



VOIP INBOUND ANTI-FRAUD AND AUTHENTICATION +

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1. GENERAL

- 1.1 **Service Definition.** VoIP Inbound Anti-Fraud and Authentication (VIAA) authenticates callers and identifies fraud through risk scores and trusted credentials. VIAA is powered by Pindrop Security, Inc. (Pindrop) and allows Customer to order different features. To enable VIAA and route calls to Pindrop, Verizon can replicate inbound calls using Verizon's Media Forking service or Customer can use Alternate Routing. VIAA is available in the cloud and allows Customer to activate features that leverage artificial intelligence to help predict the likelihood that a caller is a real person.
- 1.2 **Requirements.** To use VIAA, Customer may be required to (i) purchase the Optimized Service version of IP Contact Center Service, (ii) order the Media Forking feature, and (iii) purchase appropriate Professional Services for installation, configuration, and project management. VIAA is available for delivery in the U.S. only and Customer may not deploy or use VIAA offshore. TDM terminated calls are not supported.
2. **AVAILABLE FEATURES.** For each of the features listed below, Verizon will provide Tier 1 support (trouble reporting and diagnostics) to address any performance issues. Advisory services that are ordered with VIAA may include annual training, monthly review of key performance indicators, and Pindrop-facilitated collaborations. Additional information on each VIAA feature is available for review at the following URL: www.verizon.com/business/service_guide/reg/pindrop.pdf
- 2.1 **Anti-Fraud.** The VIAA anti-fraud feature is powered by Pindrop Protect, which is designed to assess the likelihood of a suspicious VoIP Inbound call.
- 2.2 **Authentication.** The VIAA authentication feature is powered by Pindrop Passport, which is designed to validate the authenticity of a caller from an inbound VoIP call.
- 2.3 **Anti-Fraud + Authentication.** The VIAA anti-fraud + authentication feature combines the features and functionality of Pindrop Protect and Pindrop Passport.

- 2.4 **Deepfake Detection.** The VIAA deepfake detection feature is powered by Pindrop Pulse, which is designed to detect contact center deepfakes and AI-generated fraud.
- 2.5 **Number Validation.** The VIAA phone number validation feature is powered by Pindrop Vericall, which is designed to detect spoofing and analyze call metadata with machine learning to validate when a call is coming from the device that is associated with the number.

3. SUPPLEMENTAL TERMS

- 3.1 **Third Party Terms.** Customer agrees to the end user license terms (EULA) applicable to the VIAA features ordered by Customer, located at <https://pindropstage.wpengine.com/pindrop-subscription-agreement-for-verizon-resale-customers/> which are incorporated by reference. The EULA governs Customer's use of, and access to, any Pindrop products used with VIAA. Verizon is not a party to the EULA. If Pindrop provides notice to Verizon that Customer has breached Pindrop's EULA, Verizon will have the right to terminate VIAA for Cause.
- 3.2 **Customer Responsibilities.** Customer is responsible for all decisions regarding the deployment and configuration of VIAA.
- 3.2.1 **Compliance and Risk Assessment.** Customer will use VIAA only for lawful purposes and only in compliance with applicable data privacy, security, data protection and export control laws and regulations. This includes laws and regulations that have heightened restrictions for the collection, use, processing or retention of customer call data, biometric data, identity scoring or similar outputs used with VIAA. Customer accepts that the use of artificial intelligence and the analysis of biometric information may be regulated in some jurisdictions, and Customer is solely responsible for determining and following the requirements of such jurisdictions. Customer will perform the appropriate risk assessment and mitigation based on an evaluation of Customer's intended VIAA use.
- 3.2.2 **Notice and Consent.** Monitoring calls and analyzing biometric information may require formal notice and consent. Customer is solely responsible for selecting and providing the appropriate notice. To the extent necessary under applicable law or regulation, Customer will (i) obtain the consent of call participants prior to analyzing a call, (ii) refrain from conditioning call continuation upon consent, (iii) provide the opportunity for call participants to not be monitored, recorded or analyzed, (iv) allow for revocation of consent, (v) disclose both the lawful purposes for the recording and any third party involvement, and (vi) ensure each call recording is deleted within appropriate timeframes.
- 3.2.3 **Routing.** Customer will not route any incoming calls from domestic and international jurisdictions where Customer has not provided the required notices or obtained the required consents. Customer may use the Network Manager feature of IP Contact Center service to control such routing. Customer is responsible for determining the route and disposition of each VoIP Inbound Call based on its own business policies (e.g., when to enroll a caller for future authentication analysis or where to route a call once a determination has been made). Customer will cooperate with reasonable requests from Verizon to ensure the supportability of changes in call flow. Customer will be obligated to validate and secure the forking of any Alternate Routing. Customer will not route VoIP Inbound Local Origination (VILO) calls or international calls to VIAA.
- 3.2.4 **Hold Harmless.** Customer will indemnify, defend and hold harmless Verizon from any loss, damages, liabilities, costs and expenses (including fines and reasonable legal and professional fees) incurred by Verizon as a result of Customer's breach of any of its obligations under this Section 3.2 or its use of any Alternate Routing.
- 3.3 **Disclaimer.** Verizon shall not be liable for (a) any choice by Customer relating to retention periods, access rights or use of any call recordings or biometric data, (b) any failure by Customer to provide a required

notice or obtain a required consent, (c) the configuration or deployment by Customer of any artificial intelligence used with VIAA, (d) the violation by Customer of any privacy regulations related to call recording, call monitoring and the collection of biometric information or personally identifiable information and (e) the use of Alternate Routing for any calls. Verizon disclaims all warranties for VIAA and this will not diminish any warranty provided directly from Pindrop.

4. **SERVICE LEVEL AGREEMENT.** The VIAA Service Level Agreement (SLA) is set forth at www.verizon.com/business/service_guide/reg/voip_inbound_anti_fraud_and_authentication_sla.pdf
5. **FINANCIAL TERMS.** Customer will pay the Charges for VIAA specified in the Agreement and at the following URL: www.verizon.com/business/service_guide/reg/applicable_charges_toc.htm
- 5.1 **License Subscriptions.** Customer may order a 1-year, 2-year or 3-year subscription license term, which will be billed annually in advance. Early Termination Charges will apply at 100% for any failure to complete the applicable Service Commitment. The Activation Date for VIAA Charges will occur no later than sixty days after the date of the applicable Order. Customer understands that when determining whether a call is answered, such calculation shall include all calls analyzed, regardless of whether the call is routed via Media Forking or Alternate Routing.
- 5.2 **Overage Charges.** Subscriptions are priced based on Customer's annual call volume commitments. In the event the quantity of calls processed by VIAA exceeds the volume commitment, Verizon will have the right to charge Customer the Overage Rate set forth in the Agreement.
6. **DEFINITIONS.** The following definitions apply to VIAA in addition to those identified in the Agreement: www.verizon.com/business/service_guide/reg/definitions_toc_2017DEC01.htm

Term	Definition
Alternate Routing	Any call routing performed by an entity other than Verizon.
Media Forking	Call routing performed by Verizon and a feature of the Optimized Service version of IP Contact Center Service.
User Documentation	Any user guides, manuals, and other similar materials generally made available to Customer by Verizon to facilitate the use of VIAA, which may be updated from time to time.
VoIP	Voice over Internet Protocol.