

EXHIBIT D TO RESELLER SERVICE AGREEMENT

(Required Steps for Reseller to Verify the Identify of its Customer)

1. The actions taken to verify the type of customer will be notated on either the Subscriber Agreement or separate documentation within the membership file that will be maintained with the Subscriber Agreement. Records which document the investigation, and the Subscriber Agreement, must be retained as long as the customer continues to maintain access and for three (3) years thereafter. Those records (or copies thereof) must be made available to appropriate First Meridian Credit Services on request.
2. Confirm that the stated permissible purpose for obtaining consumer reports is compatible with the type of business conducted by the potential customer.
3. Conduct a physical inspection of the company's premises to assure that it is a legitimate business facility (not a residence) and that the furnishings, etc. are commensurate with the size and purported type of business, and in order to determine if it is an Unauthorized User. Documentation must be maintained demonstrating when and by whom the physical inspection was conducted and describing the company's premises.
4. Confirm that advertisement or signs are compatible with purported business.
5. Verify that the company has a business checking account and that the account balance is compatible with the size and nature of the company.
6. Verify business references to ensure that the potential customer has clientele, which would support the stated business.
7. Verify business phone numbers by checking the phone directory or other phone records.
8. Check the yellow pages listings for the area where the customer is located to see if the prospective customer is listed under any of the categories identified previously as Unauthorized Users. If Reseller does not have access to the yellow pages listings for that area, Reseller may, instead, use an Internet Yellow Pages listing.
9. Check the Internet to ermine if the prospective customer has a web page. If the prospective customer does have a web page, view the page to verify that the information on the web page is compatible with purported business, that the prospective customer is not an Unauthorized User, and that the prospective customer is a legitimate business.

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