

Asset Income and Employment Verification SaaS

These oneapp Asset Income and Employment Verification SaaS requirements ("AIEV Requirements") will apply to Merchant and its End Users use of the AIEV SaaS (as defined below).

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

1. Definitions

"Asset, Income and Employment Verification Data" means certain data attributes returned to a Merchant by a Consumer through the AIEV SaaS.

"AIEV SaaS" means oneapp's cloud platform for Consumers to self-verify personal assets, income, and employment, authenticated by a third party processor under the direction and control of Consumer, and delivered to Merchant as AIEV Data.

2. Permitted Uses

2.1 Merchant may use the AIEV 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 AIEV SaaS or AIEV 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 AIEV 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 AIEV 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 sub-processor for the IEAV SaaS cannot access or otherwise process Consumer's IEAV Data without initiation, instruction and control by Consumer; (c) Consumer will assemble and evaluate IEAV Data for completeness and accuracy prior to furnishing IEAV Data to Merchant; (d) Consumer will only furnish IEAV Data to Merchant that Consumer confirms to be complete and accurate; and (e) if Consumer believes that any IEAV data is incomplete or inaccurate, Consumer will immediately notify oneapp via email support@withoneapp.com to investigate the issue.