verizon

VOIP INBOUND ANTI-FRAUD AND AUTHENTICATION ~~SERVICES~~ +

1. GENERAL

1.1   ~~1.1~~   **Service Definition.** ~~With~~ VoIP Inbound Anti-Fraud and Authentication ~~powered by~~ (VIAA) authenticates callers and identifies fraud through risk scores and trusted credentials. VIAA is powered by Pindrop Security, Inc.~~.'s~~ (Pindrop) ~~services (the versions of which are described below) (each a "~~and allows Customer to order different features. To enable VIAA and route calls to Pindrop~~® Service"),~~. Verizon ~~replicates the call~~can replicate inbound calls using Verizon's Media Forking ~~Service (a feature of the Optimized Service version of IP Contact Center Service) and routes the copy to the particular Pindrop Service ordered by Customer. The Pindrop Services are~~service or Customer can use Alternate Routing. VIAA is available in the cloud~~-based and use a multi-factor analysis to~~ and allows Customer to activate features that leverage artificial intelligence to help predict the likelihood ~~of a phone transaction being suspicious or the~~that a caller ~~being someone other than the genuine customer, depending on the features and functionality of the particular version.~~is a real person.

1.2   **Requirements.** To use ~~VoIP Inbound Anti-Fraud and Authentication powered by a given Pindrop Service, Customer must~~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) ~~for~~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. **AVAILABLE VERSIONS**

2.1 **Anti-Fraud.** ~~Verizon's Anti-Fraud service~~The VIAA anti-fraud feature is powered by ~~the Pindrop Service known as~~ Pindrop Protect ~~Cloud~~, which is designed to ~~detect~~assess the likelihood of a suspicious VoIP Inbound call.

2.2 **Authentication.** ~~Verizon's Authentication service~~The VIAA authentication feature is powered by ~~the Pindrop Service known as~~ Pindrop Passport, which is designed to validate the authenticity of a caller ~~of~~from an inbound VoIP ~~Inbound~~ call.

2.3 **Anti-Fraud + Authentication.** ~~Verizon's Anti-Fraud + Authentication service is powered by the Pindrop Service known as Pindrop Panorama, which is Pindrop's platform solution that~~The VIAA anti-fraud + authentication feature combines the features and functionality of Pindrop Protect ~~Cloud~~ and Pindrop Passport.

~~2.4~~ ~~**Pindrop Service Descriptions**. Pindrop Protect Cloud, Pindrop Passport, and Pindrop Panorama are further described at www.verizonenterprise.com/external/service_guide/reg/pindrop.pdf.~~

~~2.5~~ ~~**Advisory Services**. Advisory Services, which must be purchased annually with each service version described above, include the following: annual training, monthly meetings to review and improve the accuracy of key performance indicators, and participation in Pindrop-facilitated collaborations with other users and subject matter experts.~~

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~~ ~~**Acceptance Process.** Unless otherwise addressed in a Professional Services Statement of Work, the following Acceptance Process will apply. Verizon will notify Customer in writing (email acceptable) when the Pindrop Service is ready for use. Thereafter, Customer will have 20 days ("Acceptance Period") to verify that the Pindrop Service operates substantially in accordance with the applicable Specifications in Pindrop's User Documentation located at www.verizonenterprise.com/external/service_guide/reg/pindrop_user_documentation.pdf. During the Acceptance Period, Customer will notify Verizon in writing (to an email address provided by Verizon) describing in detail any Errors, and Verizon will use commercially reasonable efforts to make corrections as soon as commercially practicable, but in any event within the time period reflected in any mutually agreed to corrective action plan ("Correction Period"). Absent Customer's written notice within the Acceptance Period, Customer is deemed to have accepted the Pindrop Service. If Verizon does not make corrections within the Correction Period, Customer may elect to terminate the Pindrop Service in writing to Verizon; provided, however, that if Customer does not terminate the Pindrop Service in writing within 5 days after the Correction Period, the service will be deemed accepted by Customer. There will be no charge for the Pindrop Service provided during the Acceptance Period and Correction Period. However, even if Customer terminates the Pindrop Service pursuant to this Section 3.1, Customer is responsible to pay for all Professional Services, Media Forking, and IP Contact Center service provided during the Acceptance Period and Correction Period. The subscription license commences at the end of the Acceptance Period~~

3.2   **Pindrop End User Terms**. ~~Customer agrees to the end user license terms (EULA) applicable to the Pindrop Service ordered by Customer, located at www.verizonenterprise.com/external/service guide/reg/pindrop eula and aup.pdf, which are incorporated by reference. The EULA governs Customer's use of and access to such ordered Pindrop Service.~~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 ~~the service~~VIAA for ~~cause~~Cause.

3.~~3~~ **Availability**

- ~~The Pindrop Service is available for delivery in the U.S. only.~~
- ~~2 TDM terminated calls are not supported.~~
- ~~Additional information regarding availability and functionality, including API configurations required to get the benefit of certain functionality, can be found in the User Documentation.~~

3.4   **Customer Responsibilities.** Customer is responsible for all decisions regarding the deployment and configuration of VIAA.

3.~~4~~2.1   **Compliance and Risk Assessment.**   Customer will ~~(1)~~ use ~~the Pindrop Service~~VIAA only for lawful purposes~~,~~ and ~~(2) comply~~only in compliance with ~~all~~ applicable data privacy, security, data protection and export control laws and regulations~~, including~~. 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 ~~the~~similar outputs ~~created by the applicable Pindrop Service (as detailed in the applicable EULA and User Documentation), including recording or monitoring of calls or~~ used with VIAA. Customer accepts that the use of ~~Deep Voice™ Engine that may require formal notice to, and/or consent from, callers in their~~artificial intelligence and the analysis of biometric information may be regulated in some jurisdictions, and ~~those laws and regulations requiring pre-announcements that calls may be recorded or monitored.~~

3.4.2   Customer is solely responsible for ~~providing~~ determining and following the requirements of such ~~notice to, and obtaining all required consents from, callers.~~ 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 nececessary 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.~~4.3~~   3.2.3   **Routing.** Customer will not route ~~to the Passport or Panorama Pindrop Service~~ any incoming calls from domestic and international jurisdictions where~~, and callers to/for whom,~~ Customer has not provided ~~such~~the required notices or obtained ~~such consents, as~~the required ~~by applicable laws~~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 oligated 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.

3.4.4 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 ~~and expenses and those of other professionals~~) incurred by Verizon as a ~~direct or indirect~~ result of Customer's breach of any of its obligations under this Section 3.~~4~~2 or its use of any Alternate Routing.

3.4.5 ~~Customer is responsible for determining how to route and disposition each VoIP Inbound Call based on its own business policies (e.g., determine whether a call is fraudulent or genuine, when to enroll a caller for future authentication analysis or how to route a call once a determination has been made).~~

3.4.6 ~~Customer will work with Verizon to ensure supportability of changes in call flow.~~

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 ~~VoIP Inbound Anti-Fraud and Authentication~~VIAA Service Level Agreement (SLA) ~~for the Pindrop Service~~ is set forth at ~~www.verizonenterprise.com/external/service_guide/reg/voip_inbound_anti_fraud_and_authentication_sla.pdf.~~ www.verizon.com/business/service_guide/reg/voip_inbound_anti_fraud_and_authentication_sla.pdf

5. **FINANCIAL TERMS**

5.1 ~~**Service.**~~ Customer will pay the Charges~~.~~ ~~Rates~~ for ~~VoIP Inbound Anti-Fraud and Authentication Services powered by the Pindrop Services are set forth~~VIAA specified in the Agreement~~, or in the Customer's Service Order Form ("SOF"), as applicable~~ and at the following URL: www.verizon.com/business/service_guide/reg/applicable_charges_toc.htm

5.~~2~~1 **License Subscriptions.** Customer may order a 1-year, 2-year or 3-year subscription license term, which will be billed annually in advance. ~~Pricing is tiered based on call volume commitment. Early Termination Charges will apply at 100%.~~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.~~3~~2 **Overage Charges.** Subscriptions are priced based on Customer's annual call volume commitments. In the event the quantity of calls processed by ~~the Pindrop Service~~VIAA exceeds the volume commitment ~~(excess referred to as "overage")~~,~~.~~ Verizon will ~~true up the volume on an annual basis and~~have the right to charge Customer the Overage Rate set forth in the Agreement ~~or Customer's SOF.~~.

6. **DEFINITIONS.** The following definitions apply to ~~VoIP Inbound Anti-Fraud and Authentication powered by the Pindrop Services~~VIAA in addition to those identified in the ~~Master Terms of your~~ Agreement ~~and the administrative charge at the following URL~~: www.verizon.com/business/service_guide/reg/definitions_toc_2017DEC01.htm

Term	Definition
~~Error~~**Alternate Routing**	~~Any malfunction, error, bug, or other deficiency in any Pindrop Service that prevents it from performing substantially in accordance with the applicable~~

	~~Specifications.~~Any call routing performed by an entity other than Verizon.
~~Specifications~~Media Forking	~~The description of applicable features, functions, performance, and/or other attributes of, and requirements for, the Pindrop Service, as set forth in the applicable User Documentation.~~Call routing performed by Verizon and a feature of the Optimized Service version of IP Contact Center Service.
User Documentation	Any ~~Pindrop~~ user guides, manuals, ~~operator guides, installation guides,~~ and other similar materials generally made available to ~~Customers~~Customer by Verizon to facilitate ~~their~~the use of ~~the Pindrop Service, as such documentation~~VIAA, which may be updated from time to time.
VoIP	Voice over Internet Protocol.