

## **Exhibit J Acceptable Use Policy**

Customer acknowledges and agrees that Socure is not a consumer reporting agency, does not prepare consumer reports, and does not intend nor permit any of its Services or Content to be used as or incorporated into a consumer report, as such terms are defined by the FCRA or any similar law or regulation. Accordingly, Customer agrees that it will not use the Services or Content: (a) for any "permissible purpose" covered by FCRA or to take any "adverse action", as those terms are defined in FCRA, (b) in any way that would cause the Services or Content to become, or be deemed to be, a consumer report (or part thereof), (c) in any way that is in violation of or subject to the Driver's Privacy Protection Act (18 U.S.C. Section 2721 et seq.), (d) for any purpose that is in violation of BIPA, and similar and/or associated laws, whether state, local, foreign, or domestic, (e) in violation of the TCPA, (f) other than pursuant to an exception to the privacy provisions of the GLBA (15 U.S.C. Sec. 6801 et seq.), (g) for any marketing purposes, or (h) in violation of Data Protection Law or such other legislation or regulation that may be enacted in the future that Socure determines limits the use of the Services by Customer. Customer shall provide all necessary notices and obtain all necessary consents and approvals required pursuant to applicable laws for Socure to provide the Services. Customer agrees and acknowledges that at any time Socure may investigate and take appropriate steps to safeguard Content and ensure that Customer is in compliance with this policy. If at any time, Socure determines, in its sole and reasonable discretion, that Customer is not using the Content or Services provided in compliance with any of the foregoing, Socure may terminate its Agreement with Customer immediately without notice and without waiving any claims.

### **A. GRAMM-LEACH-BLILEY ACT (GLBA) ACCEPTABLE USES**

Customer certifies that: (a) any information relating to deceased status of an individual that is received as part of the Content is pursuant to a legitimate fraud prevention interest or a legitimate business purpose pursuant to a law, governmental rule, regulation, or fiduciary duty; and (b) any nonpublic personal information ("NPI") received as part of the Content will be used or disclosed only for a purpose enumerated in Section 502(e) of the GLBA, including without limitation: (i) as necessary to effect, administer, or enforce a transaction requested or authorized by the consumer; (ii) with the consent or at the direction of the consumer; (iii) to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability; or (iv) for required institutional risk control, or for resolving customer disputes or inquiries.

### **B. DRIVER'S PRIVACY PROTECTION ACT (DPPA) ACCEPTABLE USES**

The information that Socure's Services provide to the Customer may contain driver's license and motor vehicle registration information subject to the protections of the Driver's Privacy Protection Act (DPPA). In accordance with DPPA, Customer certifies that such information will only be used for the following purposes, as specified in 18 U.S.C. section 2721(b): (1) Use in the normal course of business, to verify the accuracy of personal information submitted by the individual to the business and, if the submitted information is incorrect, to obtain correct information, but only for the purpose of preventing fraud by, or pursuing legal remedies against, or recovering on a debt or security interest against, the individual, (2) Use by court or other government agency or entity, acting directly on behalf of a government agency, (3) Use for any matter regarding motor vehicle or driver safety or theft; to inform an owner of a towed or impounded vehicle. 18 U.S.C. § 2721 (b)(2), (4) Use in connection with a civil, criminal, administrative, or arbitral proceeding, (5) Use by an employer or its agents or insurer to obtain or verify information relating to a holder of a commercial driver's license that is required under the Commercial Motor Vehicle Safety Act of 1986, (6) Use by an insurer or insurance support organization, in connection with claims investigation activities, anti fraud activities, rating or underwriting, (7) Use by a licensed private investigative agency, or licensed security service, for a purpose permitted in items 1 through 6 above, and (8) For use in connection with the operation of private toll transportation facilities.

**C. DATA & ACCESS SECURITY GUIDELINES.** Customer represents and warrants that it maintains an information security program ("InfoSec Program") that complies with all applicable Data Protection Laws and that will maintain the confidentiality, integrity, and availability of the Content disclosed in connection with this Agreement or the Services. The InfoSec Program must include, at a minimum, the following: (a) policies, procedures, and processes for implementing, monitoring, logging, and verifying compliance with administrative, physical, and technical safeguards and controls; (b) annual security awareness training for all employees; (c) strong access controls for users and systems in accordance with the principle of least privilege; (d) a security incident response plan, along with tools and procedures for monitoring, detecting, investigating, and reporting security-related events; (e) anti-virus software with current definitions scanning employee workstations and devices; (f) regular testing of internal controls by reputable third parties; and (g) training on appropriate access and use of the Services or Content for employees with access to Services or Content.