

“Know Your Customer” Screening Practices Vermont Assurance of Voluntary Compliance

Reasonable KYC screening practices include requesting from each Customer the following information:

- The name of the Customer.
- The Customer’s:
 - State or country of incorporation/organization;
 - Business registration or business license number; and
 - The name of the government agency that administers such business registration or business license.
- A description of the Customer’s business purpose and activities, including:
 - Whether the Customer originates or carries conversational call traffic, or intends to do the same as a Customer of VSP;
 - Whether the Customer originates or carries autodialed call traffic, or intends to do the same as a Customer of VSP; and
 - Whether the Customer is engaged in telemarketing.
- The physical address at which the Customer will conduct the business.
- The name, address, and email address of the person responsible for payment on the Customer’s account, and the form of payment to be used.
- The name, physical address, email address, and telephone number for the business’s owner(s). If the business is not directly owned by a natural person, then the name, physical address, email address, and telephone number for the natural person(s) who indirectly own(s) the business.
- The name, telephone number, and email address of the Customer’s employee responsible for compliance with U.S. state and federal laws prohibiting illegal robocalls, and the Customer’s policies and practices in terms of compliance with such laws and/or addressing illegal robocalls generally, including copies of any such written policies and practices.
- The Customer’s website and any social media page(s).
- The Customer’s IP address(es).
- A list of all business and trade names, fictitious names, DBAs and related internet websites under which the Customer has transacted business for the previous three (3) years.
- Whether the Customer has been:

- Determined by USTelecom’s Industry Traceback Group, in its sole discretion, to be a “Non-Cooperative Voice Service Provider” as defined in the January 2020 edition, or any subsequent edition, of its Policies and Procedures; or
- Blocked from another voice service provider’s network after being determined to be a “bad-actor upstream voice service provider” pursuant to a notice to the Federal Communications Commission in a process more formally described in Paragraphs 35-45 of the Federal Communication Commission’s Third Report and Order, 5 Order On Reconsideration, and Fourth Further Notice of Proposed Rulemaking in CG Docket No. 17-59 and adopted July 16, 2020.
- Whether the Customer (including the owner(s) or controlling person(s) of the entity) has ever had an adverse judgment against it in a civil lawsuit relating to the transiting of illegal robocalls.
- Whether the Customer is implementing, or has implemented, the STIR/SHAKEN Authentication Framework (to the extent legally required) as of June 30, 2021, unless changed pursuant to applicable legislation, or a successor authentication framework if subsequently mandated by applicable federal law or regulation.
- For U.S.-domiciled Customers only:
 - The Customer’s federal taxpayer identification number;
 - The Customer’s Federal Communications Commission (FCC) 499A-filer ID.
- For foreign Customers only:
 - At least two trade or bank references;
 - Any FCC 214 filer data.

Voice Service Providers must also take reasonable steps to validate the accuracy of the information provided including:

- Reviewing the Customer’s internet website(s) and social media page(s).
- Reviewing public databases hosted by relevant state and/or federal/national governments that contain information about the registration or licensing of business entities in order to verify provided business registration/licensing information.
- Performing reasonable internet searches about the Customer.
- Matching the addresses provided pursuant to the Customer’s website, and the geolocation of the provided IP-address.

- Reviewing whether the Customer has an employee responsible for compliance, and reviewing any provided compliance-related policies and practices.
- Reviewing, on the FCC’s website, any forms the Customer filed with the FCC.
- Performing reasonable internet searches to determine if the Customer or its owner(s) have been the subject of publicly accessible law enforcement action(s) by any local, state, or federal government agency, and reviewing any such publicly accessible actions; viii. Performing additional reasonable diligence to resolve any concerns or suspicions raised per ¶¶ 11(a)-(b).

Lastly, Voice Service Providers must immediately terminate, or refrain from entering into, any business relationship with a Customer that:

- Has refused to provide any material information or documentation requested.
- Has reported and not corrected false, inaccurate, or misleading material information, including, but not limited to:
 - Providing mismatching information across sources, including the Customer’s website, business registration/licensing records, and FCC forms, as applicable; or
 - Providing inactive or false means of contact, including email addresses, phone numbers, and mailing addresses.
- Is not registered as a business with the state or country of its principal place of business.
- Does not have a taxpayer ID number, if U.S.-domiciled.
- Does not have a website, or has a website without a privacy policy, or has a website or public social media page that presents obvious indicia of fraud.
- The Customer states that it does not have an employee responsible for compliance with state and federal laws prohibiting illegal robocalls and/or does not have compliance polices or practices for such laws.
- Voice Service Provider determines that there are material irregularities or contradictory information in reviewing the Customer’s FCC Form 499 or Form 214 filings, as applicable.
- The Customer, if foreign, has been the subject of—or calls dialed, originated, transmitted, or routed by the Customer have been the subject of—a total of three (3) or more traceback requests or upstream or downstream line carrier complaints sent to or shared with VSP during any sixty (60) day period; provided, however, that tracebacks and/or complaints regarding the same call or same call campaign on the same day shall not be treated as separate tracebacks/complaints for the purposes.

- The Customer, if U.S.-domiciled, has been the subject of—or calls dialed, originated, transmitted, or routed by the Customer have been the subject of:
 - A total of three (3) or more traceback requests and/or upstream or downstream line carrier complaints sent to or shared with VSP during any sixty (60) day period, and those traceback requests and/or complaints regard the Customer’s same upstream customer; or
 - A total of six (6) or more traceback requests and/or upstream or downstream line carrier complaints sent to or shared with VSP during any sixty (60) day period; iii. Provided, however, that, as to ¶¶ 12(i)(i)-(ii), tracebacks and/or complaints regarding the same call or call campaign on the same day shall not be treated as separate tracebacks/complaints.
- To VSP’s knowledge, the Customer (including its owner(s) and/or controlling person(s)) has had an adverse judgment against it arising out of a civil lawsuit relating to the transiting of illegal robocalls.
- If such Customer has been:
 - Determined by USTelecom, in its sole discretion, to be a “NonCooperative Voice Service Provider” as defined in its January 2020 edition of its Policies and Procedures; or
 - Blocked from another voice service provider’s network after being determined to be a “bad-actor upstream voice service provider” pursuant to a notice to the Federal Communications Commission in a process more formally described in Paragraphs 35-45 of the Federal Communication Commission’s Third Report and Order, Order On Reconsideration, and Fourth Further Notice of Proposed Rulemaking in CG Docket No. 17-59 and adopted July 16, 2020.
- If the Customer has not implemented the STIR/SHAKEN Authentication Framework (to the extent required by law).
- If the Customer, only if it is foreign:
 - Does not have an email address at the same domain name as its website;
 - Pays for services by any means other than a bank ACH transfer, bank-to-bank wire transfer, or credit card.
- If the Customer has represented to VSP that it does not originate or carry autodialed call traffic, but either:
 - Fifteen percent (15%) or more of the telephone calls it terminates onto VSP’s network in one (1) day last 30 seconds or less; or
 - Fifty (50%) or more of the or more of the telephone calls it terminates onto VSP’s network in one (1) day last 60 seconds or less; iii. Provided that, if, within forty-eight (48) hours, the

Customer can demonstrate to VSP that the call traffic in question per ¶¶12(n)(i)-(ii) 10 is/was (1) not autodialed and (2) legitimate business activity, then termination is not required.