

8. AI-ASSISTED SCREENING, CREDIT, AND HUMAN REVIEW NOTICE

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This notice is issued by Tardigrade Transportation LLC dba Tardigrade Freight Exchange ("Tardigrade"), operator of Tardigrade Freight Exchange (the "Platform"). It applies to business applicants, account representatives, guarantors, and other individuals whose information is used for the screening or credit activities described below.

8.1 Purpose

Tardigrade uses software-assisted screening to help verify identity, authority, insurance, safety, commercial credit, payment history, transaction performance, document consistency, fraud indicators, and Platform conduct. The tools may rank, flag, summarize, or score information. A trained person makes the final decision on approval, denial, restriction, suspension, credit, or appeal.

8.2 Data and sources

Screening may use application data, FMCSA and state records, insurers and sureties, commercial reporting agencies, transaction history, references, sanctions and fraud data, Platform records, and documents submitted by the applicant. Tardigrade does not represent that an IRS public database validates every EIN; tax-name matching is performed only through lawful payer processes or other authorized documentation.

8.3 Status and reasons

Applicants receive an approval, conditional approval, pending, denial, or restriction notice. When a decision is adverse, Tardigrade will provide the principal factual reasons or explain how to request them, as applicable. "AI score below threshold" is not a sufficient reason. Applicants may correct inaccurate information and request human reconsideration.

8.4 Commercial screening authorization

By submitting a business application, the business authorizes Tardigrade to obtain and use commercial business reports, references, authority and insurance records, and other lawful business-verification information for account eligibility, fraud prevention, transaction risk, and ongoing monitoring. This authorization does not authorize a personal consumer report.

8.5 Personal consumer reports

A personal consumer report may be obtained only when an individual requests or guarantees Net-30 commercial credit and separately signs the authorization below. Tardigrade will identify the permissible purpose, reporting agency, and required notices. The individual may decline; Tardigrade may then require prepayment, a deposit, another guarantor, or other lawful terms instead of Net-30 credit.

8.6 Reconsideration

Send a request within thirty days of the notice to Management@TardigradeLogisticServices.com with "Screening Reconsideration" in the subject. Include the application ID, disputed information, and supporting documents. A person who was not the sole automated decision-maker will review the request when practicable. This process does not limit statutory dispute rights with a reporting agency.

Appendix A - Separate Personal Consumer-Report Authorization Deployment requirement: Present this authorization separately from ordinary Platform access and unrelated releases. Identify the consumer reporting agency and provide any required adverse-action notices for the actual report and decision.

I authorize Tardigrade Transportation LLC dba Tardigrade Freight Exchange to obtain consumer reports about me solely to evaluate or monitor Net-30 commercial credit requested by the named business or my proposed personal guaranty. I understand that the report may include credit history and identity information and may be obtained from the consumer reporting agency identified in the application disclosure. I authorize follow-up reports only while the credit account or guaranty remains active and only as permitted by law. I understand this authorization is separate from ordinary Platform access. Business requesting credit: _____ Individual legal name: _____

Current address: _____ Signature: _____
Date: _____

8.7 Operator and Contact

Operator: Tardigrade Transportation LLC dba Tardigrade Freight Exchange | Platform: Tardigrade Freight Exchange
Address: 1001 Altamesa Blvd., #60007, Fort Worth, Texas 76115 Email: Management@TardigradeLogisticServices.com | Business phone: 866-791-0397

Document: <https://tardigradeexchange.com/legal/ai-screening-credit-notice>

Legal document hub: <https://tardigradeexchange.com/legal>