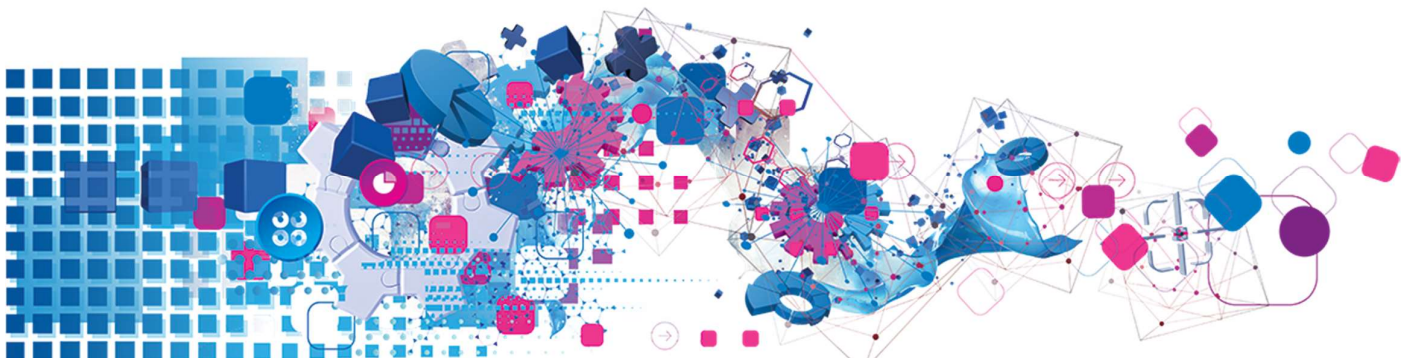




Hosted Aperture Data Studio

Fair Usage Policy



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1. Why do we have a Fair Usage Policy?

As part of our commitment to ensure and maintain an optimal customer experience, Experian Data Quality has a Fair Usage Policy (also referred to as the FUP) for its hosted installations of Aperture Data Studio. The FUP contains guidelines for customers' use of the Experian Data Quality Hosted Aperture Data Studio product to ensure that each customer has a consistently high-quality experience. Experian Data Quality takes measures to ensure usage is within agreed scope and in accordance with the license.

Experian Data Quality monitors the technical usage and operation of hosted installations of Aperture Data Studio according to the FUP. This FUP has been created to prevent improper use of the software in order to offer every customer the best possible experience.

The FUP for Hosted Aperture Data Studio comprises end-user provisioning, computation power, data storage capacity and data traffic. This includes the size of staging areas for files, cache or repository storage, which is often considered as database size, the amount of internal and external network traffic including web traffic, the number of users for which the product is licensed, the intent of the user licensing and the size and dimensions of the installation memory and CPU associated with the application.

Experian Data Quality does not charge extra costs when the Hosted Aperture Data Studio product is used reasonably and normally, relative to what was commercially agreed. When the scope of Fair Usage is considered, it is within the context of the contractual terms and conditions, the observed use of other Hosted Aperture Data Studio users, technical advances and the current price rate of all necessary assets.

Experian Data Quality reserves the rights to adjust the hosted environment specifications when there is a reasonable cause, for example:

- Changes due to variable third-party costs of cloud storage and cloud computing used by the system.
- Expansion of cloud storage size and cloud computing power based on growth in customer data volumes being processed.
- Optimisation of cloud storage and cloud computing power to maximise system performance.
- Changes due to updated Experian Global Security policy requirements.
- Should a customer be affected in any way by changes to the cost or use of the product, Experian Data Quality will take every measure possible to keep them informed.

2. The Fair Usage Policy

Usage of Experian Data Quality SaaS products is monitored on a continuous basis. Only customers that consistently generate exceptionally high load over a sustained period will be affected by the Experian Data Quality FUP. This is currently defined as per the limits for storage, network traffic and bandwidth, user licensing, workload and computational power as detailed below, although Experian Data Quality reserves the right to amend these limits.

Should we detect anything out of the ordinary with a customer's Hosted Aperture Data Studio environment, we will contact them to discuss and resolve the situation and explore potential alternatives. If the situation doesn't change, Experian Data Quality may have to limit the availability of the customer's environment and its resources.

2.1 Storage

Within a customer's Hosted Aperture Data Studio environment, users can upload files for analysis. Users can also create workflows, take snapshots of data at various points in time and produce file outputs.

Data Storage is a variable cost associated with the installation and may need to grow according to increased use of the application. It is critical to ensure that there is enough storage for the execution of all necessary tasks by users every day and we will carry a measure of headspace in the storage allocation to ensure that our customers are able to meet their defined business objectives.

The amount of storage will depend on a customer's intended use of the application. Our intent is to make sure that customers have an appropriate amount of disk space when the solutions are used normally.

Customers will always be able to request the available storage to be extended to meet anticipated peak needs, but this may involve additional costs if this is expected to be a sustained additional use of more space. It is also possible to free up storage by removing unnecessary data or asking us to help with a "clean-up-service".

If we detect that an organisation structurally saves more data than we consider to be fair and normal, we will get in contact to discuss the situation. It is possible to expand storage and, if appropriate we will only charge a maximum of the published and publicly available Microsoft Azure charge for high-speed Premium SSD storage. At that point we will get in touch to discuss alternative storage options.

2.2 Network Traffic and Bandwidth

Network traffic is a variable cost associated with the installation and may need to grow according to increased use of the application, we monitor the traffic between your users and the application as well as between your application and other applications you may connect to the Hosted Aperture Data Studio installation.

We will compare a customer's specific use of network traffic and bandwidth to the average use of customers with the same or similar contractual terms.

Should we detect a situation that suggests a trend of extraordinary use, we will get in touch to discuss the situation. Our preference is to not limit the available bandwidth.

2.3 User Licensing

Every user of the system is provided with a credential that is stored in the Hosted Aperture Data Studio application. This allows customers to identify actions taken by each user. This is an integral part of the auditing and control function of the application.

Part of the commercial terms and conditions of the contract between a customer and Experian Data Quality outlines the number of expected users and the number of users for whom licenses are provided. The licensing terms are provided for named not concurrent users. Additional licensed users can always be added in buckets of 1 or more according to a customer's needs.

User credentials should not be shared between users. The user licenses are provided on a named user basis and as such every user of the application should have their own unique credentials. The practice of credential pooling, kiosk or sharing between groups or multiple users is not considered acceptable fair usage. If a customer has fewer licenses than users, they will have to purchase more licenses.

2.4 Workload and Computational Power

To identify potential problems and to prevent any negative effect of exhausted computational resources on user experience, we monitor the compute resources.

Where increased usage is caused by the normal growth of users and customers and exceeds what a customer's current machine specifications can handle, we can scale the resources available at a cost if required. At that point we will get in touch to discuss available options.

If we detect a situation that reflects abnormal use of workload and computational power that could lead to a decrease in service, we will get in touch to discuss the situation.

2.5 Urgent and Extreme Incidents

In urgent or extreme cases, for example where services are likely to be significantly impacted, or where we believe a customer's system is under attack (a DDOS - denial of service attack for instance) or where we believe a customer's system or ours has been compromised (for example a hacker or potential a security breach) we may stop the services, or temporarily block a customer's access.

We will always get in touch to discuss workable situations before proceeding, or in urgent situations, right after a temporary block.

In some cases, even without an attack or breach, if a customer's use of the system generates costs to us that are not normal and make our service to a customer unprofitable to maintain, we will need to pass the costs onto the customer. We will always get in touch to discuss workable situations before proceeding, or in urgent situations, right after such change.

2.6 Non-Productive Environments

It would not be unusual for a customer to consider multiple instances of Hosted Aperture Data Studio to be necessary to separate experimental and sandbox use of the product for scenario building as differentiated from productive operational use of the application. As such part of the commercial terms and conditions may involve the supply of more than one instance of Aperture Data Studio, one or more for non-productive use and one designated for productive use.

The non-productive instances may be equivalent or lesser capability than the productive instance. The commercial terms of any non-productive instance may offer this instance at a commercial discount as compared with the productive system on the understanding that the non-productive environment is not to be used in a production or production like way.

If we detect a situation that reflects abnormal use, for example using a non-production environment for production-size workloads that could lead to a renegotiation of the terms of service for the provision of non-productive environments, we will get in touch to discuss the situation.

2.7 Access to Customer Environments

By default, Experian Data Quality personnel do not have access to the customer data and underlying hosted application environments once Hosted Aperture Data Studio is operational. Access to data and the application may need to be granted when it is related to a support case or an escalated problem with using the product(s). Access will be requested and shall be granted using policies that adhere to Experian Global Security policies.

The access-control requirements that are established are as follows:

- In a common scenario for support, Experian personnel will need access to the customer's virtual machines (VMs) for tasks such as retrieving logs, restarting services and installing approved custom steps. Such access is being logged against an Experian email address for auditing purposes. It is assumed that no explicit approval from the customer is required.
- No user or administrator accounts are active on the customer's Aperture Data Studio application by default.
- On rare occasions where Experian personnel are required to access the Aperture Data Studio application for support, the customer will be notified in writing.
 - The customer's administrator will need to create a guest user account within the application for the Experian personnel.
 - The access should be created against an Experian email address so that the identity of the Experian personnel can be logged.
 - The guest user account will count towards the number of users permitted by the license as stated in the contract schedule. If the customer's system is low on available licenses, then an existing user may need to have their access temporarily suspended.
 - The guest account is also subjected to any other security controls in place for a customer.

2.8 Extenuating Circumstances

Experian Data Quality understands that customers will occasionally have very high volumes of usage outside of normal usage patterns. In those cases where this traffic can be predicted, Experian Data Quality request to be informed with as much notice as possible so that we can get in touch with the customer to discuss options to ensure service delivery remains consistently high.

2.9 Changes to the Fair Usage Policy

This FUP may be updated from time to time, and the latest version of the document is available from the Experian Data Quality website.

2.10 Service Maintenance and Incidents

To check the availability status of Experian Data Quality's Hosted Aperture Data Studio and to follow up on scheduled maintenance and service incidents, contact your Experian Data Quality Account manager.