

**Exhibit 1-H to
CREDIT REPORT (AND ANCILLARIES) SERVICES AGREEMENT
Access Security Requirements for Reseller End-Users for FCRA and GLBA Data**

The following information security controls are required to reduce unauthorized access to consumer information. It is your (company provided access to credit bureau systems or data through 700Credit, referred to as the “Company”) responsibility to implement these controls. If you do not understand these requirements or need assistance, it is your responsibility to get an outside service provider to assist you. 700Credit reserves the right to make changes to these Access Security Requirements without prior notification. The information provided herewith provides minimum baselines for information security.

In accessing 700Credit’s services, Company agrees to follow these credit bureau security requirements. These requirements are applicable to all systems and devices used to access, transmit, process, or store credit bureau data (“Resources”):

1. Implement Strong Access Control Measures

- 1.1** All credentials such as Usernames/identifiers/account numbers (user IDs) and user passwords must be kept confidential and must not be disclosed to an unauthorized party. No one from 700Credit will ever contact you and request your credentials.
- 1.2** If using third party or proprietary system to access 700Credit’s systems, ensure that the access must be preceded by authenticating users to the application and/or system (e.g., application-based authentication, Active Directory, etc.) utilized for accessing 700Credit data/systems.
- 1.3** If the third party or third-party software or proprietary system or software, used to access 700Credit data/systems, is replaced or no longer in use, the passwords should be changed immediately.
- 1.4** Create a unique user ID for each user to enable individual authentication and accountability for access to 700Credit’s infrastructure. Each user of the system access software must also have a unique logon password. Access to privileged accounts will be restricted to those people who administer the Resource and individual accountability will be maintained.
- 1.5** User IDs and passwords shall only be assigned to authorized individuals based on least privilege necessary to perform job responsibilities.
- 1.6** User IDs and passwords must not be shared, posted, or otherwise divulged in any manner. Accounts will automatically lockout after five (5) consecutive login attempts.
- 1.7** Develop strong passwords that are:
 - Not easily guessable (i.e., your name or company name, repeating numbers and letters or consecutive numbers and letters).
 - Contain a minimum of eight (8) alphabetic and numeric characters for standard user accounts.
 - For interactive sessions (i.e., non-system-to-system) ensure that passwords/passwords are changed periodically and expire after a maximum of 90 calendar days.
- 1.8** Passwords (e.g., user/account password) must be changed immediately when:
 - Any system access software is replaced by another system access software or is no longer used.
 - The hardware on which the software resides is upgraded, changed or disposed.
 - Any suspicion of password being disclosed to an unauthorized party (see section 4.3 for reporting requirements).
- 1.9** Ensure that passwords are not transmitted, displayed or stored in clear text; protect all end user (e.g., internal and external) passwords using, for example, encryption or a cryptographic hashing algorithm also known as “one-way” encryption. When using encryption, ensure that strong encryption algorithms are utilized (e.g., AES 256 or above).
- 1.10** Implement password protected screensavers with a maximum fifteen (15) minute timeout to protect unattended workstations. Systems should be manually locked before being left unattended.
- 1.11** Active logins to credit information systems must be configured with a 30-minute inactive session timeout.

- 1.12 Ensure that personnel who are authorized access to credit information have a business need to access such information and understand these requirements to access such information are only for the permissible purposes listed in the Permissible Purpose Information section of the membership application.
- 1.13 Company must NOT install Peer-to-Peer file sharing software on systems used to access, transmit or store credit bureau data.
- 1.14 Ensure that Company employees do not access their own credit reports or those reports of any family member(s) or friend(s) unless it is in connection with a credit transaction or for another permissible purpose.
- 1.15 Implement a process to terminate access rights immediately for users who access credit bureau credit information when those users are terminated or when they have a change in their job tasks and no longer require access to that credit information.
- 1.16 Implement a process to perform periodic user account reviews to validate whether access is needed as well as the privileges assigned.
- 1.17 Implement a process to periodically review user activities and account usage, ensure the user activities are consistent with the individual job responsibility, business need, and in line with contractual obligations.
- 1.18 Implement physical security controls to prevent unauthorized entry to Company's facility and access to systems used to obtain credit information. Ensure that access is controlled with badge readers, other systems, or devices including authorized lock and key.

2. Maintain a Vulnerability Management Program

- 2.1 Keep operating system(s), firewalls, routers, servers, personal computers (laptops and desktops) and all other systems current with appropriate system patches and updates.
- 2.2 Configure infrastructure such as firewalls, routers, servers, tablets, smart phones, personal computers (laptops and desktops), and similar components to industry best security practices, including disabling unnecessary services or features, and removing or changing default passwords, IDs and sample files/programs, and enabling the most secure configuration features to avoid unnecessary risks. All default passwords (such as those from hardware or software vendors will be changed immediately upon receipt.
- 2.3 Implement and follow current best security practices for computer malware and virus detection, scanning services and procedures:
 - Use, implement and maintain a current, commercially available anti-virus software on all systems, if applicable anti-virus technology exists. Anti-virus software deployed must be capable to detect, remove, and protect against all known types of malicious software such as viruses, worms, spyware, adware, Trojans, and rootkits.
 - Ensure that all anti-virus software is current, actively running, and generating audit logs; ensure that anti-virus software is enabled for automatic updates and performs scans on a regular basis.
 - If you suspect an actual or potential virus infecting a system, immediately cease accessing the system and do not resume the inquiry process until the virus has been eliminated.

3. Protect Data

- 3.1 Develop and follow procedures to ensure that data is protected throughout its entire information lifecycle (from creation, transformation, use, storage and secure destruction) regardless of the media used to store the data (i.e., tape, disk, paper, etc.).
- 3.2 Credit bureau data is classified Confidential and must be secured to in accordance with the requirements mentioned in this document at a minimum.
- 3.3 Procedures for transmission, disclosure, storage, destruction and any other information modalities or media should address all aspects of the lifecycle of the information.
- 3.4 Encrypt all credit bureau data and information in transit and when stored electronically on any system including but not limited to laptops, tablets, personal computers, servers, databases using strong encryption such as AES 256 or above.
- 3.5 Credit bureau data must not be stored locally on smart tablets and smart phones such as iPads, iPhones,

Android based devices, etc.

- 3.6 When using smart tablets or smart phones to access credit bureau data, ensure that such devices are protected via device passcode.
- 3.7 Applications utilized to access credit bureau data via smart tablets or smart phones must protect data while in transmission such as SSL protection and/or use of VPN, etc.
- 3.8 Only open email attachments and links from trusted sources and after verifying legitimacy.
- 3.9 When no longer in use, ensure that hard-copy materials containing credit bureau data are crosscut shredded, incinerated, or pulped such that there is reasonable assurance the hard-copy materials cannot be reconstructed.
- 3.10 When no longer in use, electronic media containing credit bureau data is rendered unrecoverable via a secure wipe program in accordance with industry-accepted standards for secure deletion, or otherwise physically destroying the media (for example, degaussing).

4. Maintain an Information Security Policy and Governance

- 4.1 Develop and follow a security plan to protect the confidentiality and integrity of personal consumer information as required under the GLB Safeguards Rule.
- 4.2 Suitable to complexity and size of the organization, establish and publish information security and acceptable user policies identifying user responsibilities and addressing requirements in line with this document and applicable laws and regulations and consistent with the industry standard, such as ISO 27002 and/or these security requirements.
- 4.3 Establish processes and procedures for responding to security violations, unusual or suspicious events and similar incidents to limit damage or unauthorized access to information assets and to permit identification and prosecution of violators. *If you believe credit bureau data may have been compromised, immediately notify 700Credit within twenty-four (24) hours or per agreed contractual notification timeline (See also Section 8).*
- 4.4 The FACTA Disposal Rules requires that Company implement appropriate measures to dispose of any sensitive information related to consumer credit reports and records that will protect against unauthorized access or use of that information.
- 4.5 Implement and maintain mandatory security training and awareness sessions at least annually for all personnel to underscore the importance of security in the organization and establish proof of learning for all personnel.
- 4.6 When using third party service providers (e.g., application service providers) to access, transmit, store or process credit bureau data, ensure that service provider is compliant with the Experian Independent Third-Party Assessment (E13PA) program and registered in Experian's list of compliant service providers. If the service provider is in the process of becoming compliant, it is Company's responsibility to ensure the service provider is engaged with Experian and an exception is granted in writing. *Approved certifications in lieu of E13PA can be found in the Glossary section.*

5. Build and Maintain a Secure Network and Communications System

- 5.1 Protect communications systems and network devices and connections with dedicated, industry-recognized firewalls that are configured and managed using industry best security practices, including anti-virus software to reduce the risk of infiltration, hacking, access penetration by, or exposure to, an unauthorized third-party.
- 5.2 Internal private Internet Protocol (IP) addresses must not be publicly accessible or natively routed to the Internet. Network address translation (NAT) technology should be used.
- 5.3 Administrative access to firewalls and servers must be performed through a secure internal wired connection only.
- 5.4 Any stand-alone computers that directly access the Internet must have a desktop firewall deployed that is installed and configured to block unnecessary/unused ports, services, and network traffic.
- 5.5 Change vendor defaults including but not limited to passwords, encryption keys, SNMP strings, and any other vendor defaults.
- 5.6 For wireless networks connected to or used for accessing or transmission of credit bureau data, ensure that

networks are configured and firmware on wireless devices updated to support strong encryption (for example, IEEE 802.11i) for authentication and transmission over wireless networks.

5.7 When using service providers (e.g., software providers) to access 700Credit systems, access to third party tools/services must require multi-factor authentication.

6. Regularly Monitor and Test Networks

6.1 Perform regular tests on information systems (port scanning, virus scanning, internal/external vulnerability scanning, penetration tests). Ensure that issues identified via testing are remediated according to the issue severity (e.g., fix critical issues immediately, high severity in 15 days, etc.)

6.2 Ensure that audit trails are enabled and active for systems and applications used to access, store, process, or transmit credit bureau data; establish a process for linking all access to such systems and applications. Ensure that security policies and procedures are in place to review security logs on daily or weekly basis and that follow-up to exceptions is required.

6.3 Use current best practices to protect telecommunications systems and any computer system or network device(s) used to provide Services hereunder to access 700Credit systems and networks. These controls should be selected and implemented to reduce the risk of infiltration, hacking, access penetration or exposure to an unauthorized third party by:

- protecting against intrusions.
- securing the computer systems and network devices.
- and protecting against intrusions of operating systems or software.

7. Mobile and Cloud Technology

7.1 Storing credit bureau data on mobile devices is prohibited. Any exceptions must be obtained from the source credit bureau in writing; additional security requirements will apply.

7.2 Mobile applications development must follow industry known secure software development standard practices such as OWASP and OWASP Mobile Security Project adhering to common controls and addressing top risks.

7.3 Mobile applications development processes must follow secure software assessment methodology which includes appropriate application security testing (for example: static, dynamic analysis, penetration testing) and ensuring vulnerabilities are remediated.

7.4 Mobility solution server/system should be hardened in accordance with industry and vendor best practices such as Center for Internet Security (CIS) benchmarks, NIS, NSA, DISA and/or other.

7.5 Mobile applications and data shall be hosted on devices through a secure container separate from any personal applications and data. See details below. Under no circumstances is credit bureau data to be exchanged between secured and non-secured applications on the mobile device.

7.6 In case of non-consumer access, that is, commercial/business-to-business (B2B) users accessing credit bureau data via mobile applications (internally developed or using a third-party application), ensure that multi-factor authentication and/or adaptive/risk-based authentication mechanisms are utilized to authenticate users to application.

7.7 When using cloud providers to access, transmit, store, or process credit bureau data ensure that:

- Appropriate due diligence is conducted to maintain compliance with applicable laws and regulations and contractual obligations
- Cloud providers must have gone through independent audits and are compliant with one or more of the following standards, or a current equivalent as approved/recognized by the applicable credit bureau:
 - ISO 27001/27002
 - PCI DSS
 - E13PA
 - SSAE 16 – SOC 2 or SOC3
 - FISMA
 - CAI/CCM assessment

8. General

- 8.1** 700Credit or a credit bureau may from time-to-time audit (either remote or onsite) the security controls Company maintains to safeguard access to credit bureau information, systems, electronic communications and compliance with these security controls. Audits may include examination of systems security and associated administrative practices.
- 8.2** In cases where the Company is accessing credit bureau information and systems via third party software, the Company agrees to make available to 700Credit upon request, audit trail information and management reports generated by the vendor software, regarding Company individual authorized users.
- 8.3** Company shall be responsible for and ensure that third party software, which accesses 700Credit information systems, is secure, and protects this vendor software against unauthorized modification, copy and placement on systems which have not been authorized for its use.
- 8.4** Company shall conduct software development (for software which accesses 700Credit information systems; this applies to both in-house and outsourced software development) based on the following requirements:
- 8.4.1** Software development must follow industry known secure software development standard practices such as OWASP adhering to common controls and addressing top risks.
- 8.4.2** Software development processes must follow secure software assessment methodology which includes appropriate application security testing (for example: static, dynamic analysis, penetration testing) and ensuring vulnerabilities are remediated.
- 8.4.3** Software solution server/system should be hardened in accordance with industry and vendor best practices such as Center for Internet Security (CIS) benchmarks, NIS, NSA, DISA and/or other.
- 8.5** Reasonable access to audit trail reports of systems utilized to access 700Credit systems shall be made available to 700Credit upon request, for example during breach investigation or while performing audits. Logging mechanisms will be in place sufficient to identify security incidents, establish individual accountability and reconstruct events. Audit logs will be retained in a protected state (i.e., encrypted, or locked) with a process for periodic review.
- 8.6** Data requests from Company to 700Credit must include the IP address of the device from which the request originated (i.e., the requesting client's IP address), where applicable.
- 8.7** Company shall report actual security violations or incidents that impact a credit bureau to 700Credit within twenty-four (24) hours or per agreed contractual notification timeline. Company agrees to provide notice to 700Credit of any confirmed security breach that may involve data related to the contractual relationship, to the extent required under and in compliance with applicable law. Telephone notification is preferred at 866-273-3848, Email notification will be sent to compliance@700credit.com.
- 8.8** Company acknowledges and agrees that the Company (a) has received a copy of these requirements, (b) has read and understands Company's obligations described in the requirements, (c) will communicate the contents of the applicable requirements contained herein, and any subsequent updates hereto, to all employees that shall have access to 700Credit services, systems, or data, and (d) will abide by the provisions of these requirements when accessing credit bureau data.
- 8.9** Company understands that its use of 700Credit networking and computing resources may be monitored and audited by 700Credit, without further notice.
- 8.10** Company acknowledges and agrees that it is responsible for all activities of its employees/authorized users, and for assuring that mechanisms to access 700Credit services or data are secure and in compliance with its membership agreement.
- 8.11** When using third party service providers to access, transmit, or store credit bureau data, additional documentation may be required by 700Credit.
- 8.12** All remote access connections to third-party internal networks and/or computer systems will require authorization with access control at the point of entry using multi-factor authentication. Such access will use secure channels, such as a Virtual Private Network ("VPN").
- 8.13** Third-party will not "bulk mail" communications to multiple 700Credit and/or credit bureau employees without the prior written approval of 700Credit and/or the credit bureau. Third-party shall seek authorization via their relationship owner in advance of any such campaign.

Record Retention: The Federal Equal Credit Opportunity Act states that a creditor must preserve all written or recorded information connected with an application for 25 months. In keeping with the ECOA, you are required to retain the credit application and, if applicable, a purchase agreement for a period of not less than 25 months. Furthermore, credit bureaus require the Company to retain written authorizations for a minimum of 5 years for audit purposes. Written authorizations include all forms that the consumer signs to allow the Company to pull their credit report. When conducting an investigation, particularly following a consumer complaint that your company impermissibly accessed their credit report, the credit bureau will contact you and will request a copy of the original application signed by the consumer or, if applicable, a copy of the sales contract.

“Under Section 621 (a) (2) (A) of the FCRA, any person that violates any of the provisions of the FCRA may be liable for a civil penalty of not more than \$3,500 per violation.”

INTERNET DELIVERY SECURITY REQUIREMENTS

In addition to the above, following requirements apply where Company and their employees or an authorized agent(s) acting on behalf of the Company are provided access to 700Credit provided services via Internet ("Internet Access").

General requirements:

1. The Company shall designate in writing, an employee to be its Head Security Designate, to act as the primary interface with 700Credit on systems access related matters. The Company's Head Security Designate will be responsible for establishing, administering, and monitoring all Company employees' access to 700Credit provided services which are delivered over the Internet ("Internet access"), or approving and establishing Security Designates to perform such functions.
2. The Company's Head Security Designate or Security Designate shall in turn review all employee requests for Internet access approval. The Head Security Designate or its Security Designate shall determine the appropriate access to each 700Credit product based upon the legitimate business needs of each employee. 700Credit shall reserve the right to terminate any accounts it deems a security threat to its systems and/or consumer data.
3. Unless automated means become available, the Company shall request employee's (Internet) user access via the Head Security Designate/Security Designate in writing, in the format approved by 700Credit. Those employees approved by the Head Security Designate or Security Designate for Internet access ("Authorized Users") will be individually assigned unique access identification accounts ("User ID") and passwords/passphrases (this also applies to the unique Server-to-Server access IDs and passwords/passphrases). 700Credit's approval of requests for (Internet) access may be granted or withheld in its sole discretion. 700Credit may add to or change its requirements for granting (Internet) access to the services at any time (including, without limitation, the imposition of fees relating to (Internet) access upon reasonable notice to Company) and reserves the right to change passwords/passphrases and to revoke any authorizations previously granted. *Note: Partially completed forms and verbal requests will not be accepted.*
4. An officer of the Company agrees to notify 700Credit in writing immediately if it wishes to change or delete any employee as a Head Security Designate, Security Designate, or Authorized User; or if the identified Head Security Designate, Security Designate or Authorized User is terminated or otherwise loses his or her status as an Authorized User.

Roles and Responsibilities

1. Company agrees to identify an employee it has designated to act on its behalf as a primary interface with 700Credit on systems access related matters. This individual shall be identified as the "Head Security Designate." The Head Security Designate can further identify a Security Designate(s) to provide the day-to-day administration of the Authorized Users. Security Designate(s) must be an employee and a duly appointed representative of the Company and shall be available to interact with 700Credit on information and product access, in accordance with these Access Security Requirements for Reseller End- Users. The Head Security Designate Authorization Form must be signed by a duly authorized representative of the Company. Company's duly authorized representative (e.g., contracting officer, security manager, etc.) must authorize changes to Company's Head Security Designate. The Head Security Designate will submit all requests to create, change or lock Security Designate and/or Authorized User access accounts and permissions to 700Credit's systems and information (via the Internet). Changes in Head Security Designate status (e.g., transfer or termination) are to be reported to 700Credit immediately.
2. As a client to 700Credit's products and services via the Internet, the Head Security Designate is acting as the duly authorized representative of Company.
3. The Security Designate may be appointed by the Head Security Designate as the individual that the Company authorizes to act on behalf of the business in regard to 700Credit product access control (e.g. request to add/change/remove access). The Company can opt to appoint more than one Security Designate (e.g., for backup purposes). The Company understands that the Security Designate(s) it appoints shall be someone who

will generally be available during normal business hours and can liaise with 700Credit's Security Administration group on information and product access matters.

4. The Head Designate shall be responsible for notifying their corresponding 700Credit representative in a timely fashion of any Authorized User accounts (with their corresponding privileges and access to application and data) that are required to be terminated due to suspicion (or actual) threat of system compromise, unauthorized access to data and/or applications, or account inactivity.

Designate

1. Must be an employee and duly appointed representative of Company, identified as an approval point for Company's Authorized Users.
2. Is responsible for the initial and on-going authentication and validation of Company's Authorized Users and must maintain current information about each (phone number, valid email address, etc.).
3. Is responsible for ensuring that proper privileges and permissions have been granted in alignment with Authorized User's job responsibilities.
4. Is responsible for ensuring that Company's Authorized Users are authorized to access 700Credit products and services.
5. Must disable Authorized User ID if it becomes compromised or if the Authorized User's employment is terminated by Company.
6. Must immediately report any suspicious or questionable activity to 700Credit regarding access to 700Credit's products and services.
7. Shall immediately report changes in their Head Security Designate's status (e.g., transfer or termination) to 700Credit.
8. Will provide first level support for inquiries about passwords/passphrases or IDs requested by your Authorized Users.
9. Shall be available to interact with 700Credit when needed on any system or user related matters.

Glossary

Term	Definition
Computer Virus	A Computer Virus is a self-replicating computer program that alters the way a computer operates, without the knowledge of the user. A true virus replicates and executes itself. While viruses can be destructive by destroying data, for example, some viruses are benign or merely annoying.
Confidential	Very sensitive information. Disclosure could adversely impact your company.
Encryption	Encryption is the process of obscuring information to make it unreadable without special knowledge.
Firewall	In computer science, a Firewall is a piece of hardware and/or software which functions in a networked environment to prevent unauthorized external access and some communications forbidden by the security policy, analogous to the function of Firewalls in building construction. The ultimate goal is to provide controlled connectivity between zones of differing trust levels through the enforcement of a security policy and connectivity model based on the least privilege principle.
Information Lifecycle	(Or Data Lifecycle) is a management program that considers the value of the information being stored over a period of time, the cost of its storage, its need for availability for use by authorized users, and the period of time for which it must be retained.
IP Address	A unique number that devices use in order to identify and communicate with each other on a computer network utilizing the Internet Protocol standard (IP). All participating network devices - including routers, computers, timeservers, printers, Internet fax machines, and some telephones - must have its own unique IP address. Just as each street address and phone number uniquely identifies a building or telephone, an IP address can uniquely identify a specific computer or other network device on a network. It is important to keep your IP address secure as hackers can gain control of your devices and possibly launch an attack on other devices.
Peer-to-Peer	A type of communication found in a system that uses layered protocols. Peer-to-Peer networking is the protocol often used for reproducing and distributing music without permission.
Router	A Router is a computer networking device that forwards data packets across a network via routing. A Router acts as a junction between two or more networks transferring data packets.
Spyware	Spyware refers to a broad category of malicious software designed to intercept or take partial control of a computer's operation without the consent of that machine's owner or user. In simpler terms, spyware is a type of program that watches what users do with their computer and then sends that information over the internet.
Experian Independent Third-Party Assessment Program	The Experian Independent 3rd Party Assessment is an annual assessment of an Experian Reseller's ability to protect the information they purchase from Experian. EI3PA SM requires an evaluation of a Reseller's information security by an independent assessor, based on requirements provided by Experian. EI3PA SM also establishes quarterly scans of networks for vulnerabilities.
ISO 27001/27002	IS 27001 is the specification for an ISMS, an Information Security Management System (it replaced the old BS7799-2 standard) The ISO 27002 standard is the rename of the ISO 17799 standard and is a code of practice for information security. It basically outlines hundreds of potential controls and control mechanisms, which may be implemented, in theory, subject to the guidance provided within ISO 27001.

PCI DSS	The Payment Card Industry Data Security Standard (PCI DSS) is a proprietary information security standard for organizations that handle cardholder information for the major debit, credit, prepaid, e-purse, ATM, and POS cards.
SSAE 16 SOC 2, SOC3	Statement on Standards for Attestation Engagements (SSAE) No. 1 SOC 2 Report on Controls Related to Security, Availability, Processing Integrity, Confidentiality, and Privacy. The SOC 3 Report, just like SOC 2, is based upon the same controls as SOC 2, the difference being that a SOC 3 Report does not detail the testing performed (it is meant to be used as marketing material).
FISMA	The Federal Information Security Management Act (FISMA) is United States legislation that defines a comprehensive framework to protect government information, operations and assets against natural or man-made threats. FISMA was signed into law part of the Electronic Government Act of 2002.
CAI/CCM	Cloud Security Alliance Consensus Assessments Initiative (CAI) was launched to perform research, create tools and create industry partnerships to enable cloud computing assessments. The Cloud Security Alliance Cloud Controls Matrix (CCM) is specifically designed to provide fundamental security principles to guide cloud vendors and to assist prospective cloud customers in assessing the overall security risk of a cloud provider.