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Service Level Document

Service Description

Entity Verification API (EVA) consolidates live and curated entity data, including risk information. It enhances data access through a single delivery method, with features like real-time monitoring. EVA supports customizable data-retrieval policies, ensuring AML compliance and flexibility with evolving networks, and includes a comprehensive audit trail.

EVA leverages all the available data at Moody's. The information comes from the live data and curated data based on the predefined data-retrieval policy. Each data field that is returned has a meta field that contains the actual source used for retrieving the information. Additionally, timestamps are provided so that a full audit-trail can be leveraged.

EVA's main actions would be:

→ **Search:** This is done dynamically each time using the live register connection and the available curated data. The search algorithm has Jaron-Winkler distance fuzzy matching algorithm that produces better results with more supplied information.

→ **Dataset retrieval:** Once the desired legal entity is identified, the data can be retrieved based on the data-retrieval policy.

→ **Documents retrieval:** Live documents are retrieved for the legal entity in question

→ **Monitoring:** A legal entity can be subscribed to the monitoring functionality, where the system will send a notification once a change occurs.

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→ **Managed Service:** Receive live data in structured form from non-live jurisdictions

→ **TIN verification:** verify existence of companies against IRS

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List of countries and registers supported

EVA is Moody's ~~latest~~ API flagship product. It leverages the full capabilities of Moody's data portfolio by providing a single delivery method to retrieve live registry data, curated entity data and curated risk ~~data~~indicators. The live data is retrieved in real time from more than 200 jurisdictions worldwide and the curated data is the standardisation of information from over 200 information providers, hundreds of our own sources and research.

It has customer defined policies to establish the most viable data waterfall logic per legal entity. This offers full flexibility to adhere to internal risk and compliance regulations as well as adapt to the ever-evolving live connection network.

Onboarding support, availability and performance

The Entity Verification API (EVA) is a SAAS service. The interface will be hosted on Google ~~Cloud~~Cloud, and the data will be held in ~~EU~~ US data ~~centres~~centers. There is no requirement for any infrastructure at client's side. EVA is a modular API, which means development and integration can occur in phases to match clients' priorities and needs.

The architecture would be built on client's side to match the internal processes and vision. Integration from client's side means establishing and maintaining a connection to a single SAAS service.

There is a developer portal with full documentation detail and get started guides. It acts as a self-service portal for developers and other stake holders for the system capabilities. For example, it holds documentation, latest releases, usage details, etc.

EVA is available in the same format to all our customers. As a consumer of the API, you define the data needed in the data-retrieval policy for every request. This means once the contract is signed, the fulfilment process will take few business days to be completed after which you have access to the system to commence the integration at your end.

EVA is an API where the requests and responses are in JSON. We have a full data schema of the available Datapoints and Datasets to ease integration. Documents are returned as PDFs or in json format (for structured financials type of documents).~~.~~

Moody's structured implementation approach ensures that our projects are aligned with our customers' business strategy so they can quickly achieve all benefits of the Moody's solution.

Each customer will have a dedicated team that will cover the following aspects; front line support (helpdesk), training, and commercial account management. Each one of these roles provide a key element, and together will ensure the customer has the best support possible.

Moody's support team will always try to help our customers get the most out of the solution they have purchased. Throughout the contract length, our teams of Relationship managers and helpdesk support will help identify more within the solution and share new ways to utilise the database.

The nature of EVA relies on live data and curated data. The EVA Service is available 24/7, except in the case of maintenance work. However, the availability of Information, Content and/or Services depends, and is based on, the official operating hours of the respective third-party databases and services. Moody's does not and cannot control the flow of information to and from the Service and the performance of services provided by third parties (e.g. internet, live registers, translation services, etc). For this reason, Moody's provides no warranty that use of third-party products and/or services within the Service will be uninterrupted or error free. If Moody's is unable to access Information from a third-party, necessary to deliver such products or services within the EVA Service, Moody's will default to the curated data and will not be liable for any interruption in such products or services.

After sales support

Relationship management

Dedicated Relationship Manager (RM) will be assigned to each customer. RM will deliver both onsite and remote sessions as required:

- → Initial training for all staff, tailored to requirements
- → Tailored training for new staff joining throughout duration of contract
- → Option for annual refresher training for all staff
- → Updates & training on features developed over course of the contract

Please note that if the dedicated RM were to change, Moody's would issue timely communication of this, and a structured handover period would ensue.

Average time for integration

Since the architecture would be built on the client's side, the average time for integration depends only on the client. We have had experiences with clients that would finish the integration within weeks, and in some cases, it took longer, in some shorter.

We can gladly set up workshops to guide your team on how best to integrate EVA into your systems. Such exercises usually help to optimize the integration by reviewing data flows and logic flows. Moody's will support the implementation both from a technical perspective (e.g. API guidance) and a data perspective, aligned to global best practices we have observed for using our data. We do not offer separate paid legal or other custom advisory services such as industry workflow analysis.

Training material

As part of our client success program, training for the client will be made available upon request by a designated account representative. We adhere to a practice of open communication, and a collaborative approach to training to ensure clients obtain maximum value from the solution/s procured. We therefore organize training, and make it available in several formats, including in person, online, video and so forth. We can also make subject matter experts available for best practice discussions.

Webinars, white papers, and any other research will also be made available.

We offer Sandbox environments to support client integrations. There is a developer portal with full documentation detail and get started guides. It acts as a self-service portal for developers and other stake holders for the system capabilities. For example, it holds documentation, latest releases, and usage details, etc.

Customer service

Access to EVA includes support from your Moody's Relationship manager, Customer Success team and Customer Support Team.

The Moody's Client Service & Support Specialist team (Customer Support) provides global support for our financial technology products. We utilize a pooled support model, whereby our clients can leverage a standard email address (~~help~~clientservice@moodys.com) to reach the specialists available at that time. Specialists are based in locations across EMEA, the Americas, and Asia Pacific, which enables Moody's to provide continuous client support from Sunday 9 pm EST through Friday, 9 pm EST, excluding Moody's holidays.

Technical requirements

Entity Verification API currently offers information only via API. ~~However, a UI portal development is part of the plan, and it will be offered in late 2025.~~ We do offer a product portal – EVA portal -, where the client can manage the access, read documentation, verify usage, be informed on the live connections' status.

Data backup and restore, disaster recovery plans

Our backup policy requires performing daily and weekly backups of critical data of our internal and hosted applications.

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Moody's maintains an appropriate BCP in compliance with applicable laws and consistent with industry standards.

BCPs are maintained and tested regularly: We review our BCP and risk assessment regularly. The BCP is tested and updated regularly to ensure that it is up to date and effective. We can provide a Business Continuity Overview document upon request.

DR plans are maintained and tested annually: We maintain appropriate DR plans for each of our SaaS-hosted products. The plans include details on application description, key personnel, data backups and recovery, offsite storage, and failover and failback procedures. We perform annual disaster recovery tests for our SaaS-hosted products to validate the Recovery Point Objective (RPO) and Recovery Time Objective (RTO) timeframes of less than or equal to 24 hours.

Outage and maintenance management

We perform quarterly updates and notify clients at least a week in advance.

Hosting options and locations

~~Orbis is hosted on AWS in Frankfurt, Germany~~

Google LLC-
Google Cloud Platform, hosting locations- GCP US Central 1 (Iowa), GCP US East 1 (South Carolina*)*

Cloudflare Inc-
Provision of managed web application firewall services~~Next layer – cloud hosting, Vienna, Austria~~

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Access to data (upon exit)

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Client data where hosted by Moody's is deleted/returned upon contract termination.

Security

We have established comprehensive information security policies, standards, procedures, and guidelines that address physical, technical, and administrative requirements to protect customer business data. We review these documents, update them annually, and share them with applicable parties, including employees and third parties required to comply with these policies. The list of key information security policies, standards, procedures, and guidelines include:

→ IT (Acceptable) Use Policy
→ Physical Security Policy
→ Network Security Standard
→ User Access and Management Standards
→ Patch Management Standard
→ IT Asset Management Standard
→ System Hardening Standard
→ Vulnerability Assessment Standard
→ Log Management Standard
→ Information Security Incident Response Plan
→ Backup Standards
→ Business Continuity and Crisis Management Plans
→ IT Asset Disposal Procedure

Entry Verification API (EVA)

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For more information visit moodys.com/publicsector

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