Business Data Furnishing Addendum

The provision of Business Data Furnishing (the "Services") by Company to Client pursuant to the Business Data Furnishing terms and conditions set forth below (the "Business Data Furnishing Terms") shall be subject to the terms and conditions of the Master Services Agreement between Company and Client that governs the provision of the Platform and Platform Services (the "MSA") and any applicable Order. If these Business Data Furnishing Terms and the terms of the MSA or Order conflict or are inconsistent, these Business Data Furnishing Terms shall govern and control strictly as it relates to the provision of Business Data Furnishing by Company.

1. Furnisher of Record. Company acknowledges and agrees that, with respect to all Company Data submitted by or through Array to any Credit Bureau, Company is the furnisher of record and bears all obligations of a data furnisher, including obligations relating to the accuracy of furnished data, investigation of disputes, and any applicable notice obligations, whether such obligations arise under applicable law or under agreements between Company and any Credit Bureau. Array's role with respect to such data is limited to operational facilitation as Company's agent. Nothing in this Agreement shall be construed to transfer Company's obligations as furnisher of record to Array. Where a Credit Bureau contracts with Array rather than with Company with respect to the furnishing of Company Data, Company's obligations as furnisher of record run to such Credit Bureau through Array, and Company shall comply with, and authorizes Array to pass through to Company, all data-furnisher obligations imposed by such Credit Bureau.

2. Personal Data in Furnished Data. To the extent any Company Data submitted by or through Array to a Credit Bureau contains personal identifiers or other Personal Data of any guarantor, principal, owner, or other individual, Company represents, warrants, and covenants that: (i) Company has collected and provides such Personal Data with all notices, consents, and rights required under applicable privacy laws, including the California Consumer Privacy Act and any analogous state laws; (ii) Company maintains a current, accessible privacy notice that complies with applicable privacy laws; (iii) Company provides individuals with any opt-out, deletion, correction, or similar rights required under applicable privacy laws with respect to such Personal Data; and (iv) Company will promptly relay to Array any opt-out, deletion, or correction request Company receives, and will promptly provide any information or instruction Array reasonably requires to give effect to any such request that is passed to Array by a Credit Bureau or an individual.

3. Credentialing. Company shall provide, and warrants the accuracy and completeness of, all information, documentation, and verifications that Array or any Credit Bureau requires in order to credential Company or any Company Obligor or to establish permissible purpose (including business-license, entity, principal-identity, and permissible-purpose verifications), and shall promptly provide updates and any additional materials a Credit Bureau requires. Company is responsible for any inaccuracy in, or omission from, the credentialing information it provides, and acknowledges that Array is required to retain and, on request, provide such materials to the applicable Credit Bureau.

4. Audit; Records; Certification. Company shall maintain accurate books, records, and access and event logs relating to its use of the Services and Credit Data, and shall retain copies of its agreements with Company Obligors and Subscribers. Upon Array's reasonable request (including to satisfy a Credit Bureau audit, examination, or certification demand), Company shall (i) permit Array or any applicable Credit Bureau (or their respective auditors) to audit, by mail or on-site during normal business hours, Company's compliance with this Agreement and any Credit Bureau flow-down requirements; (ii) certify its compliance in writing; and (iii) obtain and provide equivalent certifications from its Subscribers. This Section survives for one (1) year following termination or expiration.

5. Subject Business Verification. Where an Access Method is provisioned or enabled at Company's request or through Company Systems, Company shall, in addition to any attestation Array collects from the Subscriber: (i) apply the know-your-business and know-your-customer procedures Array specifies in writing from time to time (and, absent such specification, commercially reasonable procedures) to confirm that each Subject Business exists, that the identifying

information Company transmits for it is accurate, and that the Subscriber is an owner or authorized representative of that Subject Business; (ii) maintain records of those procedures and provide them to Array on request, including for any Credit Bureau audit or certification demand; and (iii) promptly notify Array and cease requesting Access Methods where Company knows or reasonably should know the Subscriber is not an owner or authorized representative. Array's collection of an Subscriber attestation does not relieve Company of this Section.

6. Bureau Marks; Marketing Materials. Company shall not use any Credit Bureau's marks or identify any Credit Bureau as the source of Credit Data except in the form and with the attribution Array provides in writing. Company shall submit to Array, and shall not publish before Array's written approval, any material referring to any Credit Bureau or its data, and shall make any change Array requests to satisfy a Credit Bureau requirement. Company shall make no representation on behalf of any Credit Bureau or regarding Credit Data.

7. US Data Only. Company represents, warrants, and covenants that it will transmit to Array only data that originates within the United States and its Territories, and that no Company Data will contain personal information of any individual that is subject to Canadian, European Union, or United Kingdom data protection or credit reporting law. Company acknowledges and agrees that the Services are intended for obligees and their commercial obligors located within the United States and its Territories. Array makes no representation that the Services are appropriate or available for use outside of the United States and its Territories. Access to the Services from countries or territories or by individuals where such access is illegal is prohibited.

8. Dispute Handling. Where a Company Obligor or other data subject disputes data furnished by or through Array to a Credit Bureau, the dispute will be submitted to the applicable Credit Bureau, and the Credit Bureau will notify Array. Upon such notification, Array will facilitate the dispute process on Company's behalf as Company's agent, which facilitation is a Service performed with reasonable care, including routing the dispute to Company, requesting from Company any Company Data of higher granularity than is regularly submitted (such as data regarding specific payments) as needed to evaluate the dispute, and, where Company identifies that furnished data requires correction, processing the correction in the reporting pipeline and transmitting the corrected data and Company's dispute response to the applicable Credit Bureau. As furnisher of record, Company is solely responsible for the accuracy of the Company Data it provides and for determining whether and how disputed data should be corrected, and bears all data-furnisher dispute-investigation and response obligations under applicable law (including the Fair Credit Reporting Act) and under any Bureau Agreement. Company shall cooperate promptly with Array in connection with any such dispute and with any Credit Bureau request to verify or re-verify the accuracy of furnished data, and shall provide any requested Company Data and any correction instructions or dispute response within the timeframes required by the applicable Credit Bureau or applicable law. Company acknowledges that Array's ability to meet Credit Bureau deadlines depends on Company's timely cooperation and response. Unless a shorter period is required by the applicable Credit Bureau or by applicable law, Company shall provide any requested Company Data, correction instructions, or dispute response within twenty-four (24) hours of Array's notice. Nothing in this Section limits any requirement of a Credit Bureau that a particular dispute (including a disclosure-report accuracy dispute) be referred or submitted directly to such Credit Bureau, and Company shall comply with any such direct-referral requirement that Array identifies.