The DMV requires Students to affirm that they have read and understood the contents/terms of the following *School-Student Contract* by typing the words "I agree" before they are permitted to register for the 5-Hour Online Pre-Licensing Course.

INTRODUCTION

National Driving and Traffic School, hereby referred to as "The School", will provide applicants, hereby referred to as "Student(s)", 5 hours of online instruction on the basic rules of the road, safe driving principles, defensive driving skills, the relevant New York State (NYS) legal requirements on safe driving and other factors which affect safe driving, as per the NYS Department of Motor Vehicles (DMV) Pre-Licensing Course policies.

Note: The New York 5-Hour Online Pre-Licensing (OPL) course was established to teach new Students safe driving principles and relevant New York State laws and regulations. It is not meant to teach Students how to pass the road test.

The course fee is \$49.00. Students must be at least 18 years of age to participate in the course. The School shall provide Students a copy of this enrollment contract via electronic means upon Students' acceptance of the terms of the agreement.

The DMV requires that Students complete the course within 30 days of registration. The DMV requires that the School exclude from the program Students who do not complete the course within that time frame, and Students shall forfeit the course fees.

Note. There is an exception. Students who fail to pass the "Student Identity, Participation, and Time Validation" processes within 30 days of registration will be allowed to re-enroll in the course without paying the additional course fee, except for a fee of \$10 for the use of the biometric-based identity validation process that a US-based company provides under a special license use term.

Such Students who re-enroll must complete the entire course.

COURSE INFORMATION

Lessons. The course is divided into 6 lessons, hereby known as "Modules" of instruction, each of which is timed to ensure that Students spend the minimum time requirement of 5 hours for the whole course.

Students may only progress to the next module/unit if they meet the minimum time requirement for the module/unit.

Lesson Quizzes. Students will be presented with 4 multiple-choice content quizzes at the end of each module. To progress to the next module, Students must answer 3 out of 4 questions correctly (and within the time limit).

Final Exam. Note: There is no final exam.

TYPES OF "STUDENT IDENTITY, TIME AND PARTICIPATION VALIDATION METHOD

The DMV legally requires the School to verify that a Student who registers for the course is the sole person" who takes and passes the Identity, Time and Participation"

validation processes throughout the course. Students are reminded that there will be legal penalties for any fraudulent activities when participating in the course.

Three types of student "Identity" validation methods will be utilized rapidly to identify warning signs of fraudulence or noncompliance adherence. In these validation methods, Students will be asked to re-confirm that they are the individual who has registered for, actively participated in, and has acquired the DMV minimum required time of 270 minutes to be considered as having completed the 5-hour online prelicensing course.

Method 1. "Identity" Validation Using Student's Email Address Provided During Registration. After registration, before starting the course, the School will send Students an email validation link to the email address provided upon registration. Students must click on a "Confirm Email" link within the email to confirm their registration and identity. A successful "Email Identity" validation ensures that the Student is the same individual that registered for the course.

In addition to the validation email, communication regarding payment confirmation, registration confirmation, resolving forgot password issues/ passwords reset, account lockout, and all other School-Students' communication will be sent to the email address provided upon registration.

Note: Students cannot change the email address provided during registration unless an official request via a notarized affidavit by the Student is sent to the School.

Method 2. Validation Using Student Personal Identity Questions. The School will start the Student's personal identity question validation process at registration by asking for the Student's basic identification factors, such as the first, middle initial, last name, DOB, and customer identification number (CID)", as they appear on the Student's learner permit.

In addition, Students shall, at registration, create answers to a bank of 10 "Personal Identity Questions" relating to their personal preferences for a range of subjects. The Student's basic identification factors and shared knowledge-based questions and answers will subsequently be required during the student's personal identity question validation processes at designated checkpoints.

Method 3. Using "Biometric Facial Identifiers" as Student's "Digital Fingerprints" to Digitally Validate Registered Students at "Designated Checkpoints". At the point of registration, a digitally automated system will be used first to capture Students' facial patterns and transform them into digital data (digital fingerprints). These biometric facial identifiers of the Student will then be used subsequently (after a first capture) at specific checkpoints to validate the Student's Identity". As Students progress through the course, at specific checkpoints, the system will prompt Students to validate their "identity" by undertaking another face capture within a time frame of 45 seconds. This checkpoint face capture will be matched with the one initially captured. All subsequent face captures at designated checkpoints will not be saved at any time. Once processed,

they will be "forgotten," reducing both compliance implications and potential security risks.

In accordance with the requirements of the DMV, these biometric facial feature capture processes will validate that Students who registered for the course are the same individuals actively participating and completing the course.

VALIDATION CHECKPOINTS

- # 1. Validation of Student "Identity" Using Student's Email Address Provided During Registration. The School requires clicking on a confirmation link within an email to validate the Student' identity after registration and before being permitted to start the course.
- # 2. Validation of Student "Identity" Using Email to Gain Access to the Start of the course after a Lock Out due to 3 consecutive Student Identity Validation
 Failures. Students who fail an "Email" or a "Personal Identity" question or "Biometric" validation will be locked out. On being locked out, students must send an email requesting to start the course over again. Upon receipt of the email request, staff will process the request within 24 hours and reply with instructions on how to sign up for the course again. At this point, Students will need to start the course over again from the beginning, including creating 10 personal identity questions and undertaking a biometric first capture of facial features.

3. Validation of Student Identity Using the Student's Email Address.

There will be an identity validation using the Student's email address to show proof that the email address used is the same one the Student provided upon registration. An email with a hyperlink will be sent to the email on file requiring the student to click on the link to validate the student account and gain access to the course.

All further communication, from the school to the student, will be made to the email address provided upon registration, such as resolving forgot password issues/password reset, course completion information, etc.

4. Validation of Student Identity Using Student's "Personal Identity" Question at Every Login. Each time Students log in, Students are required to answer 1 (one) "Personal Identity" question.

Students must answer the" Personal Identity" question correctly within 45 seconds to continue the course. If Students do not give a correct answer or fail to answer a question within 45 seconds, Students will be counted as having failed to answer the question correctly. Students are permitted 3 consecutive attempts to answer each "Personal Identity" question correctly, at which point Students will be locked out after failure in the third attempt.

- **# 5. Validation of Student Identity Using Student's "Personal Identity" Question to Gain Access to a New Module** To gain access to a new Module, Students are required to answer 1 (one) "Personal Identity" question each time.
- # 6. Validation of Student Identity Using Student's "Personal Identity" Question to Gain Access to Module Quizzes. To gain access to Module quizzes, Students must answer 1 (one) "Personal Identity" question each time.
- # 7. Validation of Student Identity Using Biometric Facial Features to Start the Course after Registration. To start the course, Students must undertake one (1) Student identity validation using biometric facial features.
- # 8. Validation of Student Identity Using Biometric Facial Features.

 Every time Students login into the course, a biometric facial feature login is required.
- # 9. Validation of Student Identity Using Students' Biometric Facial Features to Gain Access to a New Module. To access a new Module, Students must undertake one (1) Student identity validation using biometric facial features.
- # 10. Validation of Student Identity Using Student Biometric Facial Features to Gain Access to Module Quizzes. To gain access to Module quizzes, Students must undertake one (1) Student identity validation using biometric facial features.
- # 11. Minimum Required Time Validations to Gain Access to Each Module Quiz. Students will be permitted access to a Module quiz once they complete the Module's minimum time requirement and finish seeing the video(s) in the Module/Unit. Note: Units within each Module are also timed. Students must spend the minimum time requirement for a Unit before advancing to a new one. All videos are an essential part of the course and are compulsory viewing. Students can only gain access to Module Quizzes once they have seen all the videos in the Module / Unit. The time for each video will be shown next to the video. In addition, Students will observe the words "Video completed: No" at this location if Students have yet to finish seeing the video. Once they have finished seeing a video, they will see the words "Video complete: Yes".
- # 12 . Active Participation Validation at the End of Each Module. Students must undertake "Content Quizzes" at the end of each module and achieve an acceptable score of 70 % before being permitted to advance to the next Module. At the end of each Module, 4 multiple-choice quiz questions will be given. Students will be given 60 seconds to answer each question correctly. Failure to answer a question within 60 seconds is considered an incorrect answer. Students are permitted 3 consecutive attempts to pass the Content Quizzes. Successful passing of Content Quizzes at these checkpoints validates that Students have actively participated in the course content of that module.

COURSE EVALUATION QUESTIONNAIRE

The DMV requires that Students complete a course evaluation questionnaire" to enable an evaluation by the DMV on the use of the internet for the administration of the Online Pre-Licensing Course. Students must complete the course evaluation questionnaire before the course completion can be reported to the DMV.

COURSE COMPLETION

Once Students complete the minimum required instruction time of 5 hours, pass all "Content Quizzes," pass all "Student Identity, Time and Participation" validation processes, and complete the course evaluation questionnaire, Students will be considered as having completed the course and will be notified of their course completion via the email address provided upon registration. Students may keep the notification of completion for their records.

Additionally, a course completion confirmation will be sent to the DMV electronically in the form and manner prescribed by the DMV Commissioner.

Note that it may take up to 24 to 48 hours for the course to be entered in the Students' driver record by the DMV. Once the Student completion is entered on their driver record, Students can schedule a road test online or by telephone at 1-518-402-2100 at the DMV.

Note that there is no requirement for a Pre-Licensing Course Certificate of Completion (MV 278), unlike classroom courses, to register for the road test.

Duplicate Notification of Completion. The School will issue a duplicate copy of the "Notification of Completion" on the Students' request, free of charge.

PAYMENT METHOD

Payment for the course can be made using a credit card, debit card, or via a check sent to National Driving and Traffic School's address as shown on its website. National Driving and Traffic School's automated system will issue a receipt via electronic means on successful course payment by the Student.

Note that the receipt issued is not proof of official course completion. The receipt will indicate that it is issued as evidence of course payment. Once issued, a receipt will be available online for Students to print out whenever needed.

REFUND POLICY

The DMV does not permit a refund to Students if Students cannot complete the course within 30 days of registration. Students may, however, re-register for a new course and complete the full course as initially required. The School may at its discretion, charge a partial fee for such Students who re-register for a new course. Instead, a fee of \$10 for using biometric technology services will be charged.

Students will be given an option of receiving a full refund of all course fees when the School cannot provide the course or any part of the course. In addition to the option of a full refund, Students will be given the opportunity to reschedule the course when it becomes available.

MINIMUM TECHNOLOGY REQUIREMENT

Students must have access to a computer, smartphone, or tablet to take this course. The device must have an internet browser such as Google Chrome, Mozilla Firefox, Safari or Microsoft Edge, or any other preferred browser. Students are encouraged to download the latest browser version for security reasons. Students must have a secure and stable internet connection and an active email account.

SECURITY AND PRIVACY POLICIES

The protection of Students' personal information is of paramount importance to the School. The School's system will ensure that data collected, stored, and reported is consistent with what the School received. The School's secure online system will ensure Students' information is kept confidential and secure online and offline. The School will not share Students' information with any other third parties except with the DMV or those authorized by it. The School will collect only information voluntarily provided by Students.

Students' Access and Control Over Information Collected. Registered Students will always have access to their personal information and will be able to check on data entered or make any necessary changes to them if required. Students concerned about personal data entered may contact the School's representatives to resolve any issues.

CUSTOMER SERVICE AND SUPPORT

Customer Service and Support is available from 8 am to 4 pm (EST) through live toll-free telephone support, email, and interactive voice message system from Monday to Saturday. Calls after office hours will be returned by live support at 8 am (EST) the following day. Students trying to reach the School's representatives after hours can use the School's website to access answers to a file of "Frequently Asked Questions" (FAQs). Students will also have access to printable versions of key learning points covered in each course topic for ready reference whenever desired on the website, including relevant sections of the NYS Vehicle and Traffic and Penal laws. If necessary, students can reach the School's "Instructor" for any course-related questions by phone or email.

ATTESTATION

Students, by entering (at the end of this contract) "I Agree," signs this School-Student contract and affirm that they will complete the entire course without any assistance and that they will be liable for any legal consequences if they are involved in any fraudulent practices while taking the course, and in addition, agrees to the following terms and conditions:

- (a) Course completion requirements (including successful completion of "Content Questions" for each lesson or topic and "Identity, Time and Active Participation" validation processes as specified/described above.
- (b) Scheduling of the road test by the Student depends on the DMV receiving confirmation of a successful course completion from the School and that the "Personal Identity" information during registration matches the Student's' learner permit. If this

personal identification information is found to be different from that on the Student's learner permit, Students will not earn any credit for completing this course.

(c) Acknowledgement that the School's privacy and security policies and schedule of fees have been made known to Students; please enter "I Agree" in the box below to indicate that you have read and understood the School-Student Contract above and agree to the terms and conditions contained within.