Only 'Closed Loop'
Smartphone
Telematics Solution with
FICO® Safe Driving Score

Product FAQs:

1. **What is Telematics?**

    Telematics is the gathering of driving behavior data using the GPS of the car and in the case of Mentor also using the accelerometer and in the case of an On-Board Diagnostics (OBD) device reader using the internal diagnostics captured by the car itself. In both cases the GPS, mapping, and during behavior data is captured on the driver. In the case of the OBD, additional data on vehicle health, maintenance, seatbelt usage, and gas mileage.

2. **What is Mentor?**
    - Mentor is a closed loop driver training telematics solution that uses a cell phone's internal sensors including GPS, accelerometer and motion sensors
    - Mentor collects and analyzes speeding, acceleration, braking, cornering and phone distraction and provides actionable insights and training to help users improve their driving behavior.
    - Mentor provides a "playlist" of engaging interactive training modules customized for each driver based on the measured behaviors. Mentor is smartphone-based program with companion web-based reporting portals.
    - Mentor incorporates the exclusive FICO Safe Driving Score which is a robust algorithm that scores a driver based on their driving behaviors including acceleration, braking, cornering, speed, distraction, and other driving behaviors within the Mentor application.
    - FICO has developed the score based on the driving behavior inputs that predict road safety and collisions avoidance. **ONLY DRIVER BEHAVIOR IS USED IN THE SCORE—NO CREDIT DATA IS USED IN THE SCORE.**
    - In addition to monitoring negative events, Mentor also measure positive events such as smooth acceleration, smooth turns, and smooth braking. These positive factors increase a driver's score. These negative and positive events, along with time of day and distance traveled are factored into the FICO Safe Driving Score.

3. **Why do I need the eDriving Mentor program as a Driver?**

    This program not only helps you become a safer driver, it coaches you through risk areas that the driver did not even realize were areas of concern. Most solutions simply monitor and point out the problems,

Only 'Closed Loop'
Smartphone
Telematics Solution with
FICO® Safe Driving Score

while eDriving provides remediation and coaching to deliver the cure. By using this program, the driver will reduce the number of incidents and collisions while proving to their organization that they are a good, incident free driver. In many cases, organizations offer incentives and monetary ties to driving performance.

4. **Why do I need the eDriving Mentor program as an Organization?**
   - For an organization the rewards of using the eDriving program reduces collisions, incidents, and deaths, while saving money and reducing insurance costs. The benefits of the program include:
   - Greater visibility into the riskiness of their drivers
   - Reduces costs across incidents and collisions by up to 20-40%
   - Provides possible discounts or reduced insurance rates
   - Legally shows an action plan to remediate risky drivers
   - Creates safer drivers and reduce deaths
   - Reduces risky driving behaviors, such as distraction, hard braking, hard acceleration, speeding, and hard cornering.

5. **Privacy Concerns:**
   Both the cell and OBD capture driving behavior data, as well as GPS and mapping data. However, eDriving take privacy very seriously and does not share this data with anyone without the written consent of the DRIVER. In most cases, the mapping data in not even shared with the organization. In those cases, where the corporate policy states that mapping data will be shared with upper management, eDriving requires that each driver opts in to the program and provides consent. If the driver has not opted in, this data will not be shared with anyone else but the driver.

6. **Hacking and Security Concerns:**
   It is more difficult for a 3rd party to hack into a cell phone and steal private data, than an OBD. For the Mentor app, sophisticated security measures have been put in place.
   The Mentor Mobile App compiles and stores user trip data in proprietary binary data format.
   Mentor Mobile App uses SSL encryption for data transport
   Access to the Mentor Driver Portal and Manager Portal through Virtual Risk Manager is via HTTPS only.
   The app uses SSL encryption for data transport as well.

Only 'Closed Loop'
Smartphone
Telematics Solution with
FICO® Safe Driving Score

Customer's personal data collected by Mentor is confidential and will be subject to the terms of eDriving Privacy Policy.   Individual's trips, mileages and driving scores, will not be public but only be viewable by Fleet managers/admins in the same organization. Please review our Privacy Policy at https://www.edriving.com/mentor/privacy/ for more information.

All personally identifiable information is restricted to employees that only must know the information and cannot be accessed outside of the eDriving offices.

eDriving employees must use password-protected screen savers when they leave their desk. When they return, they must re-enter their password to re-gain access to your information.

7. Legal Concerns:

Legal Counsel have sometimes expressed concern about identifying drivers as high risk and how that might be perceived in a court of law. This concern has merit, **if and only if**, the company cannot demonstrate remediation of risk exposures. With Mentor's built in closed loop, remediation opportunities are automated and allows company managers to demonstrate a detailed audit trail of commitment and activity to the objective of "all drivers returning home to their loved ones at the end of each day". The power of a combined solution of risk management, risk identification, and remediation/closed loop is evident in clients like Iron Mountain. Iron Mountain has a 65% reduction in collisions over three years; a 14% insurance rate reduction with road damage reduced by 60% off the bottom line.

8. Use of Personal Phones:

Some organizations do not provide or subsidize a mobile phone. These policies are up to the discretion of each organization. As stated previously, eDriving does not share any mapping data with the organization without written consent from the employee.

Certainly, providing some level of a subsidy will aid in adoption of the program. eDriving recommends having the adoption of the program, as well as improvement in driving behavior, as part of the bonus and annual performance review plan.

9. I do not see any data in my Mentor App. What could be the issue?
  a.   You must take your first trip in order to see any data on the dashboard view.
  b.   Settings must be turned on: The app must have "Auto-start enabled", "Location Services" turned on, and "Motion and Fitness" turned on to track your trips. Please go to the Settings on your phone to turn location services and Motion & Fitness on.

- Go to Settings in your phone
- Select Privacy
  --Ensure Location Services is enabled/turned on and set to "Always"
  --Make sure Motion & Fitness is enabled
- For Android users make sure Power Save Mode is off
- Within the Mentor app go to the More tab and make sure Auto Start is Enabled

10. What do the scores on the Dashboard Screen represent?
- At the top of your dashboard screen, your FICO Safe Driving Score represents a rolling 7-day score that incorporates scores on your driving behaviors such as acceleration, braking, cornering, speeding, and cell phone distraction
- The negative or positive number represents the percentage change in your overall FICO Safe Driving Score week over week
- "Organization" represents your organization or company's average score
- "Team" represents your team's average score (defined by your organization, but likely an average score of those drivers that report to the same manager)
- Top 10% represents the average score for the best (top 10%) of drivers on your team (same manager)

11. What do the total miles, hours, and trips represent on the dashboard?
Total trips, total miles, and total drive time since you started using Mentor.

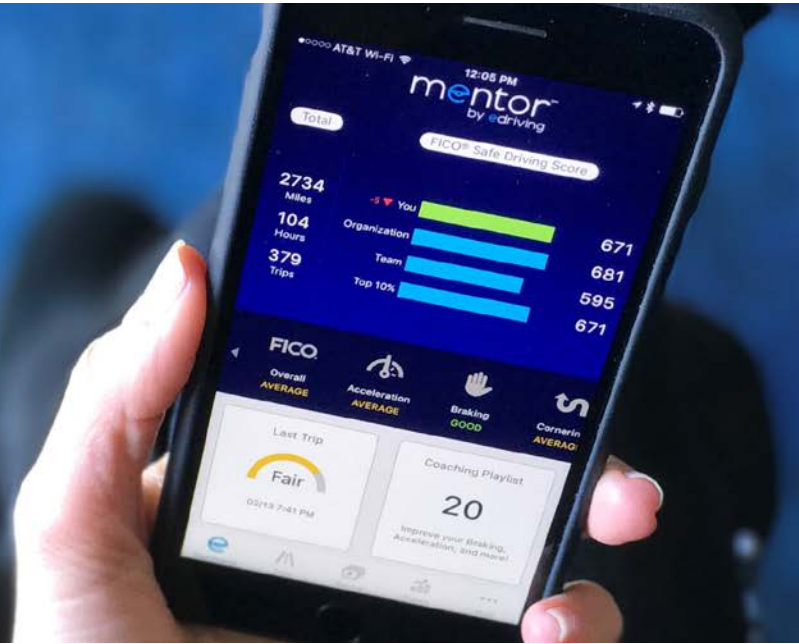**12. What does Good, Average, and Poor represent in the middle strip in the app**?
The Good, Average, Poor scoring is based on your 7-day rolling score on each of the specific driving behaviors falling within a certain range.

13. Do the miles driven on the dashboard include trips as a passenger?
No, any trips that are marked as passenger are not counted in your overall score, miles, hours or trips driven.

14. When will a trip be scored?
Mentor will automatically start recording data when your speed is greater than 11 mph for 3 consecutive seconds. Mentor will automatically stop data collection after any of several conditions are

met: 1) 2 minutes elapse with no movement, 2) a change is detected in "mode" from driving, and 3) auto-start is disabled on the "More" screen or in the phone settings. Mentor and the FICO Safe Driving Score only scores trips that are either more than 4 minutes long in duration and more than .25 miles in length.

15. Do I have to keep my phone in the same location each time I drive my vehicle?

To help ensure your phone stays in a fixed position and minimizes your likelihood to interact with it while driving, as a matter of best practice we recommend putting your phone in a fixed cradle while driving. Keeping your phone in a stationary and upright position will also help the accuracy of Mentor's readings, though Mentor will work in any position including in purses or briefcases.

While Mentor has been optimized to minimize battery drain, it still draws upon your battery. Therefore, a power adapter is highly recommended.

16. What is the Coaching Playlist?

The Coaching Playlist consists of short engaging and interactive training modules assigned to you to address areas of improvement and improve your defensive driving behaviors. The coaching modules can be taken anywhere – on a desktop, laptop, iPad, or mobile phone – just not while driving!

17. Why does my last trip not show on my dashboard?

There could be a few issues that are causing the Mentor app to not record a trip or to display a trip.

Settings:
- Go to Settings in your phone
- Go to Privacy and ensure Location Services is enabled/turned on
- Make sure Location is set to Always
- Make sure Motion & Fitness is enabled
- For Android users make sure Power Save Mode is off
- Within the app go to the More tab and make sure Auto Start is Enabled

Criteria for a Trip:
- A trip must be at least 4 minutes long and at least .25 miles in length. If a trip does not meet the 4-minute criteria it will not be scored.

- Short trips will be shown but not part of the score if the trip is at least 2 minutes in duration.
- If you are not on a cellular network or offline, your trip is still being captured, however will not appear on your dashboard until you are online or on the network again
- If you manually swipe kill the app, you may miss the beginning of the trip due to the limitations of how the Apple and Android phone operates to hibernate when not in use

If the above has all been met, try "swipe killing" the app and restarting the app.

18. Does this score affect my FICO credit score?

No, the FICO Safe Driving Score has no bearing on your credit score and your credit score is not used to create the FICO Safe Driving Score.

19. How is the FICO Safe Driving Score calculated?

Mentor will initially capture the below data measuring the following aspects of driving behavior to fuel the FICO Safe Driving Score:
- Acceleration
- Braking
- Cornering
- Speeding
- Cellphone distraction, which includes outgoing texts, outgoing phone calls, touching the phone, and phone movement
- Distance traveled
- Duration of trip
- Engagement in the process of improvement

The FICO Safe Driving Score will not include risk factors that are not related to driving behavior.

20. How can I mark a trip as passenger or as a personal trip?

Go into the trips tab by tapping on the trips icons at the bottom of the app. Go to the specific trip that you want to record as a passenger or as a personal trip. Swipe left on the trip and tap on either passenger or personal. Made a mistake? No problem, swipe left on the specific trip again and deselect passenger or personal. Passenger trips will not be calculated in your overall score. A report will be given to your manager highlighting how many times trips have been marked as passenger and personal.

21. How do I delete a trip if I was not driving?

You cannot delete a trip. However, per the above answer, you can mark a trip as a passenger trip if you were not driving.

22. How long will trips stay on my trips tab?

Your past 30 trips will display on the trips tab and in the portal.

23. Can I use the Mentor app while driving?

The app will be collecting data in the background while you are driving but because we want to help you focus on the road you will not be able to interact with it while driving. Other than for pre-set navigation through your GPS (for which you enter the address at home), or to play music (that you tee up before you start driving), you should not be using your phone under any circumstance while driving – even for hands-free phone calls.
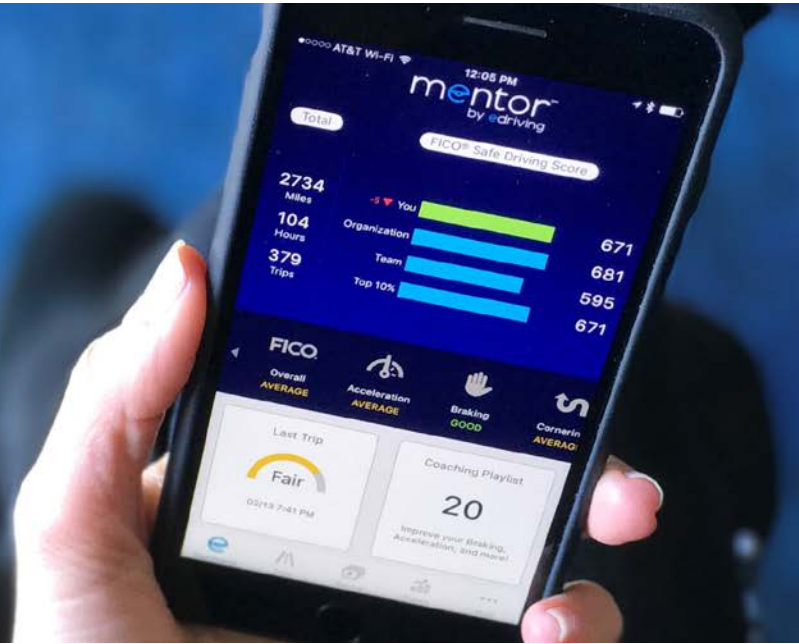
One of the most important goals of the Mentor program is to help you break your distraction habits while driving. Phone use is the major source of distracted driving and the most dangerous behavior you can perform behind the wheel. Some studies show distracted driving as worse than drunk driving in terms of the likelihood to cause a collision. Lock it in a cradle and leave it alone. That good, focused driving will be reflected in your score!

24. Do incoming calls and text count against my score while I am driving?

No, any call, emails, or text that come into your phone while driving. However, if you chose to tap on your phone to view the text, actually send a text, answer a phone call, review voice mail, make an outbound call, tap the phone to check email, write an email, or tap any area on your phone, it will be tracked as a distraction event and counted against your score.

25. What is the trends tab for?

The trends tab allows you to see your scores plotted on a daily basis and weekly basis. You can view trending for the FICO Safe Driving Score, acceleration, braking, cornering, speeding, and distraction. Tap on any of the individual trending graphs and see what items in your playlist could help you improve your driving behaviors.

26. What are the audio cues/ dings that I hear on the phone?

When you speed over 79 MPH you will receive an audio "ding" on your phone. This is meant to alert you about your unsafe speed and remind you to slow down.

27. What will happen if I disable Autostart?

You must keep Autostart enabled in order for the app to track trips.

28. Do I need to have my location enabled?

You must always keep Location Services on in order for the app to track trips.

29. What type of notifications will I receive from the app?

If you turn off auto-start, disable Location Services, or disable Motion & Fitness the app will notify you that you must enable these settings in order to capture trips.

30. If I logout will my trips still be detected?

No, your trips will not be detected if you logout. There is no need to log out of the app as the app will not use battery when no trip is in process. Do not log out of the app as doing so will interfere with the AutoStart function which is critical to the program.

31. How does the app know I am driving?

The app can detect when you begin to move at speed of 5-10 MPH. The app can also detect if you have completed a trip because the car stops moving or you begin to walk.

32. How will this app affect my battery life?

The drain on your battery is minimal and will not be an issue for most users. However, it is recommended that for long trips you have a power source to charge your battery. You will find that the Mentor app uses far less battery than many other apps such as email, GPS, Facebook, etc. We generally refresh your location when you move a significant distance, so the battery impact is minimal when you're not driving. The app has been optimized to minimize battery use while in use.

33. What do you do with my data?

We do not share any personal data, location or driving behavior data, **other than as specified below**. Your data may be anonymously aggregated into our scoring and other models of safe driving to improve

our ability to assess driving behavior and predict risk and these aggregated models may be shared with our customers or other third parties.

We share your personal data:

- If you are driving as part of your employment and are using Mentor as part of your company or organization's contracted relationship with eDriving, your FICO Safe Driving Score, driving behavior and derivative scores (including but not limited to acceleration, braking, cornering, speed, and distraction), areas of improvement, and general trending on your driving behavior will be shared with your company or organization per the terms of the agreement with your company or organization in accordance with your company or organization's policies. Your location will not be shared with your manager or executive team and will not be shared outside of your organization unless specifically agreed to by your organization and you.
- If you are under the age of 18 your driving behavior data and/or location will be shared with your parent/guardian.
- If you have provided consent or opted in to providing your driving behavior data and/or location to "friends and families."
- If you have provided consent or opted in to providing your driving behavior data to your insurance carrier to receive discounts, rewards, etc.

34. What is the Mentor privacy policy?
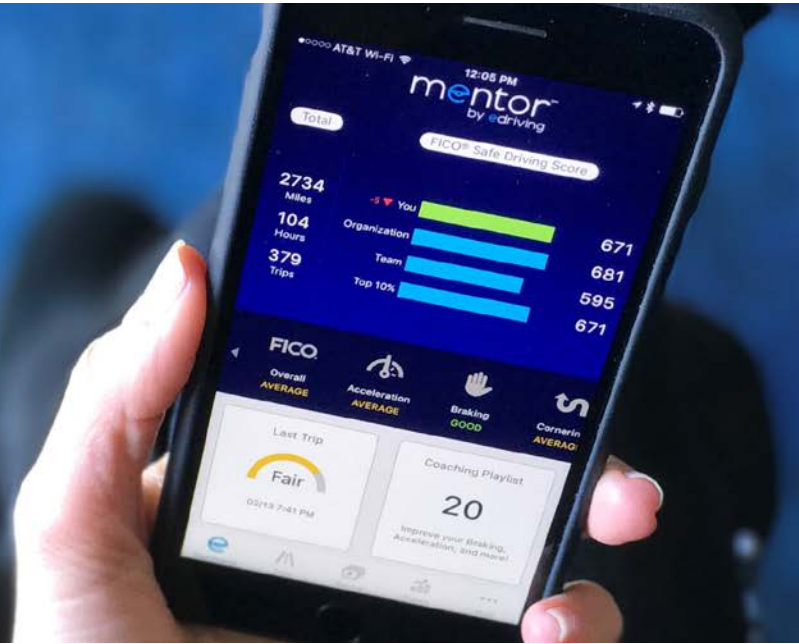Please tap on the more tab in the Mentor app to review the privacy policy.

35. What is the Terms of Service for Mentor?
Please tap on the more tab in the Mentor app to review the Terms of Service.

36. How do I send feedback?
There are two ways to send feedback to the eDriving Mentor team.
  i. Trip Level: If there are issues or concerns with a specific trip, drivers are invited to review their trip data and submit comments using the "Feedback" function. Click on 'Trips', select the specific trip and use the "Feedback" link in the upper right corner of the screen. A form will appear where you can address the area of concern with the trip start, trip end, acceleration, braking, cornering distraction, or speed, and be able to add any additional detail on that trip.
  ii. General: For general issues or feedback please email us at MentorSupport@edriving.com.

37. When does the trip end?

The trip end is detected once the car has not been in motion for 2 minutes or if you begin to walk out of your car. Once "walking" is detected the last 2 minutes of the trip are not considered as part of your score.

38. How do I set or reset my password?

For security measures, eDriving has a 2-step authentication system. In addition to a PIN that is similar to an employee ID, you will also need to create a secure password. This password is to never be shared with anyone and even eDriving does not have your password information.

To set your password: At first use, please go to The Mentor Portal.
You will only be able to create and reset your password at this site and not on the mobile app. Login using the credentials you were provided via email with First Name, Last Name, Company Code, and PIN. You will be prompted to move forward to another screen. On this screen you as a user will create your own password. Please remember this password as it will be needed to login to the mobile app as well.

To reset your password: Please go to The Mentor Portal.   After logging in using the first step of authentication (First Name, Last Name, Company Code, and PIN) you will be prompted to enter your password. On this screen you will have a link to reset your password.

39. How do I reset my pin?

Your pin cannot be reset as it is equivalent to an employee ID. If you lose you pin, please email MentorCredentials@edriving.com or call your account manager to retrieve your PIN #.

40. If I have no events, why isn't my trip rated "Excellent?"

In addition to negative events, your trip score takes into account other factors such as duration of trip and positive events. Even when no negative events are reported, these other factors impact your score. For example, there may not have been sufficient evidence of smooth maneuvering during your trip or the duration of your trip may not have been long enough to truly warrant a higher rating.

41. Why does the app keep running for a while after the trip ends and does it pick up my phone use if I am parked with the engine off preparing to get out of the car?

The app keeps running in the event that you are in traffic and not truly stopped. However, once it is detected that the car has stopped for 2 minutes or more, the app concludes the trip. In addition, if you begin to walk, the app can detect this as well, and removes any events, such as phone manipulation, from the last 2 minutes of the trip.

42. If I don't respond to an incoming phone call or text, does it still count against my score?

No. Any incoming text or phone call not attended to will not count against your score. It will count against your score if you physically touch, text, or take a phone call while driving.

43. Can someone see my location?

No one will be able to see your locations, except for yourself and, depending on your organization's policies, your management team. In the future, not today, you may be able to allow (with your consent only) an emergency contact to view your location.

44. How do I know my data will be secure?

Mentor takes precautions to protect customers' information very seriously. When customers submit sensitive information, the information is secured both online and offline. When a customer is required to enter sensitive information (such as the password), that information is then encrypted and secured during transmission.

While we use SSL encryption to protect sensitive information during online transmission of data, we also take precautions to protect customer information offline. All customers information, encompassing more than the sensitive information mentioned above, is restricted in our offices. Only employees who need the information to perform a specific job (for example, our billing clerk or a customer service representative) are granted access to personally identifiable information. Our employees must use password-protected screen savers when they leave their desk. When they return, they must re-enter their password to re-gain access to the information. Furthermore, ALL employees are kept up-to-date on our security and privacy practices.