

FINANCIAL DATA EXCHANGE, INC.

Amended and Restated FDX Intellectual Property Rights Agreement

Financial Data Exchange, Inc. (“**FDX**”), is a Delaware non-stock, non-profit corporation dedicated to identifying, defining and/or adopting a common, interoperable standard for secure consumer and business access to their financial records (“**Purpose**”). This FDX Intellectual Property Rights Agreement (“**Agreement**”) shall be binding on each Member of FDX. Compliance with, and agreement to, this Agreement is a prerequisite to each Member joining FDX and/or participation in any Working Group. A “**Party**” or “**Parties**” to this Agreement shall mean any or all of FDX Members that is a party to this Agreement at a given time.

This Agreement amends and restates all prior versions of the FDX Intellectual Property Rights Agreement and is effective as of July 15, 2026.

1. Definitions.

“**Adopter**” shall mean any Person that implements a Final Specification.

“**Affiliate**” means, with respect to any Person, any other Person directly or indirectly Controlling, Controlled by, or under Common Control with, such other Person.

“**Control**” with respect to any Person means the power to direct the management and policies of such Person, directly or indirectly, whether through the ownership of voting securities, by contract or otherwise, and the terms “Controlling” and “Controlled” have correlative meanings.

“**FDX Bylaws**” or “**Bylaws**” has the meaning set forth in the FDX Membership Agreement.

“**FDX Membership Agreement**” means the Financial Data Exchange, Inc. Membership Agreement to which this Agreement is attached as an Exhibit (and by signing the FDX Membership Agreement the Members agree to be bound by the terms of this Agreement as amended from time to time).

“**Final Specification**” means any Draft Specification adopted by FDX.

“**Canadian TSB**” means anybody designated by the Department of Finance Canada as the technical standards body under the Consumer Driven Banking Act, following an Exit Event.

“**Canadian TSB License**” has the meaning set forth in Section 4(f).

“**Canadian Exit Event**” or “**Exit Event**” means any event pursuant to which FDX ceases to serve as the designated technical standards body under the CDBA.

“**CDBA Specification**” means the portions of the Final Specification that are required for compliance with the Consumer-Driven Banking Act (Canada) (the “CDBA”), as identified by FDX at the time of any Exit Event and set forth in the CDBA Specification Schedule delivered pursuant to Section 4(f), as the same may be amended with the consent of FDX.

“**Compliance Requirement Documents**” means the document that specifies the requirements that must be met and the process that must be executed by Products for purposes of demonstrating that such Products comply with a Final Specification. FDX may change or add to this document.

“**Compliant Product Portion**” means only those specific portions of Products that: (i) implement and are compliant with the actual Final Specification, whichever the case may be,

(ii) are qualified pursuant to the Product Qualification Process, (iii) are within the bounds of the Scope and (iv) meet the requirements set forth in the Compliance Requirement Documents.

“Contribution” means any written or electronic document submitted to a Working Group for inclusion into a Draft Specification or Final Specification by a Member, unless explicitly stated in the submission as “NOT A CONTRIBUTION”. “Contribution” shall also mean any oral submission to a Working Group for inclusion into a Draft Specification or Final Specification by a FDX Member unless the Member notifies FDX and the Working Group in writing within five (5) days of the oral submission, that such submission is not a contribution.

“Draft Specification” means all versions of the document developed by a specific Working Group based on and within the scope of the given Working Group Directive and all formal comments thereto provided by any FDX Member within said Working Group that are to be considered for inclusion in the Final Specification to be adopted by FDX to achieve the Purpose of this Agreement.

“Errata and Forms Corrections” or “E&F Corrections” means corrections made to Final Specifications for (I) the purpose of (a) fixing errors in existing and published features (but not for additional features), (b) clarifying the specifications or for providing context/rationale or (c) removing features required because of an uncertainty or error in existing feature operation; (II) correcting references to form documents (such as tax or other governmental forms) published in the public domain that are changed, added or otherwise modified by such governmental agencies such that references (or the lack thereof) in the current Final Specifications are no longer accurate; and/or (III) updating references to documents or standards referred to (or incorporated by reference) in the current Final Specification (e.g., Control Considerations for Consumer Financial Account Aggregation Services, User Experience Guidelines and other referenced documents, collectively **“Referenced Materials”**) that have been updated/revised since ratification of the then current Final Specification to the updated/revised version of the Referenced Materials so long as such updated/revised version of the applicable Referenced Materials are approved by at least two-thirds of the FDX Board of Directors or otherwise required to be included in accordance with the “Canadian Council Rights” set forth in Section 25 et seq. of the Canadian Council Charter.

“Member” means a Member of FDX as defined in FDX’s Bylaws.

“Necessary Claims” means claims of a patent or patent application that (a) are owned or controlled by a Member or its Affiliates (Licensor) now or at any future time while this Agreement remains in effect; and (b) are necessarily infringed by implementing those portions of a Final Specification within the bounds of the Scope, wherein a claim is necessarily infringed only when it is not possible to avoid infringing it because there is no technically reasonable non-infringing alternative for implementing such portions of the Final Specification within the bounds of the Scope. Notwithstanding the foregoing sentence, Necessary Claims do not include any claims (i) other than those set forth above even if contained in the same patent as Necessary Claims; (ii) that read solely on any implementations of any portion of the Final Specification that are not within the bounds of the Scope; or (iii) that, if licensed, would require a payment of royalties by the Licensor to unaffiliated third parties.

“Person” means a Person as defined in FDX’s Bylaws.

“Products” means software or hardware products, or combinations thereof.

“Product Qualification Process” means the process created by FDX for qualifying Products.

“Scope” means the protocols and data formats needed for the implementation of the Final Specification. For clarification, the Scope shall not include (i) any enabling technologies that

may be necessary to make or use any Product or portion thereof that complies with the Final Specification, but are not themselves expressly set forth in the Final Specification; or (ii) the implementation of other published specifications developed elsewhere but explicitly referred to in the body of the Final Specification; or (iii) any portions of any Product and any combinations thereof the purpose or function of which is not required for compliance with the Final Specification.

“Working Group” means the body of individuals given the task of creating a Final Specification that meets the criteria of the Working Group Directive assigned that particular Working Group by FDX. Working Groups are formed by FDX based on Working Group Directives. Working Groups are formed in accordance with FDX’s Bylaws.

“Working Group Directive” means a range of intended uses for Compliant Product Portions, where a Final Specification is to be prepared so as to specify implementations in accordance with those intended uses. A Working Group Directive may be part of a Working Group’s charter or directives specifically given to such Working Group by FDX.

2. Non-Confidentiality of Submissions. Each Member of FDX agrees that any Contributions shall be deemed to be made on a non-confidential basis and that the Members shall be free to disclose these submissions for purposes of developing and adopting any Final Specification(s) and in connection with such activities.

3. Copyright License.

(a) Subject to Sections 2 and 5 hereof, each Member hereby grants to each of the other Members of FDX who participate in a Working Group of FDX and to FDX, a worldwide, royalty-free, license under its copyrights in its Contributions to reproduce, distribute, display, perform and create derivative works for the purposes of developing any Draft Specifications, Final Specifications or derivative works thereof in furtherance of the Purpose of this Agreement.

(b) All Contributions submitted by a contributing Member shall be licensed by the contributing Member to FDX and all Adopters under the grant specified in Section 4(b) hereof for all Final Specifications in which the Contributions become included, even if such Member has withdrawn or been terminated as a Member of FDX.

4. License Grant.

(a) Effective upon the adoption by FDX of each Final Specification, and subject to Section 5, each Member and its Affiliates hereby grants to each Adopter a non-exclusive, royalty-free, perpetual, irrevocable, nontransferable, non-sublicenseable, worldwide license under the Member’s Necessary Claims with respect to the Final Specification solely to make, have made, use, import, offer to sell, sell and otherwise distribute and dispose of Compliant Product Portions; provided that such license need not extend to any part or function of a product in which a Compliant Product Portion is incorporated that is not itself part of the Compliant Product Portion.

(b) In addition, effective as of adoption of each Final Specification, each Member hereby grants to FDX and each Adopter a worldwide, royalty-free license under its copyrights in such Final Specification to reproduce, distribute, display and create derivative works of such Final Specification solely as necessary to make, have made, use, import, offer to sell, sell and otherwise distribute and dispose of Compliant Product Portions.

(c) In the event that a Member (“Member A”), other than a Member who has Necessary Claims that they are providing a license for under Section 4(a), or an Adopter, files suit against a Member (“Member B”) for patent infringement arising from Member B’s use or sale of products and systems that are compatible with the Final Specification(s) then Member B

shall have the unilateral right to change the license grant set forth in Section 4(a) above under Necessary Claims, if any, from a royalty-free license to a reasonable royalty bearing license with respect to Member A or the Adopter and be able to collect such royalty retroactively commencing on the date that Member A or the Adopter filing such suit is alleging Member B commenced the infringement which is the basis of the suit.

(d) For the purposes of this Section 4, a product or system is “compatible” with the Final Specification(s) if it actually implements or incorporates a Compliant Product Portion.

(e) In addition to being bound by the terms of this Agreement, effective upon the execution of the FDX Membership Agreement, each Member hereby grants the licenses set forth in Section 4(a) – (b) (License Grant) with respect to the Final Specifications then in effect. Each Member represents that it was provided the opportunity to review such Final Specifications then in effect and grants the licenses stated in the prior sentence (Section 4(a) – (b) (License Grant)) whether or not such Member actually reviewed the Final Specifications then in effect. Said license grant is effective as of the date such Member executed the FDX Membership Agreement.

(f) Upon any Exit Event, FDX hereby grants, and each Member hereby grants to FDX the right to sublicense, to the Canadian TSB (the “Canadian TSB License”), a non-exclusive, royalty-free, non-sublicenseable, non-transferable license to: (i) the CDBA Specification; and (ii) to the extent held or controlled by FDX, copyright rights in Member Contributions incorporated into the CDBA Specification. The Canadian TSB License authorizes the Canadian TSB to use, reproduce, modify, create derivative works of, and publish the CDBA Specification solely for the purpose of maintaining, developing, and administering a technical standard for Consumer-Driven Banking in Canada under the CDBA. The Canadian TSB License does not include: (A) any component of the Final Specification beyond the CDBA Specification; (B) any FDX trademark, trade name, or logo; (C) any third-party intellectual property embedded in or referenced by the CDBA Specification, including without limitation OAuth 2.0 specifications and FAPI standards of the OpenID Foundation; or (D) any FDX conformance testing tools or infrastructure. All modifications and derivative works created by the Canadian TSB are subject to the same restrictions as the original Canadian TSB License.

(g) Effective upon any Exit Event, each Member hereby grants to the Canadian TSB a non-exclusive, royalty-free, non-sublicenseable, non-transferable license under its Necessary Claims, solely to the extent necessary to implement, maintain, and develop the CDBA Specification for the purpose of enabling compliance with the CDBA in Canada. This license does not extend to: Necessary Claims that are infringed solely by modifications to the CDBA Specification made by the Canadian TSB after the Exit Event that go beyond the scope of the CDBA Specification as it existed at the time of the Exit Event. This grant is subject to the same patent retaliation defense as set forth in Section 4(c). The license granted under this Section 4(g) shall automatically terminate upon the earlier of: (A) the termination of the Canadian TSB License Agreement entered into pursuant to Section 4(f); or (B) the Licensee ceasing to serve as the designated technical standards body under the CDBA without having transferred its rights and obligations under the Canadian TSB License Agreement to a successor TSB designated by the Department of Finance Canada in accordance with that agreement.

(h) The Canadian TSB License shall permit the Canadian TSB to grant licenses to Participating Entities (as defined under the CDBA) and other implementers to use the CDBA Specification for CDBA compliance purposes in Canada only, on terms substantially similar to the FDX API License Agreement in effect at the time of the Exit Event, provided that all such licenses are limited to use for CDBA compliance purposes within Canada and do not permit use of any FDX trademark, trade name, or logo. The Canadian TSB shall not grant any license

more permissive than the FDX API License Agreement without FDX's prior written consent. The sublicensing rights granted under this Section 4(h) shall automatically terminate upon termination of the license granted under Section 4(g) above.

5. Draft Specification Review.

(a) No less than thirty (30) days prior to a vote of the FDX Board of Directors (the "**Notice and Review Period**") to approve a Draft Specification as a Final Specification ("**Draft Final Specification**"), FDX shall provide each Member with a copy of the Draft Final Specification for review. Within thirty (30) days of its receipt of the Draft Final Specification, a Member may, in the Member's sole discretion, provide to FDX a notice of objection to the Draft Final Specification under review on the ground that the Member will not license its Necessary Claims under Section 4(a) ("**Notice of Objection**"). The Notice of Objection shall include a list of any Necessary Claims that the Member believes in good faith it may own or control, and that it is unwilling to license under Section 4(a). The Notice of Objection shall also identify, in the Member's good faith belief, the portion of the Draft Final Specification that, if implemented, may infringe such Necessary Claims. If a Member resigns from FDX within the thirty (30) day period after receipt of a Draft Final Specification, and does not provide a Notice of Objection under this Section 5(a), the Member's licensing obligations under Section 4(a) of this Agreement shall survive with respect to any Final Specification that is approved based on the Draft Final Specification at issue.

(b) If one or more Members submit a Notice of Objection pursuant to Section 5(a), FDX shall either (i) cause further deliberations to occur regarding the content of the Draft Final Specification in light of any Notices of Objection, or (ii) obtain Board approval of the Draft Final Specification without regard to a Notice of Objection.

(c) Draft Final Specifications will be deemed approved as Final Specifications when approved by two-thirds of the Board of Directors (or otherwise required to be included in accordance with the "Canadian Council Rights" set forth in Section 25 et seq. of the Canadian Council Charter) following the Notice and Review Period.

(d) In the event a Draft Final Specification is approved as a Final Specification without modification of a provision to which a Notice of Objection was directed, the Member providing the Notice of Objection shall, within twenty one (21) days of receipt of the approved Final Specification either (i) take no action, which will constitute a withdrawal of its Notice of Objection, and bind the Member to the licensing obligations of Section 4(a) hereof, or (ii) resign as a Member of FDX consistent with Section 2.2 of the FDX Membership Agreement. Upon a Member's resignation in accordance with this Section 5(d), any license provided by the Member pursuant to Section 3(b), and Sections 7(b)(ii), 7(b)(iii), 7(b)(iv) or 7(b)(v) hereof, shall survive, as shall any licenses granted under Section 4(a) with respect to previously approved Final Specifications and any Necessary Claims not identified in the Member's Notice of Objection relating to the Final Specification to which the Notice of Objection was directed, but no license shall be granted by the Member to its Necessary Claims identified in its Notice of Objection with respect to the Final Specification to which the Notice of Objection was directed. A Member's resignation in accordance with this Section 5(d) shall be deemed effective immediately prior to adoption of the Final Specification. In all other respects, the terms of the Member's FDX Membership Agreement and FDX's Bylaws shall apply.

(e) If any Draft Final Specification is further amended or modified, whether as a result of any Notice of Objection or other reason, when such revised Draft Final Specification is again distributed to Members for review as contemplated in Section 5(a), the procedures, rights and obligations set forth in Sections 5(a), 5(b), and 5(c) shall apply.

(f) E&F Corrections. FDX will notify all Members of E&F Corrections at least 14

calendar days before the date upon which the Board of Directors is scheduled to vote to approve incorporating E&F Corrections into a Final Specification; provided, however, the Board of Directors may shorten such 14 calendar day period for urgent matters when approved by four-fifths of the Board of Directors. E&F Corrections will be deemed made to the Final Specification when approved by two-thirds of the Board of Directors or otherwise required to be included in accordance with the "Canadian Council Rights" set forth in Section 25 et seq. of the Canadian Council Charter. FDX may provide a Log of E&F Corrections (or Errata and Forms Corrections Log) available for all Members to review. The posting of an E&F Correction to the Errata and Forms Corrections Log shall be deemed the first day of effective notice provided to all Members of such E&F Correction. The Board of Directors may delegate its authority to one or more task forces, working groups, committees or other bodies to establish procedures and processes for the determination, collection, circulation and approval of E&F Corrections to be presented to the FDX Board of Directors for final approval.

(g) Deprecation and Withdrawal of Final Specifications. A Final Specification may be deprecated or withdrawn after it has been adopted when the deprecation or withdrawal is approved by at least two-thirds of the FDX Board of Directors.

6. Confidentiality of Draft Specification. Until FDX adopts each Final Specification(s) and makes it generally publicly available, each Member will maintain all versions and revisions of the Draft Specifications and any other information designated as confidential ("Confidential Material") in confidence with at least the same degree of care that it uses to protect its own confidential and proprietary information, but no less than a reasonable degree of care under the circumstances and will not use, disclose or copy the Confidential Material except as necessary for its employees or contractors with a need to know to evaluate and comment thereon. Each Member shall mark any copies it makes "confidential," "proprietary" or with a similar legend and shall reproduce all copyright notices and disclaimers therein. Unless the parties agree otherwise, this obligation of confidentiality will expire two (2) years from the date of disclosure to such Member. Notwithstanding the foregoing, Confidential Material shall not include any information that is (a) in the public domain other than by a breach of a duty to the disclosing party; (b) received from a third party without any obligation of confidentiality; (c) rightfully known to the receiving party without any limitation on use or disclosure prior to its receipt from the disclosing party; (d) independently developed by employees of the receiving party; or (e) generally made available to third parties by the disclosing party without restrictions on disclosure.

7. Withdrawal and Termination.

(a) Conditions and Procedure for Withdrawal. Upon withdrawal or termination of a Member from FDX, this Section 7 shall apply to all licenses granted to or by such Member pursuant to this Agreement. The timing of such withdrawal or termination will determine the effect on such Member's licensing obligations as specified in Section 7(b) below. Except as provided in Section 5(c), the effective date of withdrawal or termination shall be determined in accordance with the FDX Membership Agreement.

(b) Effect of Withdrawal. Subject to Section 5 of this Agreement, if Member withdraws from or is terminated from Membership in FDX:

(i) This Agreement shall continue in full force and effect for all remaining Members;

(ii) With respect to such Member, Sections 2, 6, 7 and 8 of this Agreement shall continue in full force and effect; and

(iii) With respect to Contributions from the withdrawing Member which are included in any Final Specification which is adopted after the effective date of withdrawal or termination, such Member shall be entitled to receive a license from all Members regarding all such Final Specifications under the terms of Section 3 and 4, but only if and when such Member agrees to and grants a license under the terms of Section 3 and 4 to all Adopters with respect to all such Final Specifications.

(iv) Section 4 of this Agreement shall continue in full force and effect with respect to all Final Specifications adopted prior to the effective date of withdrawal or termination (the "Committed Specifications").

(v) This Section 7 is not intended to authorize, permit or allow the survival (or co-incident licensing) of any unmodified portion of a Committed Specification to be contained in any Final Specification approved after a Member's termination unless (i) the unmodified portion of the Committed Specification is contained in a subsequent Final Specification that only extends or corrects the Committed Specification, or (ii) only if the withdrawing or terminated Member is granted and accepts a reciprocal license commensurate with and of the same scope as set forth in Section 4 with respect to such subsequent Final Specification incorporating the unmodified portion of the Committed Specification.

(vi) All other rights, licenses, obligations, terms and conditions of this Agreement shall terminate with respect to such withdrawing or terminated Member, including those set forth in Section 4, except as set out in Section 3(b), 7(b)(ii), (iii), (iv) and (v).

8. General.

(a) No Other Licenses. Except for the rights expressly provided by this Agreement, no Member grants or receives, by implication, or estoppel, or otherwise, any rights under any patents or other intellectual property rights from any other Member.

(b) No Warranty. All parties acknowledge that all information provided under this Agreement, including as part of the Final Specification(s) development process and the Draft Specification(s) and/or Final Specification(s) itself, are all provided **"AS IS" WITH NO WARRANTIES WHATSOEVER, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, AND THE PARTIES EXPRESSLY DISCLAIM ANY WARRANTY OF MERCHANTABILITY, NONINFRINGEMENT, FITNESS FOR ANY PARTICULAR PURPOSE, OR ANY WARRANTY OTHERWISE ARISING OUT OF ANY PROPOSAL (WHETHER PROVIDED IN WRITING OR ORALLY), SPECIFICATION, OR SAMPLE.**

(c) Limitation of Liability. IN NO EVENT WILL ANY PARTY HERETO OR ANY OTHER MEMBER OF FDX BE LIABLE TO ANY OTHER PARTY OR MEMBER OF FDX FOR THE COST OF PROCURING SUBSTITUTE GOODS OR SERVICES, LOST PROFITS, LOSS OF USE, LOSS OF DATA OR ANY INCIDENTAL, CONSEQUENTIAL, INDIRECT, OR SPECIAL DAMAGES OF ANY PARTY INCLUDING THIRD PARTIES, WHETHER UNDER CONTRACT, TORT, WARRANTY OR OTHERWISE, ARISING IN ANY WAY OUT OF THIS AGREEMENT, WHETHER OR NOT SUCH PARTY HAD ADVANCE NOTICE OF THE POSSIBILITY OF SUCH DAMAGES. THE PROVISIONS IN THIS SECTION 8(c) SHALL ONLY APPLY TO CLAIMS ARISING OUT OF THE CONTRACTUAL PROVISIONS OF THIS AGREEMENT AND NOT TO ANY OTHER MATTERS, AGREEMENTS, CLAIMS (INCLUDING CLAIMS OF INFRINGEMENT), SUITS OR OTHER PROCEEDINGS BETWEEN OR AMONG THE MEMBERS OR ANY OTHER PARTY.

(d) Governing Law. This Agreement shall be construed and controlled by the laws of the State of Delaware without reference to conflict of laws principles.

(e) Notices. All notices hereunder shall be electronic or written and sent to the parties at such addresses as the Parties may specify by such notice to FDX. For purposes of this section, notice can include notice by written mail, electronic mail or by facsimile. Such notices shall be deemed served when received and acknowledged by addressee or, if delivery is not accomplished by reason of some fault of the addressee, when tendered for delivery. Any party may give notice of a change of address and, after notice of such change has been received, any notice or request shall thereafter be given to such party at such changed address.

(f) Good Faith Dealing. Each party hereby represents and warrants that it has the power to cause all patents owned or controlled by such party and its Affiliates to be licensed as set forth in this Agreement.

(g) Not Partners. The parties hereto are independent companies and are not partners or joint venturers with each other.

(h) Complete Agreement; No Waiver. The provisions of this Agreement, including all documents incorporated herein by reference, the FDX Membership Agreement, and the FDX's Bylaws constitute the entire agreement between the Parties and supersede all prior agreements and understandings relating to the subject matter hereof. No modifications or additions to or deletions from this Agreement shall be binding unless in accordance with the provisions of the FDX Membership Agreement and the FDX's Bylaws, and the waiver of any breach or default will not constitute a waiver of any other right hereunder or any subsequent breach or default.

(i) No Rule of Strict Construction. If any provision of this Agreement is determined by a court to be unenforceable, the parties shall deem the provision to be modified to the extent necessary to allow it to be enforced to the extent permitted by law, or if it cannot be modified, the provision will be severed and deleted from this Agreement, and the remainder of the Agreement will continue in effect.

(j) Compliance with Laws. Anything contained in this Agreement to the contrary notwithstanding, the obligations of the parties hereto shall be subject to all laws, present and future, of any government having jurisdiction over the parties hereto, and to orders, regulations, directions or requests of any such government.

(k) Effect of Divestiture, Merger or Acquisition. In the event that an Affiliate ceases to be an Affiliate, such as by divestiture, then, if such former Affiliate becomes a Member of FDX, including agreement to the terms of this Agreement, within 90 days from the date the Affiliate status ceases, then all licenses shall continue uninterrupted. If such former Affiliate does not so sign-up, then Section 7(b) hereof shall apply with the former Affiliate to be considered the same as a withdrawing Member.

(l) Assignment. No Member may assign this Agreement, or its rights and obligations hereunder, without the prior written consent of FDX. Any purported assignment in violation of this Section shall be null and void. This Agreement shall be binding upon, and inure to the benefit of, the Parties and their respective successors and permitted assigns.