Service description herein

### 3. Pricing

1. Pricing for Communication Hub is based upon Annual Commitment allocated as follows:

1. SMS OTP: Credits based on the User’s telephone number geographic location as indicated below. For a list of Tiers see [www.onespan.com/smsotp-tiers](http://www.onespan.com/smsotp-tiers).

1. Tier 1: one (1) Credit
2. Tier 2: two (2) Credits
3. Tier 3: three (3) Credits

2. Credits processed in excess of the Annual Commitment will be charged Excess Limit Fee. Excess Limit Fees are invoiced quarterly in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one quarter prior to invoicing for administrative convenience.

3. Unused Credits do not carry over to the next year.

4. For OneSpan Sign, Customer receives up to one percent (1%) of the SMS OTP Communication Hub Credits purchased by Customer in production environment for use in the Sandbox (Staging) environment provided free of charge. Use in excess of this amount in Sandbox (Staging) will result in Excess Limit Fees.

### 4. Additional Information

a. For SMS OTP the following terms apply:

- i. Customer is responsible for providing correct phone number for applicable User. SMS OTPs sent to incorrect phone numbers will incur applicable Credits.
- ii. The phone number provided by Customer must be able to receive SMS text messages. SMS OTPs sent to phone numbers unable to receive SMS text messages will incur applicable Credits.

- iii. Customer warrants that it has obtained Users consent to receive SMS text messages.
  - iv. SMS OTP may be provided by third parties or may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.
-

## OneSpan Identity Verification (OneSpan IDV) (formerly Secure Agreement Automation)

### 1. Definitions

- a. **“Annual Commitment”** means the annual Component commitments as indicated in the applicable Order Document.
- b. **“Component”** means an optional set of functionalities that Customer may choose to purchase based on their requirements. The Component has a specific pricing structure and may give access to features that are specific to the Component.
- c. **“Excess Limit Fees”** are fees charged for each particular Component used in excess of the Annual Commitment.
- c. **“Transaction”** means a Workflow initiated by Customer in the SaaS Service for a particular User(s) and is comprised of one or more Components.

### 2. Product Information

OneSpan Identity Verification (“OneSpan IDV” or “IDV”) incorporates the Components necessary to facilitate the automated verification of a User’s identity. IDV is deployed with a single integration, allowing customers to specify only the features they require. Several options are available for configuration by working with OneSpan Professional Services (subject to the Professional Services Schedule at [www.onespan.com/professional-services](http://www.onespan.com/professional-services) and the applicable SOW), which may include:

- Configurable Workflows: Customer works with Supplier’s Professional Services to combine workflow components in multiple ways (a **“Workflow”**)
- Digital Identity Verification: Digital identity verification utilizing the SaaS Services’ identity document verification Component (**“Identity Document Verification”**) or combining this with facial comparison of a ‘selfie’ (and liveness detection) with the photo from the identity document (**“Identity Document Verification with Face”**) or using the one-time-passcode (**“OTP”**) Component .
- End-to-End Audit Trail: The SaaS Service collects a complete audit trail, showing what actions the User took at each stage of the Workflow
- Notifications: SaaS Service allows Customer ability to subscribe to several notifications to track User progress through the Workflow
- Localization: Workflow configurations can be defined for many languages; Customer decides the languages required and specifies the text to use so that Transactions are presented in the language requested
- White-Labeling: Allows Customer to customize language and branding, dialog boxes, buttons and navigation
- Responsive design: User interface adjusts for web-browsers on desktop, tablet and mobile devices
- Data Retention: subject to storage limitations, Customer controls incomplete and completed Transaction storage periods and may erase Transactions at any time.

IDV provides customers with two environments to support their integration, testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier’s discretion.

#### Production:

- Production usage of Workflows on the current version of IDV
- A/B testing may be performed here
- Subject to the Service Levels and subscription Fees

#### Staging / Testing and Development:

- Integration development, system integration testing of Workflows on the current version of IDV
- Not subject to the Service Levels and data security requirements; as such, Customer acknowledges that no production Data will be uploaded to the Staging/Testing and Development environment, unless Supplier and Customer agree in writing otherwise.

### 3. Pricing

- a. Pricing for IDV is based upon the Annual Commitment.
  - b. IDV Components are priced as follows:
    - i. **Platform Component Fee:** Fee assessed once for each Transaction at the time of Transaction creation.
    - ii. **Identity Document Verification Component Fee:** Fee assessed for each Identity Document Verification request attempt made by a User at the time the attempt is made within the Transaction.
    - iii. **Identity Document Verification with Face Component Fee:** Fee assessed for each Identity Document Verification with Face request attempt made by a User at the time the attempt is made within the Transaction (there are no additional charges for liveness detection).
    - iv. **OTP Component Fee:** Fee assessed for each OTP attempt made by a User at time the attempt is made within the Transaction. One Transaction may have multiple OTP Component Fees.
  - c. Components processed in excess of the Annual Commitment are charged Excess Limit Fees. Excess Limit Fees are invoiced on the annual anniversary in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one annual period prior to invoicing for administrative convenience.
  - d. Unused Annual Commitment does not carry over to the next year.
  - e. For OneSpan Sign:
    - a. Customer receives up to one percent (1%) of the production environment Annual Commitment for use in the Sandbox (Staging) environment free of charge each annual term. Use in excess of this amount in Sandbox (Staging) will result in Excess Limit Fees.
    - b. If Customer purchases IDV for use with OneSpan Sign, Customer is not charged a Platform Component Fee or an OTP Component Fee.
  - f.
4. Additional Service Conditions
- a. Supplier may, during the Term, place the Data in a backup location within the System. Upon Customer's request, and subject to applicable fees, Supplier may extract backed up Data from the System and transfer and retain such Data to a Customer selected backup location, as set forth in an applicable Order Document.
  - b. IDV may be provided by third parties or may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.
-

## Intelligent Adaptive Authentication

### 1. Definitions

- a. **“Customer Application”** means a web-based, offline, mobile or other software application functionality that is provided by Customer or a third party and interoperates with the SaaS Service.
- b. **“Excess Limit Fee”** means the price per User or Transaction listed for the Product on the applicable Order Document that is charged for use in excess of the Monthly Commitment.
- c. **“Monthly Commitment”** means the number of monthly Users or Transactions committed in the applicable Order Document.
- d. **“Session”** begins upon a User's login to a Customer Application and terminates i) when the Customer Application times out; or 2) the User logs out of the Customer Application. A User's return to the Customer Application after an expired Session constitutes an additional Session.
- e. **“Transaction”** means a unique Session.

### 2. Product Information

Intelligent Adaptive Authentication (“IAA”) leverages multi-factor authentication, machine learning-powered risk analytics, and application security to help reduce account takeover fraud. IAA provides real-time analysis of User, device and Transaction data, resulting in a risk score that triggers an automated security workflow in the Customer Application which applies the security workflow for each Transaction. Several features and options are available through IAA which may include (as further described in the IAA Documentation):

- Account takeover fraud detection/prevention
- New account fraud detection/prevention
- Real-time detection of an untrusted device
- Real-time analysis of device risk
- Real-time, continuous monitoring of transaction risks
- Identify new fraud scenarios and suspicious account payees
- Policy configuration to support low, medium and high risk actions
- Case management to create, investigate and update suspicious activity
- Role-based access control via a centralized management console
- Interactive fraud relationship visualization
- Reporting
- Web based API (REST Interface)
- Authentication orchestration
- OneSpan Mobile Security Suite Basic Package (SDK Library) (SDK software library subject to OneSpan's Software license Schedule found at [www.onespan.com/software-schedule](http://www.onespan.com/software-schedule) and the Maintenance and Support Service Schedule found at [www.onespan.com/maintenance-and-support](http://www.onespan.com/maintenance-and-support) )
- OneSpan Mobile Security Suite OOB Option (Cronto and Push Notification) (subject to OneSpan's Software license Schedule found at [www.onespan.com/software-schedule](http://www.onespan.com/software-schedule) and the Maintenance and Support Service Schedule found at [www.onespan.com/maintenance-and-support](http://www.onespan.com/maintenance-and-support) )
- OneSpan Mobile Authenticator Studio (subject to OneSpan's Software license Schedule found at [www.onespan.com/software-schedule](http://www.onespan.com/software-schedule) and the Maintenance and Support Service Schedule found at [www.onespan.com/maintenance-and-support](http://www.onespan.com/maintenance-and-support) )
- Secure User mobile onboarding and activation

IAA provides customers with three different environments to support their development, testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier's discretion.

Production:

- Production usage of the current version of IAA

- Subject to the Service Levels
- Staging:
- Integration development and testing of the current version of IAA
  - Not subject to the Service Levels, security requirements or safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Testing environment
- Sandbox:
- Development access to functionality planned in the next upcoming major release and regression testing of integrations before the new major release is deployed in production
  - Not subject to the Service Levels, security requirements, or safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Development environment

### 3. Pricing

#### (a) Transaction Based Pricing

- i. Transaction Based Pricing for IAA is based upon the Monthly Commitment of Transactions.
- ii. Transactions processed in excess of the Monthly Commitment will be charged Excess Limit Fees. Excess Limit Fees are invoiced quarterly in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one quarter prior to invoicing for administrative convenience.
- iii. Unused Transactions do not carry over to the next month.

#### (b) User Based Pricing

- i. User Based Pricing for IAA is based on the Monthly Commitment of Users who have a Session during the applicable month.
- ii. Users processed in excess of the Monthly Commitment will be charged Excess Limit Fees. Excess Limit Fees are invoiced quarterly in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one quarter prior to invoicing for administrative convenience.
- iii. Unused User commitments do not carry over to the next month.

### 4. Additional SaaS Service Conditions:

- (a) Supplier may, during the Term, place the Data in a backup location within the System. Upon Customer's request, and subject to applicable fees, Supplier may extract backed up Data from the System and transfer and retain such Data to a Customer selected backup location, as set forth in an applicable Order Document.
  - (b) IAA may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.
-

## OneSpan Cloud Authentication

### 1. Definitions

- a. **“Excess Limit Fee”** means the price per User or per Transaction listed for the Product on the applicable Order Document that is charged for use in excess of the Monthly Commitment.
- b. **“Monthly Commitment”** means the number of monthly Users or Transactions committed in the applicable Order Document.
- c. **“Transaction”** means an individual API request for User authentication or signature validation.

### 2. Product Information

OneSpan Cloud Authentication (“OCA”) leverages OneSpan multi-factor authentication to provide both User authentication and signature validation. OCA provides a real-time validation of a OneSpan authentication credential used for either User authentication or signature validation through a REST API interface. Several features and options are available through OCA including, but not limited to (as further described in the OCA Documentation):

- REST API to perform User authentication and signature validation
- REST API to perform device and User administration
- Centralised management interface for Users and authenticators
- OneSpan Mobile Security Suite Basic Package (SDK Library) (SDK software library subject to OneSpan’s Software license Schedule found at [www.onespan.com/software-schedule](http://www.onespan.com/software-schedule) and the Maintenance and Support Service Schedule found at [www.onespan.com/maintenance-and-support](http://www.onespan.com/maintenance-and-support) )
- OneSpan Mobile Security Suite OOB Option (Cronto and Push Notification) (subject to OneSpan’s Software license Schedule found at [www.onespan.com/software-schedule](http://www.onespan.com/software-schedule) and the Maintenance and Support Service Schedule found at [www.onespan.com/maintenance-and-support](http://www.onespan.com/maintenance-and-support) )
- OneSpan Mobile Authenticator Studio (subject to OneSpan’s Software license Schedule found at [www.onespan.com/software-schedule](http://www.onespan.com/software-schedule) and the Maintenance and Support Service Schedule found at [www.onespan.com/maintenance-and-support](http://www.onespan.com/maintenance-and-support) )
- Secure User mobile onboarding and activation

OCA provides customers with three different environments to support their development, testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier’s discretion.

#### Production:

- Production usage of the current version of OCA
- Subject to the Service Levels

#### Staging:

- Integration, development and testing of the current version of OCA
- Not subject to the Service Levels and security requirements and safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Testing environment

#### Sandbox:

- Development access to functionality planned in the next upcoming major release and regression testing of integrations before the new major release is deployed in production
- Not subject to the Service Levels and security requirements and safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Development environment

### 3. Pricing

#### a. Transaction Based Pricing

- i. Transaction Based Pricing for OCA is based upon the Monthly Commitment.
- ii. Excess Limit Fees are invoiced quarterly in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one quarter prior to invoicing for administrative convenience.
- iii. Unused Transactions do not carry over to the next month.

#### b. User Based Pricing



- i. User Based Pricing for OCA is based upon the Monthly Commitment of Users who logon to the SaaS Service or process a Transaction during the applicable month.
    - ii. Users processed in excess of the Monthly Commitment will be charged Excess Limit Fees. Excess Limit Fees are invoiced quarterly in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one quarter prior to invoicing for administrative convenience.
    - iii. Unused User commitments do not carry over to the next month.
  4. Additional SaaS Service Conditions:
    - a. Supplier may, during the Term, place the Data in a backup location within the System.
    - b. Upon Customer's request, and subject to applicable fees, Supplier may extract backed up Data from the System and transfer and retain such Data to a Customer selected backup location, as set forth in the applicable Order Document.
    - c. OCA may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.
-

## OneSpan Sign

OneSpan Sign is a software platform for creating and managing the execution of digital transactions with electronic signing and delivery of Documents. Several features and options are available through OneSpan Sign. Refer to the Documentation available for review on OneSpan’s Community Portal at <https://community.onespan.com> for more details. Other, optional functionalities that Customer may choose to add-on to existing product capacities (“**Components**”) are available for purchase as detailed in this SaaS Service Description.

### 1. **Definitions**

“**Completed Transactions**” means any Transaction listed as “Completed” or “Archived” on the OneSpan Sign application dashboard.

“**Document**” means a single file representing a form, document or other record, not to exceed 10 megabytes of Data (the “**Document Limit**”), and capable of being viewed, electronically signed, sent or received or stored through the SaaS Service. Any Documents in excess of the Document Limit will create one or more additional new Documents

“**Incomplete Transaction**” means any Transaction that is not listed as a Completed Transaction on the OneSpan Sign application dashboard.

“**Named User**” means Customer’s employee or agent who has been given login access credentials to the Account by the Administrator for purpose of accessing the SaaS Service. A Named User must be identified by a unique email address and user name, and two or more persons may not use the OneSpan Sign Service as the same Named User.

“**Recorded Session**” means a recording of the Virtual Room session with audio/visual experience.

“**Session Participant**” is any person joining a Virtual Room session, including but not limited to signers and hosts.

“**Session Participant Unit (“SPU”)** is equivalent to thirty (30) minutes per Session Participant in an active Virtual Room session.

“**Transaction**” means a container or package created or sent by a User associated with a unique transaction identifier and comprised of a maximum of ten (10) Documents (the “**Transaction Limit**”) created or sent through the SaaS Service (includes both Incomplete and Complete Transactions). Any Documents in excess of the Transaction Limit will create one or more additional new Transactions.

“**Virtual Room**” combines electronic signature, video-conferencing, co-browsing, and recording capabilities into a single solution .

### 2. **OneSpan Sign Product Information**

OneSpan Sign includes the following (as further defined in the OneSpan Sign Documentation) as part of the subscription fee:

- Web-based e-signing process that provides options for the presentation and review of Documents, methods of signature capture and user authentication, data capture and form fields.
- Workflows, reminders and notifications, attachments and e-delivery of the Documents to Users.
- Transaction management features for preparing and sending documents manually through the user interface or using transaction templates, and the ability to monitor and manage documents that are in progress or completed.
- Electronically signed Documents in PDF format with each e-signature digitally signed for comprehensive security and detection of any Document changes along with an embedded audit trail.
- An Evidence Summary Report is provided and both the electronic evidence and summary are protected by digital signing.
- A REST API along with Java and .Net SDKs to allow integrating third-party and custom applications with the SaaS Service.
- Support for native mobile applications and pre-built connectors to applications such as Salesforce and Microsoft Dynamics.

- If Customer chooses to deploy it, the SaaS Service offers a geolocation feature that allows for disclosure of a signatories' geolocation on the Transaction evidence summary report. Geolocation accuracy is dependent upon the browser and device used and Supplier is not responsible its accuracy.

OneSpan Sign provides customers with two different environments to support their development, testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier's discretion.

Production:

- Production usage of the current version of OneSpan Sign;
- Documents are not watermarked;
- Subject to the Service Levels.

Sandbox (Staging):

- Integration, development and testing of the current version of OneSpan Sign;
- Documents are watermarked to make them unsuitable for production usage; Not subject to the Service Levels and security requirements and safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Sandbox environment.

### 3. **OneSpan Sign Pricing:**

**(a) Enterprise:**

- OneSpan Sign Enterprise is priced based upon the number of annual Transactions or Documents committed in the applicable Order Document (“**Annual Commitment**”). Customer may exceed the Annual Commitment, but then must pay for Transactions or Documents in excess of the Annual Commitment.
- Enterprise Storage Limits:
  - Incomplete Transactions may be retained on the System up to one-hundred and twenty (120) days from the Transaction creation date, after which time Incomplete Transactions retained on the System will be charged overage charges per month of retention per Transaction (the “**Storage Fee**”); and
  - Complete Transactions may be retained on the System up to one-hundred and twenty (120) days from the Transaction completion date, after which time Complete Transactions retained on the System will be charged the Storage Fee

**(b) Professional:**

1. OneSpan Sign Professional is priced based on the number of individual Named Users set forth on the applicable Order Document. Professional Plans are limited to one thousand (1,000) Transactions per Named User per annual term, usage in excess of which will result in an additional Named User license fee.
2. Professional Storage Limits:
  - Incomplete Transactions may be retained on the System up to one-hundred and twenty (120) days from the Transaction creation date, after which time Incomplete Transactions will be deleted by Supplier; and
  - Complete Transactions may be retained on the System up to one-hundred and twenty (120) days from the Transaction completion date, after which time Complete Transactions retained on the System will be charged a Storage Fee.

**(c) OneSpan Sign Virtual Room (“Virtual Room”):**

- i. Virtual Room is priced based on the number of annual Session Participant Units committed in the applicable Order Document (the “**Virtual Room Annual Commitment**”). Customer may exceed the Virtual Room Annual Commitment, but then must pay for Session Participant Units in excess of the Virtual Room Annual Commitment.
- ii. Customer must download a Recorded Session within seven (7) days of the date the recording is available for download, after which time Supplier will delete the Recorded Session.

- iii. Customer receives 400 free Sandbox (Staging) Session Participant Units (SPU) per year. Use in excess of this limit will be charged Session Participant Units.
- iv. Supplier recommends Virtual Room Users maintain Internet speed of 3 Mbps or higher for optimal Product performance.
- v. A OneSpan Sign subscription is required for Virtual Room.

(d) Communication Hub (for use with OneSpan Sign): see [Communication Hub Service Description](#).

(e) OneSpan Identity Verification (for use with OneSpan Sign): see [OneSpan Identity Verification Service Description](#).

#### 4. **OneSpan Sign General Terms:**

- Non-prepaid fees such as fees for excess usage and excess storage are invoiced quarterly in arrears; however, Supplier may elect to aggregate these fees over more than one quarter prior to invoicing for administrative convenience.
- A Maximum of 100 signatories per Transaction are allowed, signatories in excess of this amount create an additional Transaction.
- Unused annual Transactions, Documents, Session Participant Units and participant counts may not be carried over to the next annual term.
- OneSpan Sign may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.

#### 5. **OneSpan Sign Hold Your Own Key:** OneSpan Sign Enterprise Customers may participate in the Hold Your Own Key program subject to the Contract and the following terms:

- a. “**Hold Your Own Key**” or “**HYOK**” allows the Customer to use a Private Customer Master Key with the SaaS Service. “**Private Customer Master Key**” means an encryption key unique to the Customer provided by Supplier to encrypt data stored at rest. Supplier has no access to Private Customer Master Keys without Customer’s permission.
- b. Pricing for Hold Your Own Key is on per configured self-managed key management service (“KMS”) basis. For example, if Customer has twenty accounts, ten of which are in the US, and ten of which are in Canada, but they all point to the same HYOK KMS, then only one (1) HYOK fee is charged. However, if the same Customer has the US accounts pointing to one HYOK KMS and the Canadian accounts pointing to another, then the Customer will be charged two (2) HYOK fees.
- c. At Customer’s option, and not automatically included in the SaaS Service, Customer may elect to use a Private Customer Master Key for encryption of data at rest in OneSpan’s database which can consist of Documents, recorded evidence of the signing process, form fields entered by signers, passwords (hashed), signer authentication information, and ancillary documents. One (1) Private Customer Master Key is provided to Customer free of charge for Customers that purchase more than 100,000 Transactions annually. Customer must pay a fee for each additional key used annually. Customer may set up sub Accounts using the same Private Customer Master Key without additional charge. Customers that purchase less than 100,000 Transactions annually must pay a fee for each key used annually. Private Customer Master Key is not available for Professional Plans.
- d. As a condition of the HYOK program, Customer agrees that notwithstanding anything to the contrary in the Contract:

- i. CUSTOMER IS LIABLE TO AND SHALL NOT SEEK RECOVERY FROM SUPPLIER FOR ANY AND ALL CLAIMS, ACTIONS OR PROCEEDINGS (INCLUDING MISSED SERVICE LEVEL COMMITMENTS) BASED ON OR OTHERWISE ARISING OUT OF OR IN CONNECTION WITH PRIVATE CUSTOMER MASTER KEYS UNDER THE HOLD YOUR OWN KEY PROGRAM, WITHOUT LIMITATION.

Customer agrees to indemnify and defend Supplier and its Affiliates, and their respective officers, directors, employees and agents from and against any claim, suit, proceeding, or action and pay any liabilities, damages and costs, including reasonable attorney's fees, arising out of or in connection with Customer's provision and use of Private Customer Master Keys.

---

## Risk Analytics Cloud

### 1. Definitions

- a. **“Customer Application”** means a web-based, offline, mobile or other software application functionality that is provided by Customer or a third party and interoperates with the SaaS Service.
- b. **“Excess Limit Fee”** means the price per Transaction listed for the Product on the applicable Order Document that is charged for Transactions in excess of the Monthly Commitment.
- c. **“Monthly Commitment”** means the number of monthly Transactions committed in the applicable Order Document.
- d. **“Session”** begins upon a User's login to a Customer Application and terminates i) when the Customer Application times out; or 2) the User logs out of the Customer Application. A User's return to the Customer Application after an expired Session constitutes an additional Session.
- e. **“Transaction”** means a unique Session.

### 2. Product Information

Risk Analytics Cloud (“**RAC**”) analyzes vast amounts of mobile, Customer Application, and Transaction data in real time to detect known and emerging fraud in the online and mobile banking channels including account takeover, new account fraud, mobile fraud, and digital banking fraud. RAC produces a transaction risk score that drives intelligent workflows that trigger immediate action based upon pre-defined and/or Customer-defined security policies and rules. Several features and options are available through RAC which may include (as further described in the RAC Documentation):

- Account takeover fraud detection/prevention
- New account fraud detection/prevention
- Real-time detection of an untrusted device
- Real-time analysis of device risk
- Real-time continuous monitoring of transaction risks
- Identify new fraud scenarios and suspicious account payees
- Policy configuration to support low, medium and high risk actions
- Case management to create, investigate and update suspicious activity
- Role-based access control via a centralized management console
- Interactive fraud relationship visualization
- Reporting
- Web based API (REST Interface)

RAC provides customers with three different environments to support their development, testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier's discretion.

#### Production:

- Production usage of the current version of RAC;
- Subject to the Service Levels.

#### Testing:

- Integration development and testing of the current version of RAC;
- Not subject to the Service Levels and security requirements and safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Testing environment.

#### Development:

- **“Development”** access to functionality planned in the next upcoming major release and regression testing of integrations before the new major release is deployed in production;
- Not subject to the Service Levels and security requirements and safeguards set out in the Contract; as such, Customer acknowledges that no production Data is to be uploaded to the Development environment.

### 3. Pricing

- a. Pricing for RAC is based upon Monthly Commitment.
  - b. Transactions processed in excess of the Monthly Commitment will be charged Excess Limit Fees. Excess Limit Fees are invoiced quarterly in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one quarter prior to invoicing for administrative convenience.
  - c. Unused Transactions do not carry over to the next month.
4. Additional SaaS Service Conditions:
- a. Supplier may, during the Term, place the Data in a backup location within the System. Upon Customer's request, and subject to applicable fees, Supplier may extract backed up Data from the System and transfer and retain such Data to a Customer selected backup location, as set forth in an applicable Order Document.
  - b. RAC may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.
-

## Secure Agreement Automation

### 1. Definitions

- a. **“Annual Commitment”** means the annual Component commitments as indicated in the applicable Order Document.
- b. **“Component”** means an optional set of functionalities that Customer may choose to purchase based on their requirements. The Component has a specific pricing structure and may give access to features that are specific to the Component.
- c. **“Excess Limit Fees”** are fees charged at the Component fee listed for each particular Component used in excess of the Annual Commitment.
- d. **“Transaction”** means a Workflow initiated by Customer in the SaaS Service for a particular User(s) and is comprised of one or more Components.

### 2. Product Information

Secure Agreement Automation (“SAA”) incorporates the Components necessary to facilitate the automated verification of a User’s identity and the execution and electronic signing of agreements. SAA is deployed with a single integration, allowing customers to specify only the features they require. Several options are available for configuration by working with OneSpan Professional Services (subject to the Professional Services Schedule at [www.onespan.com/professional-services](http://www.onespan.com/professional-services) and the applicable SOW), which may include:

- Configurable Workflows: Customer works with Supplier’s Professional Services to combine workflow Components in multiple ways (a **“Workflow”**)
- Digital Identity Verification: Digital identity verification utilizing the SaaS Services’ identity document verification Component (**“Identity Document Verification”**) or combining this with facial comparison of a ‘selfie’ (and liveness detection) with the photo from the identity document (**“Identity Document Verification with Face”**) and/or its one-time-passcode (**“OTP”**) Component
- E-Sign: Customer may use the SaaS Service to capture a User’s signature or consent on multiple documents with electronic signing and delivery
- End-to-End Audit Trail: The SaaS Service collects complete audit trails, from verification to electronic signature, showing what the User saw and did at each stage of the workflow
- Notifications: SaaS Service allows Customer ability to subscribe to several notifications to track User progress through the Workflow
- Localization: Workflow configuration can be defined for many languages; Customer decides the languages required and specifies the text to use so that Transactions are presented in the language requested
- White-Labeling: Allows Customer to customize language and branding, dialog boxes, buttons and navigation
- Responsive design: User interface adjusts for web-browsers on desktop, tablet and mobile devices
- Data Retention: subject to storage limitations, Customer controls incomplete and completed Transaction storage periods and may erase Transactions at any time.

SAA provides customers with two environments to support their integration, testing and production needs. Each environment serves a specific purpose and has its own characteristics. These environments and their respective characteristics may change at Supplier’s discretion.

#### Production:

- Production usage of Workflows on the current version of SAA
- A/B testing may be performed here
- Subject to the Service Levels and subscription Fees

#### Staging / Testing and Development:

- Integration development, system integration testing of Workflows on the current version of SAA



- Not subject to the Service Levels and data security requirements; as such, Customer acknowledges that no production Data will be uploaded to the Staging/Testing and Development environment, unless Supplier and Customer agree in writing otherwise.

### 3. Pricing

- a. Pricing for SAA is based upon the Annual Commitment.
- b. SAA Components are priced as follows:
  - i. **Platform Component Fee:** Fee assessed once for each Transaction at the time of Transaction creation.
  - ii. **eSign Component Fee:** Fee assessed for each eSignature Component included in a Transaction. Fee charged at the time of Transaction completion. Incomplete Transactions are not charged eSignature Component fees. One Transaction may have multiple eSignature Component fees.
  - iii. **Identity Document Verification Component Fee:** Fee assessed for each Identity Document Verification request attempt made by a User at the time the attempt is made within the Transaction.
  - iv. **Identity Document Verification with Face Component Fee:** Fee assessed for each Identity Document Verification with Face request attempt made by a User at the time the attempt is made within the Transaction (there are no additional charges for liveness detection).
  - v. **OTP Component Fee:** Fee assessed for each OTP attempt made by a User at time the attempt is made within the Transaction. One Transaction may have multiple OTP Component Fees.
- c. Components processed in excess of the Annual Commitment are charged Excess Limit Fees. Excess Limit Fees are invoiced on the annual anniversary in arrears; however, Supplier may elect to aggregate Excess Limit Fees over more than one annual period prior to invoicing for administrative convenience.
- d. Unused Annual Commitment does not carry over to the next year.

### 4. Additional SaaS Service Conditions

- a. Supplier may, during the Term, place the Data in a backup location within the System. Upon Customer's request, and subject to applicable fees, Supplier may extract backed up Data from the System and transfer and retain such Data to a Customer selected backup location, as set forth in an applicable Order Document.
- b. SAA may be provided by third parties or may include Third Party Components which are subject to additional terms mandated by the third party provider and are available for review at <https://www.onespan.com/third-party-terms> and are incorporated into this Contract.