

PRODUCT SPECIFICATIONS FOR CLICKPAY BILLING AND PAYMENTS

UPDATED: March 5, 2020

These Product Specifications describe the current functionality and certain dependencies of the above-referenced product center (the “Product Center”). Access to and use of the Product Center is governed by an underlying agreement and, as applicable, addendum (collectively, the “Agreement”) with RealPage, Inc. and, as applicable, its affiliates (collectively referred to herein as the “Provider” “we” or “us”). Capitalized terms used in these Product Specifications have the meanings provided in the Agreement unless otherwise defined herein.

Subject to the terms of the Agreement, these Product Specifications may be modified at any time. If we modify these Product Specifications, we will post the updated version at <http://www.specifications.controls.realpage.com> and update the “Updated” date above. We recommend that you review these Product Specifications periodically for any changes. Your continued access to or use of the Product Center will constitute your acceptance of the updated Product Specifications.

1. AUTHORIZED USERS AND PASSWORD

Provider will provide the licensee under the Agreement (“Licensee”) with a user name and password permitting Authorized Users to access the Product Center. Licensee is responsible for the protection and dissemination of such user name and password and for any activities or actions occurring under Licensee’s account or log-in credentials—including, without limitation, for any losses or damages resulting from the loss, theft or misuse of or failure to protect any such user name or password. Licensee will permit only Authorized Users to access the Product Center, will ensure that all Authorized Users comply with the terms and conditions set forth in the Agreement and herein, and will not permit any person that ceases to be an Authorized User to continue to use a user name or password.

2. OVERVIEW OF CLICKPAY BILLING AND PAYMENTS

CLICKPAY BILLING AND PAYMENTS is a web-based payment processing system that offers a number of electronic payment processing services, including ACH, Check 21, card processing, lockbox processing, and cash payment (collectively, the “Services”) to improve efficiencies in the Management and Leasing office and for residents.

2.1. Payment Processing Services

ClickPay is providing the Services to Licensee as payee-agent, and all payments submitted by Licensee’s customers through the Services shall constitute payments to Licensee.

3. DETAILED SPECIFICATIONS FOR CLICKPAY BILLING AND PAYMENTS

This section outlines the major capabilities of CLICKPAY BILLING AND PAYMENTS:

3.1. Payment Types

- a. ACH: Automated Clearing House
 - (i) Accounts Receivable Collection (ARC): Check conversion for resident checks, consumer checks drawn on U.S. funds
 - (ii) Preauthorized Payment and Deposit (PPD): Single debit by means of authorization form received at the point of sale
 - (iii) Recurring: Recurring debit by means of authorization form received at the point of sale

- (iv) Internet Initiated and Authorized Entries (WEB): Internet initiated and authorized single or recurring scheduled payment
- b. EFT: Electronic Funds Transfer (Canada)
- c. Internet Initiated and Authorized Entries (WEB): Internet initiated and authorized single or recurring scheduled payment
 - (i) Preauthorized Payment and Deposit (PPD): Single debit by means of authorization form received at the point of sale
 - (ii) Recurring: Recurring debit by means of authorization form received at the point of sale
- d. CHK 21: Check 21 – Image Replacement Document
 - (i) Check conversion for money orders, business checks, traveler’s checks, government checks, convenience checks, cashier’s checks, and so on
 - (ii) U.S. checks drawn on U.S. funds
- e. Credit or Debit Card
 - (i) Credit or Debit Card processed on the ClickPay portal
 - 1. Single charge by means of authorization on the ClickPay portal
 - 2. Recurring charge by means of authorization on the ClickPay portal
 - (ii) Card swipe processing at the point of sale
 - (iii) Single charge by means of authorization form received at the point of sale
 - (iv) Recurring charge by means of authorization form received at the point of sale
 - (v) Telephone initiated single payments through credit or debit card
 - (vi) Internet-initiated and authorized single and recurring payments through credit or debit card
- f. Third-Party Payments
 - (i) Cash transactions through a third party that are authorized at the point of sale
- g. Additional Functionality
 - (i) ClickPay Resident Portal
 - ClickPay Resident Portal is required for online resident payment processing
 - (ii) Convenience Fees
 - Based on Sales Contract, ClickPay will pass fees for Credit Cards, Debit Cards and/or ACH payments to the residents
 - (iii) Admins Management
 - A designated user can add, delete, and maintain Admin users’ rights and roles within the Payments system
 - (iv) Reports
 - Available for daily transaction monitoring, viewing transaction details, and bank reconciliations
- h. Payment Methods
 - (i) Bulk Processing (ACH/IRD)
 - Convert a batch of paper checks to electronic items using a check scanner
 - (ii) Check Conversion (ACH/IRD)
 - Convert a paper check to an electronic item using a check scanner
 - (iii) Preauthorized Single Payments (ACH/CARD/EFT)
 - Process a single transaction by means of an authorization form signed by the resident

- (iv) Preauthorized Recurring Payments (ACH/CARD/EFT)
 - Process recurring transactions by means of an authorization form signed by the resident
- (v) Card Present Transactions (CARD)
 - Process a credit or debit card transaction by swiping the card through the card scanner
- (vi) Online Payments (ACH/CARD/EFT)
 - Authorize and process a single or recurring transaction through a secure website by Residents
- (vii) Telephone Payments (ACH/CARD)
 - Authorize and process a single transaction with the assistance of an automated telephone attendant by Residents
- (viii) ClickPay Cash Payments (Third Party)
 - Authorize and process a single cash transaction through a supported retailer by Residents
- (ix) Lockbox Payments (Check/Money Order)
 - Receive checks and money orders through a PO Box managed by ClickPay. Resident mail will be sorted, opened, and scanned using high velocity scanners and lockbox equipment and applied to existing accounts.
- (x) Returns/Adjustments/Chargebacks
 1. Returns: ACH, EFT or IRD items that are returned for non-payment
Most common return reasons are:
 - Insufficient funds (R01)
 - Account closed (R02)
 - Unable to locate account (R03)
 - Invalid account number (R04)
 - Unauthorized debit to consumer account (R08 / R10)
 - Return Code R29: Corporate receiver notified of unauthorized debit
 2. Adjustments: IRD items that are returned because of an amount incorrectly keyed in, or poor image quality
 - **Note:** Licensee's bank account will be adjusted (debited or credited) for the difference in order to correct the item.
 3. Chargebacks: The return of the original card transaction from the Issuer, when a specific rule or regulation may have been violated

3.2. Additional Fee Terms

a. Setup Implementation and Training Fee

RealPage imposes a one-time, non-refundable charge for the implementation of ClickPay upon execution of a ClickPay Order Form. For this fee, RealPage provides the following Services:

- (i) Creating merchant accounts for ACH, IRD, and credit card processing
- (ii) Verifying bank account information with the financial institution
- (iii) Setting up the necessary steps required for ClickPay Resident Portal integration
- (iv) Setting up a PO Box and Lockbox Processing (if applicable)

- (v) Transitioning ACH or Auto Debit programs
 - (vi) Training site and regional personnel on ClickPay
 - (vii) Providing support for ClickPay for the first rent cycle, not to exceed 15 days
- b. Annual Compliance Fee

Annual compliance fees are paid on a per-account or per-deposit account (DDA) basis and must be paid one year in advance. ClickPay and our service banks assume financial and reputational risks related to the activities of our customers. As such, we are required to perform annual account reviews as part of the Know Your Customer (KYC) Policy and the Patriot Act. As part of ClickPay's ongoing compliance practices, and in accordance with our agreement, each DDA is assessed an annual fee for maintaining a secure and rules-compliant account to accept online and lockbox transactions. The annual compliance fee will be charged to each of your accounts in December.

- c. Bank Change Fees

A Bank Change fee applies to each new DDA added or modified after the initial Implementation period. This fee supports setup, integration, and merchant creation or adjustment for a new bank account with the applicable processors and processing banks.

3.3. Hardware

Hardware purchase, installation, and maintenance are the responsibility of the Licensee. A check scanner converts paper checks into electronic Items. A single feed scanner has a dual camera that is used to take an image of the front and back of the check. The scanner cameras need to be clean in order to produce visible and readable images for processing. A single feed scanner generally includes a Franker cartridge that stamps "Void" electronically on the checks. A Franker ink cartridge replacement can be purchased as required from third-party resources. The auto feed scanner has a double feed detect and scans up to 15 items per minute. It also features a built-in magnetic stripe reader for card processing and franking capabilities. The high speed batch scanner scans up to 50 items per minute. To swipe credit cards, the MagTek credit card reader is supported by ClickPay and available for purchase.

- a. Scanner Option
- (i) Single feed scanner
 - (ii) Auto feed scanner
 - (iii) High speed batch scanner
 - (iv) MagTek™ credit card reader

All scanner orders should be processed through a third-party site, and in accordance with the scanner support details below.

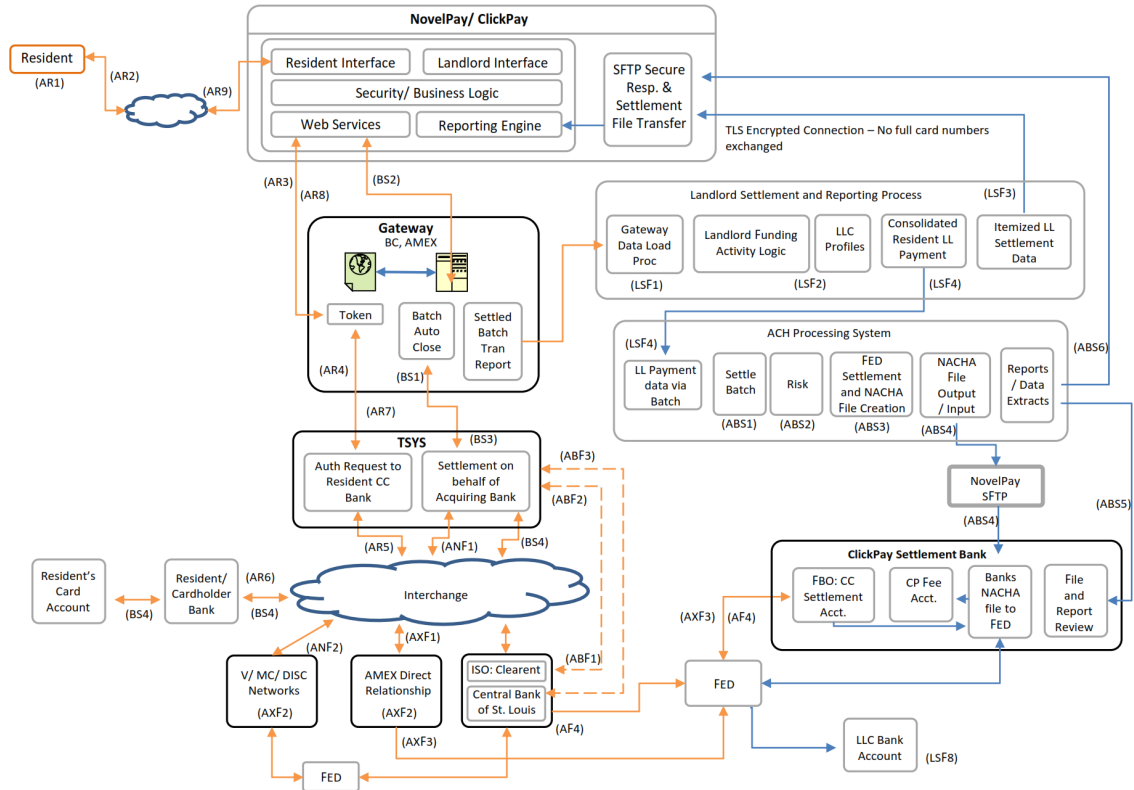
3.4. Card Processing

Visa, MasterCard, Discover, and American Express transactions will be processed at one of four possible rates according to their qualifying Interchange levels (as described below).

Qualifying Interchange Level Information:

- a. **Qualified:** (Card Present transactions) are transactions originated when the resident comes into the office (face-to-face) and presents the card for payment using the ClickPay check scan swipe functionality.
- b. **Mid-Qualified:** (Card Not Present transactions) are transactions originated by the resident through the resident portal or transactions that are generated through ClickPay transaction page by key-entering the payment information.
- c. **Non-Qualified:** (Corporate Card transactions) are specific cards such as business, corporate, or purchasing cards. These types of cards have a higher rate regardless of whether the resident initiates the payment in the office or through the resident portal.
- d. **Credit Card Transactions:** A credit card comes with a revolving line of credit, which requires the cardholder (resident) to make at least a minimum payment every month that a balance on the card exists. (In the case of credit cards, the card-issuing bank lends money to the consumer or the resident to be paid to the merchant [Property Management Company]). It is also different from a charge card (although this name is sometimes used by the public to describe credit cards), which requires the balance to be paid in full each month. In contrast, a credit card allows the consumer to "revolve" their balance, at the cost of having interest charged.
- e. **Check Card:** A check card is a debit card that looks like and is used like a major credit card, but the funding source is different. A debit card typically is linked to the cardholder's (resident's) bank account. As each purchase is made, the purchase amount is automatically and immediately deducted from the bank account balance.
- f. **Regulated Debit:** A regulated debit is a transaction in a new tier that came about as a result of the Durbin Amendment, which capped fees on certain debit card transactions. Any debit card issued by a regulated bank falls into this tier, whether it is done through card swipe, online, over the phone, or recurring. A regulated bank is one with over \$10 billion in assets.
- g. **Rewards Card:** A rewards card is a credit card that offers the opportunity to earn different types of rewards based on your use of a particular rewards card. The way you earn and accrue these rewards varies and will be detailed in the rewards card agreement.
- h. **International Card:** A world card is a credit card that is issued by an international bank or credit-issuing institution.
- i. **Monthly Fee:** The monthly fee is applied each month for processing card transactions.
- j. **Chargeback:** A chargeback occurs when a consumer (resident) requests a refund from their credit or debit card company. This may happen for a number of reasons, but is most often the result of fraud. A fee applies each time a chargeback is issued for the purpose of disputing the chargeback on your behalf.
- k. **Interchange:** A significant amount of the fees charged for processing your credit card and signature debit transactions represents charges that we must pay to the card issuing banks, or that are otherwise charged to us by MasterCard and Visa, under MasterCard and Visa ("the Associations") rules. These charges are often referred to as "interchange fees," or simply "Interchange." Interchange fees are set by the Associations based on a series of interchange levels that they establish and modify from time to time. Thus, the Interchange fee charged for a given transaction depends on the Interchange level applicable to that transaction. That Interchange level depends on a number of factors established by the Associations, such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors. For a transaction to qualify at any specific Interchange level, the applicable qualification criteria must be met. Note that MasterCard and Visa regularly add new Interchange levels, and change the Interchange rates and qualification criteria for existing Interchange levels.

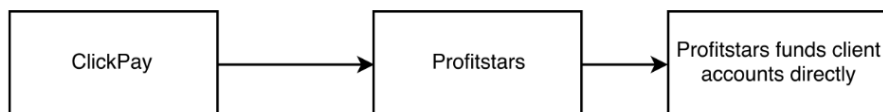
3.5. On-Site and Online Payment Transaction Flow for Credit and Debit Cards



- a. Payments are initiated by residents and on-site staff.
 - (i) One-time ACH and Card transactions are initiated by residents online.
 - (ii) Recurring ACH and Card payments are automatically processed without user/resident interaction.
 - (iii) Checks, Money Orders, and Card Transactions are processed by on-site staff.
- b. Online and on-site payments are authorized and posted to the resident ledgers.
 - (i) A resident can view their payment online the moment it happens when they pay online, or receive a receipt when they pay on site.
 - (ii) Transactions are generally credited to the resident ledgers when payments are deposited, but can also be credited when the payment is processed, based on Licensee preference.
 - (iii) Site, regional, and corporate staff can see the payments online in the Payments system as they happen throughout the day.
 - (iv) All payments are validated in real time against the resident data to verify that a resident is not in eviction or is marked to not accept checks or other forms of payment.
 - (v) For Licensees utilizing ProfitStars, ACH and Check images are batched together and transmitted to the sponsor bank for ClickPay at 10:00 PM Eastern Time.
 - (vi) For Licensees utilizing other processing banks, ACH payments are batched together and transmitted to the sponsor bank for ClickPay at 6:30 PM Eastern Time.
 - (vii) Card Transactions are sent real time to the credit card processor for ClickPay. The cutoff for card transactions is 4:30 PM Eastern Time.
 - (viii) Batches are automatically closed in the Property Management System without any interaction from the customer.

- c. The payments are cleared through the appropriate network: ACH through the Federal Reserve Bank; Card transactions through Visa, MasterCard, and so on; and Checks/Money orders through bank image clearing networks.
- d. Debits are charged against residents' bank or card accounts.
- e. Funds are received in a ClickPay clearing account FBO (for benefit of) Payments Product Licensees for ACH transactions, and for Card transactions.
 - (i) The ClickPay clearing account is an FBO account, which is a bankruptcy remote entity (a Special Purpose Entity).
 - (ii) Each Licensee has unique identifiers that identify its funds when processing through the clearing account allowing funds to be settled appropriately amongst their property's bank accounts.
- f. Deposits are made to the appropriate property bank account at its existing bank. No new bank accounts are required.
- g. Separate bank accounts for security deposits and rents are supported.
- h. If an item is returned by the resident's bank for any reason, the amount funded for that particular transaction will be debited from the property's bank account and a return notification will be sent by email to the payer and the Licensee. A notification will also be available on the property's ClickPay Dashboard. Returns are received daily in the Payments system and automatically reflected on the Resident's ledger; any return fees can be automatically applied to the ledger based on the property's settings within the Property Management Software. For items that are returned for poor image quality, or because the item was processed for an incorrect amount (Money Orders, Cashier's Checks, Business Checks, and so on), a debit or credit adjustment will be made to the property's bank account for the difference in order to correct the item.

3.6. On-Site Check Scanning and Lockbox Transaction Flow



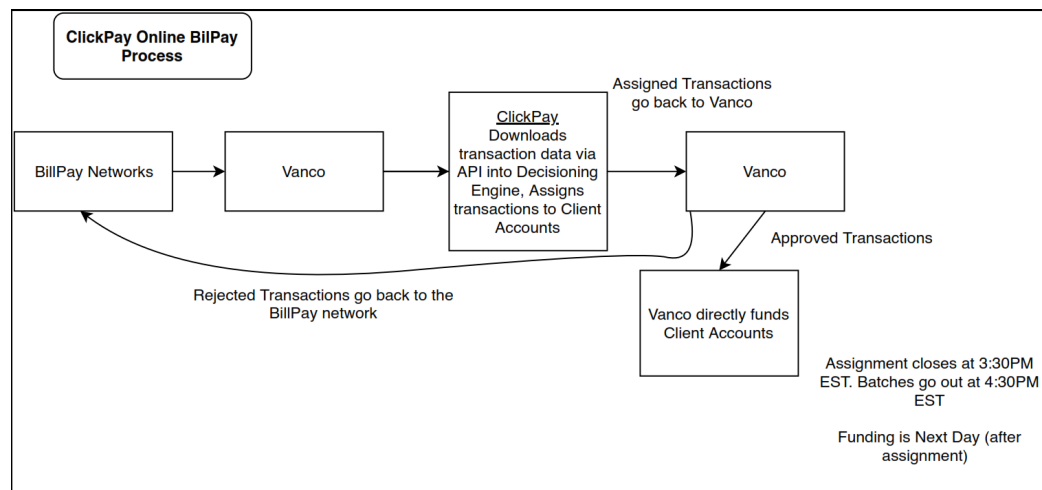
Batches close at 10pm EST daily

Funding is Next Day

- a. Check Scanning Payments are initiated by on-site staff.
 - (i) Checks and Money Order Transactions are processed by on-site staff.
- b. Paper Checks and Money Orders are mailed to the ClickPay managed PO Box.
 - (i) Checks and Money Order Transactions are collected each day, opened, sorted, scanned, and decisioned against Licensee data in ClickPay's Web Remittance platform.
- c. Paper Check and Money Order Decisioning.
 - (i) Check Scanning: Check Scanning is the responsibility of Licensee personnel. Checks must be scanned visibly and decisioned to the correct properties and accounts. Batches must be closed at the end of each session. Scanned checks must be visible and readable in order to be processed successfully.
 - (ii) Exceptions will be made available in an exception queue and processed according to Licensee instructions.
 - (iii) Checks are converted to either ACH or Check 21.

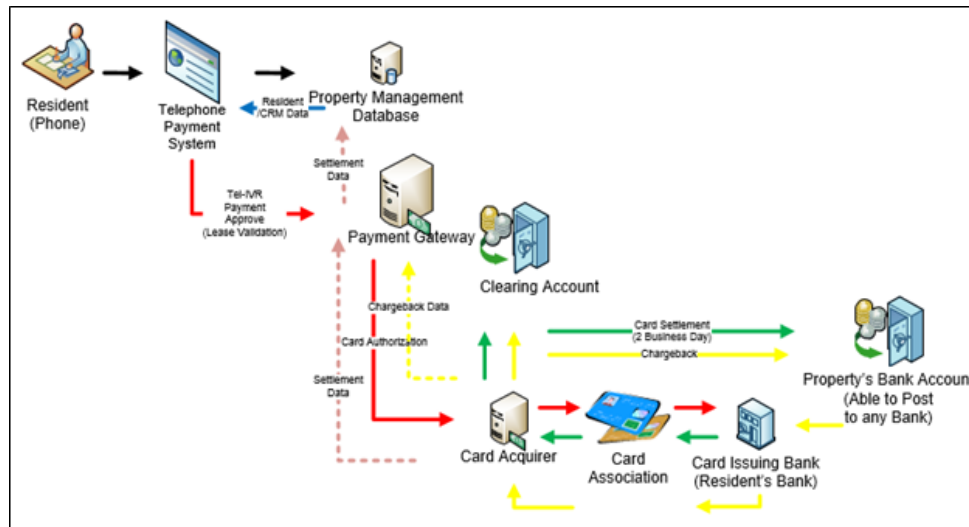
- (iv) Transactions are generally credited to the resident ledgers when payments are deposited, but can also be credited when the payment is processed, based on Licensee preference.
 - (v) Site, regional, and corporate staff can see the payments online in the Remittance platform as the payments happen throughout the day, and will also be available at 10:00 PM Eastern Time in the ClickPay system.
 - (vi) All payments are validated against the resident data to verify that a resident is not in eviction or is marked to not accept checks or other forms of payment.
 - (vii) Check and Money Order images are batched together and transmitted to the sponsor bank for ClickPay at 10:00 PM Eastern Time.
 - (viii) Batches are automatically closed in the Property Management System without any interaction from the customer.
- d. The payments are cleared through the appropriate network: ACH through the Federal Reserve Bank; Card and Checks/Money orders through bank image clearing networks.
 - e. Debits are charged against residents' bank accounts.
 - f. Funds are directly deposited into Building bank accounts the next business day for ACH and Check 21 transactions.
 - (i) Payments are pre-funded to Licensee, and subsequently collected from Payor bank accounts into a settlement account.
 - (ii) Deposits are made to the appropriate property bank account at its existing bank. No new bank accounts are required.
 - g. Separate bank accounts for security deposits and rents are supported.
 - h. Separate accounts for General Ledger payments are supported.
 - i. In the event that an item is returned by the resident's bank for any reason, the amount funded for that particular transaction will be debited from the property's bank account and a return notification will be sent by email to the payer and the Licensee. A notification will also be available on the property's ClickPay Dashboard. Returns are received daily in the Payments system and automatically reflected on the Resident's ledger; any return fees can be automatically applied to the ledger based on the property's settings in the Property Management Software. For items that are returned for poor image quality, or because the item was processed for an incorrect amount (Money Orders, Cashier's Checks, Business Checks, and so on), a debit or credit adjustment will be made to the property's bank account for the difference in order to correct the item.

3.7. Online BillPay (OLB) Processing Workflow



- a. ClickPay loads Building Entities and Remit addresses into the Payment Networks based on information provided by Licensee.
 - (i) Changes to buildings, accounts, and remit addresses must be promptly communicated to ClickPay.
- b. Payments are initiated by residents through their bank's website.
 - (i) Payments can be either one-time or recurring
- c. The payments are aggregated by ClickPay's aggregator each day into a central FBO settlement account and hosted on the ClickPay Platform for decisioning.
 - (i) Data is aggregated from the participating banks in the payment networks.
 - (ii) The transactions are available for acceptance or rejection each day at 11:00 AM Eastern Time.
 - (iii) ClickPay and Licensees have 72 hours from receipt to accept or reject these payments before they are returned to the originating bank.
- d. Accepted payments are funded and posted to the resident ledgers.
 - (i) A resident can view their payment online if they have an existing ClickPay account, although an account is not required for OLB payments.
 - (ii) Transactions are generally credited to the resident ledgers when payments are deposited, but can also be credited when the payment is processed, based on Licensee preference.
 - (iii) Site, regional, and corporate staff can see the payments online in the Payments system as they happen throughout the day.
 - (iv) All payments are validated in real time against the resident data to verify that a resident is not in eviction or is marked to not accept checks or other forms of payment.
 - (v) OLB payments are approved and batched at 4:00 PM Eastern Time each day for settlement to Property accounts the next business day.
- e. Debits are charged against residents' bank accounts as soon as their transaction is authorized.
- f. Funds are received in a central clearing account for benefit of (FBO) ClickPay Licensees for ACH.
 - (i) The clearing account is an FBO account which is a bankruptcy remote entity (a Special Purpose Entity).
 - (ii) Each Licensee has unique identifiers that identify its funds when processing through the clearing account, allowing funds to be settled appropriately among their property's bank accounts.
- g. Deposits are made to the appropriate property bank account at its existing bank. No new bank accounts are required.
- h. Separate bank accounts for security deposits and rents are supported.
- i. In the event that an item is returned by the resident's bank for any reason, the amount funded for that particular transaction will be debited from the property's bank account and a return notification will be sent by email to the payer and the Licensee. A notification will also be available on the property's ClickPay Dashboard. Returns are received daily in the Payments system and automatically reflected on the Resident's ledger. For items that are returned for poor image quality, or because the item was processed for an incorrect amount (Money Orders, Cashier's Checks, Business Checks, and so on), a debit or credit adjustment will be made to the property's bank account for the difference in order to correct the item.

3.8. Tel-IVR Transaction Processing Workflow



- a. Resident calls in to ClickPay to process a one-time card payment for their living expenses
- b. Resident either goes directly into the Tel-IVR product workflow or is transferred there by a ClickPay representative when they are ready to process their payment
- c. Resident enters payment coupon account information and chooses to process a card payment
- d. Payments Product validates that the resident can make a payment
- e. Payments Product processes the payment:
 - (i) Card:
 1. Payment Gateway sends card data to Card Acquirer
 2. Card Acquirer sends card data to Card Association (Visa, MasterCard, Discover, American Express)
 3. Card Association sends card data to Resident's card issuing bank (for example, Bank of America)
 4. Card issuing bank approves the transaction and sends approval to Card Association
 5. Card Association sends approval to Card Acquirer
 6. Card Acquirer sends approval to Payment Gateway
 7. Payment Gateway sends approval to Payments Product
 8. Payments Product provides approval confirmation to Resident
 9. Payment is immediately posted to the Resident's ledger
 10. Card issuing bank pushes the transaction funds to Card Acquirer by ACH credit
 11. Funds are consolidated into the FBO account for settlement
 12. ClickPay sends a consolidated ACH credit to the site bank account for the card, excluding convenience fees that are paid separately to ClickPay
 13. ClickPay reconciles the card processing transactions and funding to Licensees on a daily basis
 14. ClickPay creates a monthly billing statement to debit Licensee's bank account for the fees due from processing

3.9. ClickPay MoneyGram Cash Transaction Processing Workflow

Welcome, mark nekrasov!
 (mark487, markus+mark487@distantlite.com)
 ClickPay ID: 2920534583
 × Leave user × Logout
 Logged in: avenu@clickpay.com

ClickPay^{Dev}

Pay Now Auto Pay Dashboard Cash Payments ? Help My Account

Test

Cash Payments MoneyGram.

To pay with cash, please follow the instructions below.

NovelPay
 2 2nd Square, #2
 2nd2, SD 22222

Account Number: 2920534583
Recieve Code: 16459
Company Name: ClickPay

[Print Instructions](#)

You will be required to present the Account Number, Recieve Code and Company Name above to make your payment. Based on your unit address above, here are the nearest MoneyGram Locations. Click on the location name for more details. For other locations, please enter the address in the box below.

Print

Enter Address, City/State or Zip
 2 2nd Square, 2nd2, SD 22222

1 **CIDS LATIN GROCERY STORE** 30.64 Mi
 515 E MAIN ST
 Pipestone, MN 56164
 (507) 562-2128
 Hours

[Choose Location >](#)

- Cash Payments must be set up during Implementation. Accounts must be established for the Resident either directly or indirectly by the ClickPay Marketing team.
- Residents can log in directly to ClickPay to view/print their unique account number and walk-in payment instructions. They can also view the three nearest MGI locations dynamically calculated and displayed on the instructions screen.
- When the resident is at the MoneyGram location, they will be asked to complete an ExpressPayment form. The fee for a resident to initiate a cash payment at a MoneyGram location will be \$3.95. This fee is set by MoneyGram.
- Resident chooses to process a Cash payment at a retail location.
- Retail Agent looks up resident information within the Retail Agent System, which validates the data in real time via API with ClickPay and processes a cash payment.
- Retail Agent System sends the payment data to ClickPay.
- ClickPay validates that the resident can make a payment.
- When the transaction is initiated, the resident will receive a MGI receipt and the transaction will be visible on the ClickPay portal in real time.
- Licensee will receive the funds within 3 business days

3.10. User Rights and Roles

RealPage Rights		RealPage Roles				
Name of Right	Definitions					
		SuperUser (Admin in Payments)	Accountant (Accounting in Payments)	Regional Property Manager (Corporate in)	Property Manager & Assist Property Mgr(Property)	Leasing Consultant (Entry Level/Professional) Leasing Director
Allow Internal Admin View Payments Setup Link	Allow site users to view the Internal Payments Implementation Settings	✓	✓	✓	✓	✓
Create Preauthorized Payments	Create a preauthorized one-time or recurring scheduled payment for allowed payment type(Bank or Debit/Credit Card account)	✓	✓	✓	✓	✓
Disable Preauthorized Payments	Ability to disable a preauthorized onetime or recurring scheduled payment	✓	✓	✓	✓	✓
Issue Credit	Issue Credit	✓	✓	✓		✓
Perform scan check transactions	Scan check using a check scanning device	✓	✓	✓	✓	
Perform card swipe transactions	Swipe Credit/Debit using a card scanning device	✓	✓	✓	✓	✓
Refund Transactions	Issue a refund for a processed ACH transaction or card payment by using the REFUND button	✓	✓	✓	✓	✓
Split Payments	Ability to split a single scanned check payment into multiple fund distributions	✓		✓	✓	
Sub-journals	Ability to select a sub-journal ledger while scanning a check or swiping a card payment	✓		✓	✓	
Unlink Account	Remove the link to an account associated to an incorrect resident	✓	✓	✓	✓	✓
View Check Images	View Image of a scanned item	✓	✓	✓	✓	✓
View, Delete check 21 Adjustments Alerts	View, Delete Check 21 Adjustments	✓	✓	✓	✓	
View Transactions	Allow site users to view the PreAuthorized Payments tab without the ability to create, edit, or delete any Scheduled Payments	✓	✓	✓	✓	
*Convenience Fees	Activate and set fee for optional Convenience Fees for online transactions	✓	✓	✓	✓	
*Convenience fees are implemented and collected by Site Owner at their own risk. Convenience fees may be subject to lease terms or restrictions, as well as applicable federal or state statutes and regulations.						

3.11. Reports

- *Bank Deposit Report*—Reflects bank deposit transaction activity posted for the bank deposit selected.
- *Detailed Transaction Report*—Reflects daily payments in real time by account. Provides the ability to query payment transaction activity using a series of filters.
- *Payment History*—Reflects daily payments in real time by financial transaction, including details about each transaction by clicking “View.” Provides the ability to query payment transaction activity using a series of filters.
- *Returned Transaction Report*—Provides the ability to view returns and chargeback payments with the ability to query payment transaction activity using a series of filters.
- *Transaction Summary Tool*—Provides a breakdown of transactions by property for audit purposes.

4. CALIFORNIA CONSUMER PRIVACY ACT OF 2018 (“CCPA”) DATA PROCESSING STATEMENT

This CCPA Data Processing Statement applies to “Personal Information” of a “Consumer” as those terms are defined under the CCPA (referred to hereafter as “Personal Data”) that RealPage processes in the course of providing services under the Product Center (“Services”) governed by the Agreement to Customer.

RealPage understands the terms in this CCPA Data Processing Statement and agrees to comply with them. The terms of this CCPA Data Processing Statement will prevail in connection with the purpose and scope of this CCPA Data Processing Statement over any conflicting terms in the Agreement.

- 4.1. Customer’s Role. The Customer is a for profit entity that determines the purpose and means of processing Personal Data. Customer will provide Personal Data to RealPage solely for the purpose of RealPage performing the Services.
- 4.2. RealPage’s Role. RealPage shall provide the Services and process any Personal Data in accordance with the Agreement. RealPage may not retain, use, or disclose Personal Data for any other purpose other than for providing the Services and in performance of the Agreement.
- 4.3. Data Processing, Transfers, and Sales. RealPage will process Personal Data only as necessary to perform the Services, and will not, under any circumstances, collect, use, retain, access, share, transfer, or otherwise process Personal Data for any purpose not related to providing such Services. RealPage will refrain from taking any action that would cause any transfers of Personal Data to or from RealPage to qualify as “selling personal information” as that term is defined under the CCPA.
- 4.4. Sub-Service Providers. Notwithstanding the restrictions in Section 2.3, Customer agrees that RealPage may engage other Service Providers (as defined under the CCPA), to assist in providing the Services to Customer (“Sub-Service Providers”). RealPage carries out appropriate due diligence on each Sub-Service Provider and the arrangement between RealPage and each Sub-Service Provider is governed by a written contract which includes terms substantially equivalent to those set out in this CCPA Data Processing Statement.
- 4.5. Security. RealPage will use commercially reasonable security procedures that are reasonably designed to maintain an industry-standard level of security, prevent unauthorized access to and/or disclosure of Personal Data.
- 4.6. Retention. RealPage will retain Personal Data in accordance with Customer instructions, the terms of the Agreement, or any applicable law(s), whichever requirement is controlling under the circumstances. At the termination of this CCPA Data Processing Statement, or upon Customer’s written request, RealPage will either destroy or return Personal Data to the Customer, unless legal obligations require storage of the Personal Data.
- 4.7. Assistance with Consumers’ Rights Requests. If RealPage, directly or indirectly, receives a request submitted by a Consumer to exercise a right it has under the CCPA in relation to that Consumer’s Personal Data, it will provide a copy of the request to the Customer. The Customer will be responsible for handling and communicating with Consumers in relation to such requests.

- 4.8. **Enforceability.** Any provision of this CCPA Data Processing Statement that is prohibited or unenforceable shall be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof. The parties will attempt to agree upon a valid and enforceable provision that is a reasonable substitute and shall then incorporate such substitute provision into this CCPA Data Processing Statement.