## EXHIBIT A SUPPLIER RISK ASSESSMENT PROGRAM (US)

**Bankruptcy**, **Liens and Judgments** A 5 year search for any bankruptcy records as well as for any civil judgments or lien records under the legal company name. These records are continuously monitored by GRMS' system and will alert clients with any changes found.

Cyber Security Monitoring GRMS and SecurityScorecard<sup>™</sup> have collaborated to provide a powerful cyber-security rating service. SecurityScorecard non-intrusively collects data from publicly available commercial and open-source feeds across the internet for an outside-in, hacker perspective of a company's cybersecurity posture. This data is then analyzed by SecurityScorecard data science experts who calculate scores across 10 key risk indicator categories as well as an overall security rating using an easy-to-understand A-F grading scale.

**Digital Insurance Verification (DIV)** GRMS has created dynamic data integrations between our Veritas platform and the leading Agency Management Systems (AMS) which are directly integrated with the insurance carrier's databases **eliminating the need to request a Certificate of Insurance (COI**.

Using this technology, GRMS digitally requests insurance verification data directly from the supplier's agent. The verification is done in real time and compared against GRMS' client requirements. This integration continuously monitors the carrier's databases for any changes or updates and if detected, will update the supplier's risk assessment instantly.

**Diversity Status Monitoring**. For suppliers that indicate they are categorized as a diverse supplier, GRMS verifies that the supplier is properly certified for one or more diversity classifications by collecting the actual certificate and monitoring the expiration date of the certification.

Experian Financial Stability Risk Score Plus<sup>5M</sup>. Experian Financial Stability Risk Score provides critical insight on the potential of a business going bankrupt or defaulting on its obligations. It provides a quick assessment of risk with an easy-to-understand 1 to 100 percentile score and a 1 to 5 risk class that segment businesses into risk categories. GRMS' system continuously monitors this score and updates client weekly with any material positive or negative changes

Global Adverse Media Monitoring. GRMS and LexisNexis® have partnered to provide GRMS' clients access to an extensive proprietary database of entities linked to illicit activities from over 35,000 news sources worldwide. GRMS' adverse media profiles have been constructed by researchers based on media stories by reputable media sources in dozens of languages around the world and are continuously monitored.

**Global Watch List Monitoring**. GRMS and LexisNexis® have partnered to provide GRMS' clients continuously monitored real-time monitoring of the legal company name of the supplier against the most inclusive, government published Watch Lists available to determine if a supplier has been listed as barred or received any type of censor by financial, criminal and/or regulatory authorities globally.

The Global Watch List screening currently monitors over 1,500 global governmental enforcement and sanctions sources with over 10 million records refreshed daily and is continuously enhanced with newly identified sources including SAM.gov, OFAC, US SEC, CIA, FBI, Homeland Security, Bank of England, United Nations 1267 Committee, OSFI, EU Terrorist, HM Treasury, Global Money Laundering Database, World Bank International Investment Disputes, International Court of Justice, Corrupt Government Officials Database, Interpol Most Wanted, FDIC, International War Crimes Tribunal, globally available SEC and Surveillance Commissions, Indonesian Capital Market Supervisory Agency, UK FSA and Lloyds of London.

W-9 Tax Form Collection & Verification. GRMS collects and verifies the most current W-9 tax form from each supplier ensuring that it has been completed properly. Image of the tax form is securely stored online and is accessible 24/7.

**Client-specific Document Specification** 

**TBD** 

## SUPPLIER RISK ASSESSMENT PROGRAM (CANADA)

Cyber Security Monitoring GRMS and SecurityScorecard<sup>™</sup> have collaborated to provide a powerful cyber-security rating service. SecurityScorecard non-intrusively collects data from publicly available commercial and open-source feeds across the internet for an outside-in, hacker perspective of a company's cybersecurity posture. This data is then analyzed by SecurityScorecard data science experts who calculate scores across 10 key risk indicator categories as well as an overall security rating using an easy-to-understand A-F grading scale.

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**Equifax Business Credit Report.** With the Equifax Business Credit Report you'll gain insight and a holistic view of your commercial clients' business viability. The report includes such details as:

- Business Information Company name, legal name, years on file, address, phone and fax numbers, as well as firmographic information such as industry codes, employee size and sales volume.
- Indices Our Credit Index and Payment Index are proprietary risk indicators that provide a numerical assessment of
  a company's current risk level using a variety of factors from public and proprietary sources plus measures of the
  payment habits of a company.
- Principal Guarantor Displays a list of any additional businesses known to be associated with the business principal or guarantor, as reported within the Equifax database.
- Industry Trade Details This section highlights trade Credit Reference details including payment terms, pay habits, status codes and trends as reported by our Trade Contributors.
- Financial Trade Details This section highlights financial Credit Reference details including information and payment habits for a business's credit cards, lines of credit and fixed term loans as reported by our Financial Trade Contributors. Includes credit available, utilization percentage, ratings and total debt outstanding.
- Guarantors This section will list individuals or companies that are guarantors of specific financial exposures such as lines of credit or loans listed in the Financial Credit segment.
- Derogatory Items Detailed information is provided on returned cheques, collection claims, legal suits and judgments. Creditor and plaintiff are identified, as well as dates, amounts, and current status as reported by our data sources.

**Equifax Business Failure Risk Score (BFRS)** The Equifax BFRS is a risk-scoring model that can predict the likelihood of a company ceasing business within the next 12 months.

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Global Watch List Monitoring. GRMS and LexisNexis® have partnered to provide GRMS' clients continuously monitored real-time monitoring of the legal company name of the supplier against the most inclusive, government published Watch Lists available to determine if a supplier has been listed as barred or received any type of censor by financial, criminal and/or regulatory authorities globally.

The Global Watch List screening currently monitors over 1,500 global governmental enforcement and sanctions sources with over 10 million records refreshed daily and is continuously enhanced with newly identified sources including SAM.gov,

OFAC, US SEC, CIA, FBI, Homeland Security, Bank of England, United Nations 1267 Committee, OSFI, EU Terrorist, HM Treasury, Global Money Laundering Database, World Bank International Investment Disputes, International Court of Justice, Corrupt Government Officials Database, Interpol Most Wanted, FDIC, International War Crimes Tribunal, globally available SEC and Surveillance Commissions, Indonesian Capital Market Supervisory Agency, UK FSA and Lloyds of London.

W-8BEN-E Form Collection. GRMS collects and verifies the most current W-8BEN-E tax form from each supplier ensuring that it has been completed properly. Image of the tax form is securely stored online and is accessible 24/7.

**Client-specific Document Specification** 

**TBD** 

## SUPPLIER RISK ASSESSMENT PROGRAM (OTHER COUNTRIES)

Cyber Security Monitoring GRMS and SecurityScorecard<sup>™</sup> have collaborated to provide a powerful cyber-security rating service. SecurityScorecard non-intrusively collects data from publicly available commercial and open-source feeds across the internet for an outside-in, hacker perspective of a company's cybersecurity posture. This data is then analyzed by SecurityScorecard data science experts who calculate scores across 10 key risk indicator categories as well as an overall security rating using an easy-to-understand A-F grading scale.

**Experian International Report and Profile** - GRMS has partnered with Experian to provide GRMS' clients access to Experian International Developed Reports and Profiles which provide insight into businesses operating in more than 225 countries, dependencies and territories. Information is drawn from numerous sources, including local credit agencies, government entities, financial institutions, suppliers and interviews with subject companies.

## Most reports include:

- Company details and registration assets
- Credit risk rating and financial ratings
- Financial statements and legal notices
- Public records
- Ownership / corporate structures / director information
- Up to three trade references

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Corrupt Government Officials Database, Interpol Most Wanted, FDIC, International War Crimes Tribunal, globally available SEC and Surveillance Commissions, Indonesian Capital Market Supervisory Agency, UK FSA and Lloyds of London.

W-8BEN-E Form Collection. GRMS collects and verifies the most current W-8BEN-E tax form from each supplier ensuring that it has been completed properly. Image of the tax form is securely stored online and is accessible 24/7.

Client-specific Document Specification TBD