

# Identity Verification SaaS

These oneapp Identity Verification requirements ("Identity Verification Requirements") will apply to Merchant and End Users use of the IDV SaaS (as defined below).

Any capitalized term not defined in the Identity Verification SaaS Terms will have the meaning provided in the [Terms of Service](#).

## 1. Definitions

"Identity Verification Data" means certain data attributes returned to a Merchant by a Consumer through the IDV SaaS.

"IDV SaaS" means oneapp's cloud platform for Consumers to automatically self-verify personal identity, authenticated by a third party processor under the direction and control of Consumer, and delivered to Merchant as Identity Verification Data.

## 2. Permitted Uses

2.1 Merchant may use the IDV SaaS solely to allow Consumers to validate personal identity for the purpose of preventing fraud, or errors in Merchant Data, and for no other purpose.

## 3. Restrictions

3.1 Merchant will not use the IDV SaaS or Identity Verification Data (a) for marketing purposes or to sell products or services; (b) to create a consumer report or allow use by a consumer reporting agency for the purpose of creating a consumer report; or (c) for verifying worthiness or eligibility for credit, insurance, or employment.

## 4. Application, Use Case Attestation and Approval

4.1 If applicable, Merchant must submit an application in the form of a use case attestation to certain data service providers, which sets forth a true, accurate, and complete description of Merchant's business and intended use case(s) for the IDV SaaS, and which complies with Section 2 of these Identity Verification Requirements. Merchant's use of the Screening SaaS is subject to the applicable data service provider(s) review and approval of Merchant's use case attestation. For the avoidance of doubt, oneapp has no control over a data service provider(s) approval of Merchant's application. Merchant is not entitled to any refunds or credits if: (a) a data service provider(s) rejects Merchant's use case attestation; or (b) Merchant's application contains information that is untrue, inaccurate, or incomplete. Merchant will not use the IDV SaaS for any use case that is not approved by the applicable data service provider(s). If Merchant wants to modify its approved use case(s), Merchant must submit a new application for such modified use case(s) for approval.

## 5. Representations and Warranties

5.1 By Consumer. Consumer represents and warrants that: (a) Consumer's personal asset, income, and employment information is under the control of Consumer's control; (b) the software application provided by oneapp's subprocessor for the IDV SaaS cannot access or otherwise process Consumer's IDV Data without initiation, instruction and control by Consumer; (c) Consumer will assemble and evaluate IDV Data for completeness and accuracy prior to furnishing IDV Data to Merchant; (d) Consumer will only furnish IDV Data to Merchant that Consumer confirms to be complete and accurate; and (e) if Consumer believes that any IDV data is incomplete or inaccurate, Consumer will immediately notify oneapp via email [support@withoneapp.com](mailto:support@withoneapp.com) to investigate the issue.