BT Assure URU

Service Annex

1   Definitions

The following definitions apply, in addition to those in the General Terms and Conditions and the General Service Schedule.

"Audit Trail"	means an electronic record of the result of the match against the Data Entity received and transmitted across the Web Service Interface for an Identity Verification.
"Data Entity"	means a logical subset of data; the data sent across the Web Service Interface will comprise of a number of Data Entities.
"Helpdesk"	means the helpdesk facility provided by BT to handle enquiries and administration for the Service.
"Identity Verification"	means matching data provided across the Web Service Interface against one or more Reference Databases and returning across the Web Service Interface the outcome of the match(es).
"Internet"	means the global data network comprising interconnected networks using TCP/IP protocol suite.
"Personal Data"	means personal data as defined in Directive 95/46/EC of the European Parliament and Council or other applicable legislation.
"Portal"	means the front end interface onto the Web Service Interface which allows a manual Identity Verification to be carried out.
"Priority 1 Fault"	means a fault where the Service is not operational or is inaccessible.
"Priority 2 Fault"	means a fault where the Service is degraded or there is a problem causing a significant reduction in functionality
"Priority 3 Fault"	means a fault where the Service is experiencing minor problems but is functioning substantially.
"Reference Database"	means a database against which a Data Entity is matchedor a set of consistency checks and calculations on the provided data, depending on the nature of the data.
"Systems Administrator"	means the individual authorised by the Customer to manage configurable aspects of the Service including but not limited to management of Users.
"Web Service Interface"	means the programmatic interface through which data is passed either by the Customer to the Service or the data that the Service passes to the Customer.
"URU Reference Database and Results Guide"	means the database reference guide provided by BT for use with the Service.
"URU User Guide"	means the user guide provided by BT for use with the Service.

2   Service Overview

The BT Assure URU Service ("the Service") provides the Customer with a real time online mechanism to authenticate the identity of an individual prior to concluding a business transaction with that individual by checking the identity of an individual against the data held in respect of that individual in a number of Reference Databases accessed by the Service.

2.1   Service Description

2.1.1   The Service will match each Data Entity submitted by the Customer via the Web Service Interface against Reference Databases and provide back to the Customer via the Web Service Interface the result of the check. The result will be presented in the format of a response code and a textual description. Details of the response codes are described in

BT_Assure_URU_Service_Annex_ Issue 2_2JULY2013_24JUL2012

the URU Reference Database and Results Guide. It is the Customer's sole responsibility whether it decides to proceed with its own customer's transaction on the basis of the Identity Verification results provided by the Service. The Data Entities and Reference Databases that will be checked for the Service are detailed in the URU Reference Database and Results Guide.

2.1.2   The Service will only match those Data Entities that are completed by the Customer and sent across the Web Service Interface. Where a Data Entity sent across the Web Service Interface is blank, it will not be matched and an appropriate response code returned. First name and last name are mandatory Data Entities for a consumer Identity Verification.

2.1.3   Information contained in the Reference Database is supplied and updated by the owners of those Reference Databases. The Service will verify an identity against the information held on these Reference Databases but BT does not warrant the accuracy of any information held on the Reference Databases.

2.1.4   All Personal Data sent across the Service is encrypted using 128bit Secure Socket Layer ("SSL").

2.1.5   The Service is provided 24hours per day, 365 days per year.

2.2   Access to the Service

2.2.1   The Service is accessed either from a web browser or directly by utilising the Web Service Interface. The URL for accessing the Service directly from a web browser is https://www.prove-uru.co.uk/ProveURU. The URL for accessing the Service directly through the Web Service Interface will be communicated as part of the Service set-up. BT commits to supporting the current and previous two versions of the Web Service Interface and will provide a minimum of 90 days' notice of the withdrawal of support for any version of the Web Service Interface. Secure log in procedures (username and password) required to access the Service either via the Internet or via the Web Service Interface are detailed in the URU User Guide.

2.2.2   BT will email the System Administrator with a user identity and password required to access the Service.

2.2.3   The System Administration account, which is accessed via a Customer Administration Portal (https://www.prove-uru.co.uk/URUCustomers), will enable the System Administrator to create and edit Users, view Audit Trails and monitor usage.

2.2.4   The minimum technical specification for accessing the Service is:
- **System Administrator -** PC with Internet access and e-mail; Microsoft OS; Internet Explorer 6.0 SP3 or higher or Firefox 3.6 or higher or as otherwise notified by BT from time to time
- **User -** PC with Internet access; Microsoft OS; Internet Explorer 6.0 SP3 or higher or Firefox 3.6 or higher or as otherwise notified by BT from time to time.

2.3   Day-to-Day System Administration

BT will perform routine system administration of the Service, including server, network and security monitoring.

2.4   Fault Reporting and Fault Repair

2.4.1   The Customer will report faults in the Service via the Customer System Administrator to the Helpdesk using the reporting procedures notified by BT.

2.4.2   Where the Customer reports a fault in the Service or makes a request for assistance, an initial assessment will be immediately undertaken by BT, a fault reference provided and a priority level discussed and agreed with the Customer. Progress updates will occur:-

- with Priority 1 Faults on a 1 hourly basis or as otherwise agreed;
- with Priority 2 Faults on a 2 hourly basis;
- with Priority 3 Faults on a 3 hourly basis during Business Hours;
- on resolution of the fault or problem;
- on any change of resolution target time.

2.4.3   Outside of Business Hours, the Helpdesk will be available to deal with Priority 1 faults only. Faults or enquiries that are designated as either Priority 2 or 3 will be acknowledged but the target time will not commence until Business Hours on the next Business Day. With the exception of Priority 1 faults, all other priorities, which cannot be resolved by the Helpdesk by the end of Business Hours on the Business Day that they are acknowledged by BT will be put on hold until the commencement of Business Hours on the next Business Day.

2.5   Planned Maintenance (supersedes and replaces clause 2.6 of the General Service Schedule)

2.5.1   From time to time, BT may schedule maintenance of the Service ("Planned Maintenance"). Planned Maintenance will where possible be performed on Tuesday, Wednesday or Thursday mornings between 07.30 hours and 09.30 hours (the "Maintenance Window"). During this Maintenance Window, BT will carry out regular updates to the data held on the Reference Databases, and upgrades to the Service. Due to the nature of the Service, BT does not anticipate that any such work carried out during this Maintenance Window will result in the Service being suspended although minor disruption may occur occasionally. BT will whenever practicable agree with the Customer when the Service will be suspended and in any event will endeavour to provide the Customer with as much notice as possible of any such suspension.

2.5.2   Where the Customer has access to external databases as part of its Service, and there is a requirement by the external database supplier to have access controlled by username/password, including regular password changes, BT will manage these accounts and change the passwords on behalf of the Customer periodically. The Customer is not aware of these usernames or passwords or when they have been changed, and this does not affect the normal logon to the Service in any way. The Customer may experience very minor disruption to the Service where Identity Verifications are carried out during the brief period during which the password is being changed.

2.6   Quality of the Reference Databases

BT has no liability whatsoever for the quality of the information provided by the Reference Databases accessed for the purposes of Identification Verification or for the decision made, action taken or transactions entered into by any Customer as the result of such an Identity Verification.

2.7   Customer Reports

The Service will allow the System Administrator online access to Customer reports on usage and Audit Trail logs.

2.8   Security and Data Protection

2.8.1   Both parties will take all appropriate technical and organisational measures against unauthorised or unlawful processing of Personal Data and against accidental loss or destruction of, or damage to Personal Data sent or accessed via the Web Service Interface
.
2.8.2   For each Data Entity checked, the name of the Reference Database, the (not defined and not used elsewhere)Personal Data, the match result, the date and time matched, user ID and a unique log number will be recorded by the Service for the purposes of an Audit Trail. Where a profile has been used, then the profile reference will also be stored by the Service.

2.8.3   The Audit Trail will be used by BT to determine the number of Identity Verifications carried out by the Customer for charging purposes. BT (or GB as authorised by BT) may also use the Audit Trail for the delivery and/or development of the Service.

2.8.4   Information held on the Audit Trail will be accessible online by the System Administrator.

2.8.5   BT will hold the Audit Trail information online for the duration of this Service Annex unless otherwise notified to the Customer.

2.8.6   BT will provide the Customer with a mechanism to download the Audit Trail data through the Customer Administration Portal for the Service so that the Customer can retain its own copy of the Audit Trail offline if required.

2.8.7   Upon termination of the Service, BT will delete the online the Audit Trail information after 30 days. It will be the Customer's responsibility to download the Audit Trail information within this period and store this in order to meet any of its obligations under the Data Protection Act or any other relevant legislation which may govern its transactions.

2.9   Additional Services (Options)

2.9.1   Where the Customer requires to process a significant number of Identity Verifications at any one time, BT may, at its discretion, offer the Customer the option to load a data file for processing through the Service ("Batch Processing").

2.9.2   Prior to any work being carried out:

a)   BT will notify the Customer of BT's requirements for format and transmission outlined in paragraph 2.9.3 below.

b)   The parties will agree:

- estimated timescales for completion of the work; and
- the additional charges which will be incurred for the Batch Processing and which will be determined by BT on a case by case basis.

2.9.3   The Customer will be responsible, at its own expense, for:

- ensuring that the data file to be processed is formatted in accordance with the requirements as notified by BT; and
- the secure transmission of the file to BT.

2.9.4   On receipt of the data file from the Customer, BT will load the data file into the Service, and the data will be then be processed in the usual way and the results recorded in the Audit Trail.

2.9.5   Requests for Batch Processing should be made via the Helpdesk. Note that BT reserves the right, at its sole discretion, to reject Customer requests for Batch Processing. In the event that BT rejects a request for Batch Processing then the Identity Verifications will be processed as part of the standard Service.

3.   Service Delivery

BT will provide the Service and configure it to use the Reference Databases selected on the Order. BT will set up the initial System Administrator account that the Customer can add System Administrators, Users and configure the Service. BT will also provide the System Administrator with training on the use of the Service, and if specified on the Order, professional services support to assist the Customer in configuring the Service.

4   BT Service Management Boundary (SMB)

The SMB for the Service is the front-end firewall on the Service platform. Connection to the Service platform and the hardware and software used to access the Service are the responsibility of the Customer.

5.   The Customer's Responsibilities

The Customer is responsible for:

a)   Nominating a minimum of 1 System Administrator who will:

- be familiar with the use of the Service; and,
- be the first point of contact for all Users of the Service;

b)   Provision of all personal computers, software, applications or bandwidth in order to access the Service;

c)   The configuration and management of its access to the Service including configuration of its network, firewall, DNS, routers and personal computers. BT accepts no liability for whatever reason due to incorrect configuration of any of the above by the Customer;

d)   Any call charges or service charges incurred in accessing the Service via the Internet;

e)   any integration of the Service into a website or call centre application; and

f)   abiding by any additional obligations concerning Identity Verifications imposed by any legislation, regulation or guidelines (produced by recognised bodies) which govern the sector within which the Customer carries out its business.

6   Charges and Payment Terms

The charges for the Service will comprise some or all of the following components, depending on the option selected on the Order:

Product	One-time Charge	Recurring Charge	Notes
QuickStart	Install		Service set-up charge
QuickStart Plus	Install		Service set-up charge including professional services support to assist with configuration of the Service
PowerPack		Annual Charge	
Identity Verifications	Per Verification		Charge is based on the Reference Databases selected by the Customer.

The Customer will be required to commit to performing a minimum of 500 Identity Verifications each month or advance purchase a minimum of 1,000 Identity Verifications.

If the Customer commits to performing a minimum of 500 Identity Verifications each month, BT will invoice monthly in arrears for the greater of the committed or the actual number of Identity Verifications performed in the month. The first monthly invoice will also include the charges for QuickStart, QuickStart Plus and the first year's PowerPack annual support, if specified, on the Order.

If the Customer advance purchases a set number of Identity Verifications, BT will invoice for the set number of Identity Verifications together with the charges for QuickStart, QuickStart Plus and the first year's PowerPack Annual Support, if specified, on the Order on the Operational Service Date.

BT will invoice the Customer for the subsequent PowerPack annual support charges on the anniversary of the Operational Service Date.

7   Service Levels

Section 7 of the General Service Schedule does not apply to the Service.

The Service has a target of 99.5% availability within any calendar month. This target excludes all periods of Planned Maintenance or any emergency maintenance or updates. Whilst BT will make all reasonable efforts to meet and exceed this monthly target availability, it accepts no liability whatsoever for any failure to meet this target.