Wimmer Communities has engaged RentCafe, which is licensed as party of Yardi Systems, Inc payment processing services, to administer credit card and ACH payments.

Credit Card Payments

Online credit card payments made by residents through RENTCafé, which is licensed as part of Yardi's payment processing services, are highly secure. RENTCafé itself does not directly process credit card payments or collect, store or transmit any resident cardholder data. Rather, when a resident who uses RENTCafé chooses to make an online credit card payment, she or he is redirected to a Card Services (CS) system. All critical components of the CS system—including its databases, web servers and necessary payment elements—meet and are independently audited to ensure compliance with the current Payment Card Industry Data Security Standard (PCI DSS). The current standard is 3.1 level one compliance, which ensures, among other things, that:

- Cardholder data is fully encrypted when transmitted;
- Cardholder data is saved in the CS system only as needed and in a highly secure "tokenized" form; and
- The CS system is accessible only on a strict need-to-know basis, and is firewalled, segmented, and protected from internal and external connections.

In sum, the CS system operates in an independently audited secure cardholder data environment that complies with high industry standards designed to ensure safe, PCI-compliant online credit card payment transactions. To the extent there was ever any willful or malicious activity that resulted in a loss consumer should contact their credit card provider. Many credit cards will remove the charge while investigating potential fraudulent activity. We recommend confirming your credit card's policy in the unlikely scenario that this occurs. In light of PCI DSS, which is the standard used to protect virtually all credit card transactions, the probability of any other type of loss is so extraordinarily low as to be essentially non-existent.

ACH Payments

ACH direct debit transfers or an "electronic check" is fully encrypted when transmitted. These payments are processed in accordance with banking rules. With a resident's account and routing number, someone could—with the ability to create ACH files—process "payments" that would result in debits from the corresponding account. Any unauthorized activity should be reported to your banking institution. Many banks provide an automatic refund as long as the bank

receives notification within 90 days. We recommend confirming your bank's policy in the unlikely scenario that this occurs.

However, RENTCafé and the Voyager software work together to protect the information that is used to process ACH payments, and these same protections would also apply:

- ACH data is fully encrypted when transmitted;
- ACH data is saved in the Voyager database only as needed; and
- Databases are firewalled and protected in the Yardi cloud by not less than 16 different layers of security.