



# Homebuyer security guide

## How secure is Earnnest?

Earnnest works with Dwolla, the leading payment processor in the nation, to securely move homebuyer's money from bank account to escrow holder. Earnnest is also an official member of Nacha, the association that manages, develops, administers and governs the ACH network in the United States. Here's more on how we safeguard homebuyer security throughout the earnest money transaction:

### Does Earnnest store my banking information?

No, Earnnest does not store any banking information — actually, we never even see it.

We use our payment processing partner, Dwolla, to set up a secure connection directly between you and your bank. Dwolla uses tokenization and removes all sensitive financial data from transactions. There are

multiple levels of encryption between Earnnest and your bank information, and because Earnnest never receives your login credentials, account or routing information we cannot store your information.

### Does Earnnest see my login credentials?

No, Earnnest uses a one time access code to pull the funds for your transfer.

### How does Earnnest keep my information safe?

Your sensitive banking information is never stored or shared by Earnnest.

### How does Earnnest stack up to wire transfers or checks?

Check out the chart below to see how we compare.

	Checks	Wires	Mobile Check Deposit	Other Payment Solutions	Earnnest
Time to settle	2-10 days	0-1 days	2-10 days	3-5 days	1-3 days
Client identity protection	✗	✗	✗	✗	✓
Completely digital	✗	✗	✗	✓	✓
Remotely payable	✗	✓*	✓	✓	✓
Payment protection	✗	✗	✗	✗	✓

\*Depending on your financial institution's mobile and desktop application capabilities.