## greenID Trust Alerts Service - Third Party Terms

- 1. The Service is processed in Australia.
- 2. You will receive notification where a Verification Subject may have had potential fraud identified via the Service.
- 3. The Service will use De-identified and Pseudonymised information (compiled with other information obtained from other Subscribers) to attempt to detect potential fraud.
- 4. Where the Service is used in conjunction with our Identity Verification Services, you:
  - a. confirm that you have provided notification to individuals that their information will be used for both identity verification and fraud detection purposes, and you have obtained their consent to do so;
  - b. confirm that your collection statement meets all the requirements of the Privacy Laws, including advising individuals of GBG's role in processing their data; and
  - c. agree to the disclosure of De-identified and pseudonymized information obtained for the limited purpose of providing the Service to you and other Subscribers.
- 5. In using the Service, you will provide Personal Information to GBG (via greenID) that GBG will De-identify by way of Pseudonymisation and, at GBG's election, retain in accordance with the provision of the Service, and share with Subscribers.
- 6. You agree that, upon Pseudonymisation of the relevant Personal Information contained in any record created in connection with the Service, the Privacy Laws will no longer apply to that information.

## **Definitions**

The following terms have the meaning given to them in the Experian Dictionary, accessible at <a href="https://www.experian.com.au/terms">www.experian.com.au/terms</a>: "Client, you, your", "Experian, we, our, us", Personal Information and Privacy Laws.

Any other capitalised terms used above have the following meaning:

**De-identify** means information that is no longer about an identifiable individual or an individual who is reasonably identifiable.

GBG means GBG ANZ Pty Ltd.

**greenID Trust Alert Service** or **Service** means a service that augments Pseudonymised greenID transaction data with flags/alerts that indicate if potential fraud may have been detected through analysis of data collected by the service.

**Pseudonymise** means the processing of personal information in such a manner that the personal information can no longer be attributed to a specific data subject without the use of additional information.

**Subscribers** means a collective group of customers common to us and/or GBG that have agreed to use the Service.

**Verification Subject** means an individual that you and/or other Subscribers have considered for verification and subsequently provided to greenID for identity verification purposes.