System and Organization Controls (SOC) 3 Report

Management's Report of Its Assertions on Webcetera, LP dba EZLynx's EZLynx System Based on the Trust Services Criteria for security, availability, and confidentiality

For the Period April 1, 2024 to September 30, 2024

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SECTION ONE: REPORT OF INDEPENDENT ACCOUNTANTS

To: Management of Webcetera, LP dba EZLynx

Scope

We have examined Webcetera, LP dba EZLynx ("EZLynx") accompanying assertion titled "Assertion of Webcetera, LP dba EZLynx Management" (assertion) that the controls within EZLynx's EZLynx System (system) were effective throughout the period April 1, 2024 to September 30, 2024, to provide reasonable assurance that EZLynx's service commitments and system requirements were achieved based on the trust services criteria relevant to security, availability, and confidentiality (applicable trust services criteria) set forth in TSP section 100, *2017 Trust Services Criteria for Security, Availability, Processing Integrity, Confidentiality, and Privacy, (With Revised Points of Focus—2022)* in AICPA *Trust Services Criteria.*

EZLynx uses subservice organizations to supplement its services. The description of the boundaries of the system presented in Attachment A indicates that complementary subservice organization controls that are suitably designed and operating effectively are necessary, along with controls at EZLynx, to achieve EZLynx's service commitments and system requirements based on the applicable trust services criteria. The description presents the types of complementary subservice organization controls assumed in the design of EZLynx's controls. The description of the boundaries of the system does not disclose the actual controls at the subservice organizations. Our examination did not include the services provided by the subservice organizations, and we have not evaluated the suitability of the design or operating effectiveness of such complementary subservice organization controls.

The description of the boundaries of the system presented in Attachment A indicates that certain complementary user entity controls that are suitably designed and operating effectively are necessary, along with controls at EZLynx, to achieve EZLynx's service commitments and system requirements based on the applicable trust services criteria. The description presents the complementary user entity controls assumed in the design of EZLynx's controls. Our examination did not include such complementary user entity controls and we have not evaluated the suitability of the design or operating effectiveness of such controls.

Service Organization's Responsibilities
EZLynx is responsible for its service commitments and system requirements and for designing, implementing, and operating effective controls within the system to provide reasonable assurance that EZLynx's service commitments and system requirements were achieved. EZLynx has also provided the accompanying assertion about the effectiveness of controls within the system. When preparing its assertion, EZLynx is responsible for selecting, and identifying in its

assertion, the applicable trust services criteria and for having a reasonable basis for its assertion by performing an assessment of the effectiveness of the controls within the system.

Service Auditor's Responsibilities
Our responsibility is to express an opinion, based on our examination, on management's assertion that controls within the system were effective throughout the period to provide reasonable assurance that the service organization's service commitments and system requirements were achieved based on the applicable trust services criteria. Our examination was conducted in accordance with attestation standards established by the AICPA. Those standards require that we plan and perform our examination to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the engagement.

Our examination included:

- Obtaining an understanding of the system and the service organization's service commitments and system requirements
- Assessing the risks that controls were not effective to achieve EZLynx's service commitments and system requirements based on the applicable trust services criteria
- Performing procedures to obtain evidence about whether controls within the system were effective to achieve EZLynx's service commitments and system requirements based on the applicable trust services criteria

Our examination also included performing such other procedures as we considered necessary in the circumstances.

Inherent Limitations
There are inherent limitations in the effectiveness of any system of internal control, including the possibility of human error and the circumvention of controls.

Because of their nature, controls may not always operate effectively to provide reasonable assurance that the service organization's service commitments and system requirements were achieved based on the applicable trust services criteria. Also, the projection to the future of any conclusions about the effectiveness of controls is subject to the risk that controls may become inadequate because of changes in conditions or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, management's assertion that the controls within EZLynx's EZLynx System were effective throughout the period April 1, 2024 to September 30, 2024, to provide reasonable assurance that EZLynx's service commitments and system requirements were achieved based on the applicable trust services criteria is fairly stated, in all material respects.

CyberGuard Compliance, LLP

October 29, 2024
Las Vegas, Nevada

SECTION TWO: MANAGEMENT'S REPORT OF ITS ASSERTIONS ON THE EFFECTIVENESS OF ITS CONTROLS OVER WEBCETERA, LP DBA EZLYNX'S EZLYNX SYSTEM BASED ON THE TRUST SERVICES CRITERIA FOR SECURITY, AVAILABILITY, AND CONFIDENTIALITY

October 29, 2024

Scope

We are responsible for designing, implementing, operating, and maintaining effective controls within "Webcetera, LP dba EZLynx's (EZLynx's) EZLynx System (system)" throughout the period April 1, 2024 to September 30, 2024, to provide reasonable assurance that EZLynx's service commitments and system requirements were achieved based on the trust services criteria relevant to security, availability, and confidentiality (applicable trust services criteria) set forth in TSP section 100, *2017 Trust Services Criteria for Security, Availability, Processing Integrity, Confidentiality, and Privacy, (With Revised Points of Focus—2022)* in AICPA *Trust Services Criteria.* Our description of the boundaries of the system is presented in Attachment A (description) and identifies the aspects of the system covered by our assertion.

We have performed an evaluation of the effectiveness of the controls within the system throughout the period April 1, 2024 to September 30, 2024, to provide reasonable assurance that EZLynx's service commitments and system requirements were achieved based on the applicable trust services criteria. EZLynx's objectives for the system in applying the applicable trust services criteria are embodied in its service commitments and system requirements relevant to the applicable trust services criteria. The principal service commitments and system requirements related to the applicable trust services criteria are presented in Attachment B.

EZLynx uses subservice organizations to supplement its services. The description of the boundaries of the system indicates that complementary subservice organization controls that are suitably designed and operating effectively are necessary, along with controls at EZLynx, to achieve EZLynx's service commitments and system requirements based on the applicable trust services criteria. The description of the boundaries of the system does not disclose the actual controls at the subservice organizations.

The description of the boundaries of the system also indicates complementary user entity controls that are suitably designed and operating effectively are necessary along with EZLynx's controls to achieve the service commitments and system requirements. The description presents the complementary user entity controls assumed in the design of EZLynx's controls.

There are inherent limitations in any system of internal control, including the possibility of human error and the circumvention of controls. Because of these inherent limitations, a service

organization may achieve reasonable, but not absolute, assurance that its service commitments and system requirements are achieved.

We assert that the controls within the system were effective throughout the period April 1, 2024 to September 30, 2024, to provide reasonable assurance that EZLynx's service commitments and system requirements were achieved based on the applicable trust services criteria.

Webcetera, LP dba EZLynx

ATTACHMENT A: WEBCETERA, LP DBA EZLYNX'S DESCRIPTION OF THE BOUNDARIES OF ITS EZLYNX SYSTEM

Company Background

EZLynx is an insurance agency software provider. Since opening its doors in 2003, the firm has set out to address the key challenges and pain-points impacting the independent agent in the P&C industry. EZLynx has been at the forefront of insurance technology, leading the way through innovation, being first to market with products like real-time rating, fully integrated text messaging and SMS, Retention Center, and EZLynx Connect Marketplace. EZLynx delivers a single platform customer lifecycle solution that acts as the most valuable employee in an agency. EZLynx relies on innovation to enable agencies to meet the new challenges and demands on their businesses over time.

The Lewisville, Texas-based insurance technology firm states its mission is, "to streamline agency workflows" and to "fully automate the exchange of information between the insurance carrier, independent agent, and end-consumer" To achieve that goal, EZLynx provides solutions that reach every aspect of agency life, including: comparative rating, consumer-facing quoting and self-service, customer life-cycle management, automated email marketing, and website solutions. EZLynx services/hosted infrastructure and their related controls, including system redundancy, are key differentiators in providing and maintaining high availability, 24/7 access for customers. The scope of this report covers the hosting services which house data within EZLynx's colocation environments located within the United States.

Effective as of December 31, 2021, both Indio Technologies, Inc. and Webcetera LP were merged into Applied Systems, Inc. and no longer exist as separate entities, however, their product offerings and associated control matrix are still represented within the following SOC report.

Additional data center differentiators include:

- **High Availability Platform**
  - Purpose-built data centers classified as Tier 3+ as defined by the Uptime Institute;
  - Multiple Internet connections to provide redundant Internet access for EZLynx's clients' businesses;
  - Excess capacity within each data center to act as the disaster recovery destination for an opposing site;
  - High availability and redundancy within each site, including uninterruptable power supply and climate control;
  - Redundant firewalls and networking infrastructure; and
  - Resource pool of servers operating in a highly available cluster to allow immediate recovery for any localized failure.

- **Data Protection and Integrity**
  o EZLynx does a weekly full backup, daily differential and 3 min - 60 min transaction log backups. These backups are first moved to an internal file share and then to Azure. EZLynx keeps 3 weeks of backup files in the file share.
  o 24/7/365 operation, with constant monitoring and performance of first level problem resolution against the online environment.
- **Advanced Security**
  o All databases stored in the EZLynx environment leverage AES-128 data-at-rest-encryption (DARE) which is FIPS 140-2 certified.
  o Network monitoring and testing protect data classified as personal information (also referred to as personally identifiable information or personal data).
  o Internet traffic protected by a minimum of 256-bit, bi-directional, packet-level encryption; and
  o Advanced building design protects the data center floor from exterior penetration, maintains video surveillance, strict access control policies and the use of mantraps, biometric systems, and on-site security guards.

EZLynx provides clients' businesses with the flexibility, security, and business continuity to drive business growth and profitability. By hosting the EZLynx solution in the cloud, clients gain best in class technology to support online product needs. EZLynx is committed to continually investing in the online environment to support business growth.

EZLynx Cloud System Overview

EZLynx provides market leading software applications, including EZLynx Management System, EZLynx Rating Engine, Quoting Automation Services, EZLynx Client Center, EZLynx Retention Center, EZLynx Sales Center, EZLynx Submission Center, and other products to customers from the EZLynx environment. Agency management systems are provided through a Software-as-a-Service model, with customers purchasing software use rights for the number of users required.

EZLynx System Overview

The System is comprised of the following components:

- *Infrastructure*: The physical and hardware components of a system (facilities, equipment, and networks)
- *Software*: The programs and operating software of a system (systems, applications, and utilities)
- *Data*: The information used and supported by a system (transaction streams, files, databases, and tables)
- *People*: The personnel involved in the operation and use of a system (developers, operators, users, and managers)

- ***Procedures***: The automated and manual procedures involved in the operation of a system

Infrastructure

Each EZLynx environment is consistently built in EZLynx's data centers with like technologies utilizing manufacturers including Cisco, Pure Storage, Dell, F5 Networks, VMware, Microsoft, and others. EZLynx owns and maintains all operating equipment within the contracted (colocation) space of the data center. At a minimum, all sites contain the following infrastructure:

- Redundant power feeds from separate UPS systems to each rack
- Multiple Internet providers using BGP and diverse paths for redundancy in Internet connectivity
- Redundant network infrastructure including firewalls, IDS/IPS, Domain & Geolocation shunning, DDoS protection, load balancers, switches, VPN devices and routers
- 10 GB network connectivity support for all core devices
- Fully virtualized server platform with servers in resource clusters based on load type
- Physical hosts redundantly connected to SAN, network, and power components
- Virtual network segmentation for products and server purpose
- Remote control technologies including managed PDU's, secure console devices and remote server out-of-band management

EZLynx System Data Centers

EZLynx operates the EZLynx platform from within purpose-built colocation data centers geographically distributed to support its customers. Facilities are selected using a risk assessment process to identify locations that have a low risk of natural disaster from earthquake, flood, fire, windstorm, or other severe weather conditions. Site selection also included consideration for local civil disruptions, power capacity and stability, proximity to other high risks such as railways, airports, and selective manufacturing environments. Each data center has a SOC or country equivalent conducted annually.

Each colocation facility is sited at, and managed by, a subservice organization with skilled and experienced employees to provide core facility components to EZLynx. These include physical security and access controls; power systems including utility power, N+1 generator power, redundant UPS systems, redundant power distribution and switching components, and redundant circuits delivered to each rack; redundant heating, ventilation, and air conditioning (HVAC) systems; dry pipe and multi-zone fire detection devices with early smoke detection capabilities; video surveillance with 24-hour monitoring; and diverse telecommunications paths into the facility.

Specific features provided by the data centers include:

Highly Secure Environment

- o Multiple layers of hardened physical security
- o 24x7x365 on-site security presence
- o Closed-circuit television surveillance with digital storage
- o Multiple layers of electronically controlled card access
- o Keyed access to physical EZLynx System space
- o Electronic key card readers
- o Facility verification of government issued photo IDs against an approved access list

Power Distribution

- o Commercial grade high-capacity UPS system with complete isolation for redundancy
- o Multiple 1,500+ KW generators for backup power with N+1 redundancy
- o Minimum of five days of on-site fuel supply and extended refuel contracts
- o Each circuit breaker is backed by diverse power distribution units and diverse UPS infrastructures for the ultimate in uptime
- o Isolated redundant UPS configuration providing the industry's highest MTBF
- o Individual circuit load monitoring to ensure the best power management

Environmental Control

- o Temperature above floor maintained between 64 and 78 degrees; humidity maintained between 40 and 60 percent
- o Redundant HVAC with a minimum of 30 percent reserved capacity installed
- o Sufficient air handling units for N+1 redundancy
- o Multiple glycol cooling units for N+1 redundancy

Fire Detection/Prevention

- o Zoned dry-piped, pre-action sprinkler system
- o Zoned VESDA (Very Early Warning Smoke Detection) system throughout the data center

Connectivity (Availability and selection of carriers varies by location)

- o Diverse entry paths into each facility
  - Lumen
  - Comcast
  - Zayo

- 365 Data Centers
- Equinix
- eStruxture Data Centers
- Aptum

Software
EZLynx leverages Microsoft® technologies for nearly all its operating systems. Authentication services are provided through Microsoft Active Directory, database services are provided through Microsoft SQL Server, and web services are mostly provided by Azure Front Door and Microsoft's modern cloud Content Delivery Network (CDN).

Application products developed by EZLynx and operating from the data center include:

Analytics
EZLynx Reporting and Analytics - The EZLynx Reporting and Analytics platform enables independent insurance agencies to effectively leverage their data for greater agency growth, service, and profitability. It includes Agency Pulse by EZLynx that is a monthly analytics report that agency owners can use to monitor and improve their agency's health. This first-of-its-kind automated report uses EZLynx Rating Engine and Management System data to deliver performance metrics that cannot be obtained from any other single system.

Agency Management Systems
EZLynx Management System - EZLynx's modern, flexible, and secure architecture provides agencies with a single platform that scales as the agency grows. Its fully responsive modern design gives the ability to service customers anytime, anywhere with on-demand access to a single, up-to-date view of customer and business information.

Rating Services

- **EZLynx Rating Engine** – Rating Engine pioneered real-time quoting and created the industry's leading rater. It is a comprehensive rating services portfolio that automates rating workflows. EZLynx's web-based technology allows agents to get instantaneous quotes from 330 carriers in 48 states from any device. Comparative cross-carrier quoting has never been this easy.
- **Consumer Quoting** - Consumer Quoting with Enhanced Quoting allows insurance consumers to get a quote directly on an agency's website. The full power of the EZLynx Rating Engine with a simplified interface and reduced question set for insurance consumers.
- **Quoting Automation Services (QAS)** - EZLynx has a robust offering of web rating services to enable custom experiences for digital agencies. QAS is the industry's leading rating service. QAS facilitates the full rating workflow and offers simplified question management through templates.

Customer Self-Service

- o **EZLynx Client Center** - EZLynx Client Center is the on-demand customer self-service application designed to allow customers instant access to their insurance information. Its secure online platform gives agencies the ability to provide online client service, resulting in increased customer retention and satisfaction, while mitigating risk and reducing operating expenses to drive sustainable growth and profitability.

Productivity Tools

- o **EZLynx Retention Center** - A powerful tool, proven to help an agency efficiently retain customers through patented automation and analytical tools. Retention Center assesses the risk of loss of client customer's business and prioritizes customer's renewals so that agencies can effectively communicate with every customer and remarket only those accounts that truly need it. Since they are proactively reinforcing their ability to act as a trusted advisor, they increase customer satisfaction while retaining more business for the agency.
- o **EZLynx Sales Center** - EZLynx Sales Center streamlines lead management and the sales pipeline for agencies who want to manage the full customer life cycle, round accounts, and increase new business. It includes Agency InsightsTM for Sales Center. A first of its kind tool that automatically generates potential prospects from quote data and book of business, it gives agencies the information needed to recapture, win, and cross-sell opportunities before the X-Date. Agency Insights for Sales Center leverages analytic models to predict sales opportunities from customer's agency's existing data set. The software uncovers new sales potential, including who to target and for which products.
- o **EZLynx Submission Center** – Submission Center is a mid-market tool to centralize commercial lines submission workflows, obtain product and appetite guidance, and improve commercial submission outcomes. It targets the industry's broken and disparate workflows to improve commercial connectivity for agencies.

Data

EZLynx acts as the data processor for agency/broker and carrier information stored or transmitted through the EZLynx environment.
Specifics include:

- Customer data stored within the EZLynx environment is classified as CONFIDENTIAL to all EZLynx staff
- Database backups are stored in Azure. In addition to stored/hosted data being encrypted at rest, EZLynx uses secure communications channels for data transmitted through the application or Web services between the end-user and the data center

People

The competence of employees is a key element of the EZLynx environment. EZLynx is committed to the development of its employees and the recruitment of qualified professionals to support the growth of EZLynx's business.

A dedicated team of technology professionals are responsible for the design, deployment, management, administration, and monitoring of the EZLynx environments. The Cloud Services team consists of staff specializing in the storage, server, network, application, virtualization, security, monitoring, and SQL technologies. This includes engineers, application administration, a 24x7x365 operations team, and DevOps resources to create automation tools used within the data centers. All teams report up through the senior vice president of Cloud Services.

It is the responsibility of these team members to maintain the data center and the related software applications in a working state for the EZLynx customer base. This includes managing resources against capacity requirements, provisioning new orders, monitoring for system and application health, performing routine application updates and patch management at the OS and application layers, and monitoring for and remediating security threats.

Key positions are as follows:

Chief Customer Officer is responsible for EZLynx's customer delivery strategy and operational execution for EZLynx's Professional Services, Support and Cloud-based solutions.

Senior Vice President of Cloud Services, heads global IT operations for EZLynx's Cloud Hosting and corporate IT services and oversees the operations of EZLynx's four global data centers.

Chief Information Security Officer (CISO) heads the Office of Information Security for EZLynx. Leads all information security related initiatives, including management of the information security program, which includes formalizing a cyber-risk management strategy, continuous governance, and compliance exercises, as well as vulnerability management practices and incident response procedures.

Vice President of Product Development directs the technology, architecture, and application development of internal and data center information systems and integrations.

Director of Product Development directs the technology, architecture, and application development of internal and data center information systems and integrations.

Vice President of Product is responsible for developing long-term strategy for the EZLynx platform and oversees the development of specific product roadmaps.

Procedures

EZLynx provides multiple technology platform services to its customers from the EZLynx environment through a subscription of services. These include agency and brokerage management systems, carrier interface, reporting services, and consumer-focused products.

EZLynx has a series of procedures to provision new subscriptions for service provided by the EZLynx platform. These steps include:

- Setup new client entities based on executed services and business associate contracts
- Ensure correct access and permission levels are set for new clients
- Verify product access is customer ready
- Provide access information to customer in a secure manner

Once new system subscriptions are created and administrative users for the client account have been established within the system, the following activities occur to ensure that services are available for client use:

- Resources actively monitored for available and capacity management
- System performance metrics reviewed
- Backup and restore procedures performed
- Application updates managed
- Customer communications distributed to advise of maintenance schedules, product updates, and other relevant information
- Ongoing security management, assessments, and remediation
- Termination of access when customer cancels service

Complementary Subservice Organization Controls

Certain principal service commitments and system requirements can be met only if complementary subservice organization controls (CSOC) assumed in the design of EZLynx's controls are suitably designed and operating effectively at the subservice organizations, along with related controls at EZLynx.

365 Data Centers

EZLynx Systems uses 365 Data Centers as a co-location data center for the EZLynx environment. The following Complementary Subservice Organization Controls (CSOCs) are expected to be operating effectively at 365 Data Centers, alone or in combination with the controls at EZLynx Systems, to provide assurance that the required trust services criteria in this report are met.

Applicable Trust Services Criteria	Complementary Subservice Organization Controls
6.4	365 Data Centers is responsible for restricting physical access to facilities and protected information assets to authorized personnel.
6.7	365 Data Centers is responsible for implementing security measures to protect information against threats during transmission, movement, or removal.
A 1.2	365 Data Centers is responsible for maintaining and monitoring environmental protections and recovery infrastructure.

Equinix

EZLynx uses Equinix as a co-location data center for the EZLynx environment. The following Complementary Subservice Organization Controls (CSOCs) are expected to be operating effectively at Equinix, alone or in combination with the controls at EZLynx Systems, to provide assurance that the required trust services criteria in this report are met.

Applicable Trust Services Criteria	Complementary Subservice Organization Controls
6.4	Equinix is responsible for restricting physical access to facilities and protected information assets to authorized personnel.
A 1.2	Equinix is responsible for maintaining and monitoring environmental protections and recovery infrastructure.

Complementary User Entity Controls and Responsibilities

Complementary User Entity Controls and **Responsibilities**

The EZLynx Software-as-a-Service model was designed with the assumption that internal controls would be placed in operation by user entities for the secure management of application access from the EZLynx environment. The application of such internal controls by user entities is necessary to achieve certain criteria identified in this report. There may be additional criteria and related controls that would be appropriate for the processing of user entity transactions which are not identified in this report.

This section describes certain controls that user entities should consider for achievement of criteria identified in this report. The complementary user entity controls presented below should not be regarded as a comprehensive list of all the controls that should be employed by user entities.

Provisioning Accounts

- Users are responsible for restricting authority of provisioning new user accounts within any EZLynx Software-as-a-Service model application.

Termination Procedures

- Users are responsible for disabling access in a timely manner to ensure the terminated employee account access is removed.

Network Security

- Users are responsible for ensuring user owned or managed applications, platforms, databases, and network devices that may process or store data derived from EZLynx are logically secured. Users are also responsible for Internet access to the EZLynx environment.

General Controls

- Users are responsible for ensuring user access to reports and other information transmitted to, or generated from, the EZLynx System is restricted based on business needs.
- Users of EZLynx hosted applications are responsible for maintaining appropriate IT General Computer Controls and Application Controls.
- Users of EZLynx hosted applications are responsible for maintaining appropriate password management controls including complexity, periodic change, and minimum length.

Regulatory, Compliance, and Service Agreements

- Users are responsible for adhering to all regulatory compliance issues when they are associated with EZLynx in a service agreement.
- Users are responsible for reviewing and approving the terms and conditions stated in service agreements with EZLynx.

ATTACHMENT B: PRINCIPAL SERVICE COMMITMENTS AND SYSTEM REQUIREMENTS

Description of Services Provided

EZLynx's leading global browser-native software automates the exchange of information and data throughout the insurance lifecycle among agents, insurers, and consumers throughout the United States. By enabling greater access to information and streamlining workflows, EZLynx's customers can capitalize on new opportunities, increase the efficiency and profitability of their business, and continuously deliver the high-level service that customers expect.

The EZLynx portfolio consists of the following components:

- **EZLynx Management System** is the fastest growing management platform in the United States. It allows agencies to manage and maintain a clear picture of its entire agency across all roles, locations, and lines of business, including property and casualty. State of the art event-based automation decreases manual workload on agencies and frees them to focus on higher-value activities. Its fully responsive modern design gives the ability to service customers anytime, anywhere, with on-demand access to a single, up-to-date view of customer and business information.
- **EZLynx Client Center** allows for the convenience to provide self-service to customers. Its online fully responsive customer self-service application is seamlessly built as an extension of the management system that keeps customers and systems connected to clients' business.
- **EZLynx Retention Center** is a powerful tool, proven to help an agency efficiently retain customers through patented automation and analytical tools. Year-over-year it has been proven to increase overall policy retention. It also reduces agency overhead through increased productivity by strategically targeting the renewals at the highest risk of becoming uncompetitive.
- **EZLynx Connect Marketplace**, an insurance specific platform for development free connectivity, is the first of its kind in the industry. EZLynx Marketplace opens the doors to the EZLynx framework and invites carriers and vendors to work side-by-side with EZLynx's team to innovate and seamlessly integrate solutions and provides EZLynx customers with the power of choice over their agency technology.

Principal Service Commitments and System Requirements

EZLynx describes the services and scope of work provided to its clients through EZLynx software and services agreements and the organization's public website. Services and responsibilities are documented and agreed upon by both parties in the EZLynx Master Agreements, and contracts must be established before services are provided. EZLynx designs its software solutions to meet contractual commitments. These commitments are based on the services that EZLynx provides to its clients.

Security, availability, and confidentiality commitments are documented and communicated to customers within these agreements, which include, but are not limited to, the following:

- Maintain appropriate administrative, physical, and technical safeguards to protect the security and integrity of the EZLynx platform and customer data in accordance with EZLynx's security requirements.
- Perform annual third-party security and compliance audits of the environment, including, but not limited to:
  - Reporting on Controls at a Service Organization Relevant to Security, Availability, and Confidentiality (SOC 2) examinations.
- Use formal HR processes, including background checks, code of conduct and company policy acknowledgements, security awareness training, disciplinary processes, and annual performance reviews.
- Use of encryption technologies to protect customer data both at rest and in transit over untrusted networks.
- Use of firewalls, IP shunning devices, and network segmentation to restrict data flow.
- Infrastructure security monitoring including intrusion detection systems, centralized log management and alerting.
- Prevent malware from being introduced to production systems.
- Vulnerability Management program designed to identify and correct vulnerabilities within the environment in a timely manner.
- Incident Response program designed to minimize the impact and protect resources.
- Geographically separated data center with multi-layered physical security controls.
- Maintain an availability SLA for customers.
- Maintain a disaster recovery and business continuity plan to ensure availability of information following an interruption or failure of critical business processes.
- Maintain and adhere to a formal incident management process, including security incident escalation procedures.
- Maintain confidentiality of customer data and notify customers in the event of a data breach.
- Identify, classify, and properly dispose of confidential data when retention period is reached and/or upon notification of customer account cancellation.

EZLynx establishes system and operational requirements that support the achievement of the principal service commitments, applicable laws and regulations, and other system requirements. These requirements are communicated in EZLynx's policies and procedures, system design documentation, and/or in customer contracts. Information Security policies define how systems and data are protected. These policies are updated as appropriate based on evolving technologies, changes to the security threat landscape, and changes to industry standards, provided any updates do not materially reduce the service commitments or overall service provided to customers as described in the customer contracts.

EZLynx regularly reviews the security, availability, confidentiality, and performance metrics to ensure these commitments are met. If material changes occur that reduce the level of security, availability, and confidentiality commitments within the agreement, EZLynx will notify the customer via the EZLynx website or directly via email.