

Instant Financial Issuance as a Service Service Level Agreement

This Instant Financial Issuance as a Service Service Level Agreement ("IFIaaS SLA") is incorporated into the (i) General Terms & Conditions entered into by and between Entrust Corporation and Customer ("Agreement"), and (ii) the related IFI as a Service Schedule ("Schedule") attached to the Agreement.

Capitalized Terms not defined herein have the meanings given to them in the Agreement or the Schedule.

Entrust may revise these service levels and support provisions by posting a new version at <u>https://www.entrust.com/legal-compliance/terms-conditions/ifi-as-a-service</u>. Such new version will become effective on the date it is posted except that if the new version significantly reduces Customer's rights, it will become effective sixty (60) days after being posted. If Customer objects in writing during that sixty (60) day period, the new version will become effective at the end of Customer's current subscription.

a. <u>Target</u>

Entrust will use commercially reasonable efforts to make the IFIaaS Services available with a Monthly Uptime Percentage (as defined below) of at least 99.5% during each calendar month ("Service Level Target"). In the event that the IFIaaS Service does not meet the Service Level Target, Customer may be eligible to receive a Service Credit as defined and described below.

b. Definitions

"<u>Incidents</u>" means an event that is not part of the standard operation of the IFIaaS Service, which causes or may cause an interruption or degradation to the IFIaaS Service.

"<u>Monthly Uptime Percentage</u>" is calculated for each calendar month by subtracting the percentage of downtime minutes during the hours of 8:00 AM until 8:00 PM Eastern time, Monday through Saturday, in such month from 100%, where downtime means the IFIaaS Services experience an issue with the whole or a material portion of the product, and no reasonable workaround exists to remedy the problem.

"<u>Maintenance Windows</u>" are the time frames during which Entrust may perform scheduled routine system maintenance.

"<u>Monthly Fee</u>" means the subscription fees paid to Entrust for the IFIaaS Service, divided by the number of months in the applicable Term.

"<u>Service Credit</u>" means a credit, calculated based on the Monthly Fee, that can be applied against Customer's annual cost.

"<u>Service Level Default</u>" means an instance when Entrust's level of performance has failed to meet the Service Level Target.

c. Service Level Targets and Service Credits

Service Credits are calculated as set out below for each month in which the Service Level Target is not met:



Monthly Uptime Percentage	Service Credit
Less than 99.5% but greater than or equal to 99%	5%
Less than 99% but greater than or equal to 97%	7%
Less than 97%	10%

d. Maintenance Windows and Other Exclusions

Entrust will use commercially reasonable efforts to provide 1 week's advance notice of the Maintenance Windows and schedule Maintenance Windows outside of Working Support Hours included in the Instant Financial Issuance as a Service Support Schedule.

Unavailability due to any of the following is excluded from the calculation of Monthly Uptime Percentage: (i) any Maintenance Windows, (ii) suspension or termination of the applicable IFIaaS Service in accordance with the terms of the Agreement; (iii) implementation of critical/emergency security patches in accordance with a relevant risk/vulnerability assessment; (iv) any Force Majeure Event; (v) Customer or third-party provided content, technology, designs, or instructions; (vi) Customer infrastructure failures, including network, facility, or power; (vii) Customer system administration actions, commands, or file transfers; (viii) Customer errors or failures to provide needed information or access to resolve an outage, time to reload, configure, enable, or access content; and (ix) Customer-caused security incidents or Customer security testing.

e. Credit Request and Payment Procedures

Entrust shall provide a report within 10 business days of the end of each month setting forth Entrust's attainment of the Service Level Targets. In order to receive a Service Credit, Customer must provide written notice to Entrust within thirty (30) days of receipt of Entrust's monthly service report if Entrust has failed to meet any Service Level Target. Customer's failure to provide the notice required in this Section will disqualify Customer from receiving a Service Level Credit.

The total aggregate amount of the Service Level Credit to be issued by Entrust to Customer for all Service Level Defaults that occur in a single calendar month will be capped at ten percent (10%) of the Monthly Fee for such calendar month. Service Level Credits can only be applied against the next billing cycle of Customer's subscription fees due to Entrust for the IFIaaS Service, and any unused Service Level Credits are forfeited upon termination of the Agreement. For clarity, Entrust is not required to issue refunds or make payments against such Service Level Credits under any circumstances, including upon termination of this Agreement.

Subject to the exclusions above, the Service Level Credit and termination rights are Customer's sole and exclusive remedy for any Service Level Default. Requests can be submitted to FII_Cloud_Notifications@entrust.com.