payload { Security }

Payment fraud and data theft pose an ever increasing threat to real estate organizations. Payload has passed the payment industry's most rigorous security and compliance tests, eliminating these risks for both you and your home buyers.

Is Payload secure?

Payload is a PCI Level 1 certified platform meaning we abide by and are certified for the highest level of data security in the industry. All financial information is securely transferred via end-to-end encryption from your device to our PCI certified vault. Our platform undergoes rigorous penetration and vulnerability testing and scanning, and we develop proprietary machine learning and risk monitoring systems to keep you safe.

Safer than a Check payment?

Personal checks contain several sensitive data points: bank institution, account number, routing number, home address, name and signature. A simple image of this check can lead to fraudulent activity such as unauthorized spending or identity theft. Payload does not store any customer sensitive information, and all account number information is bank-level encrypted at the moment of payment, eliminating the threat of stolen data.

Safer than a Wire payment?

Wire fraud continues to be a growing threat, and the process typically involves a home buyer being given false wire instructions, usually via email. Once a payment is executed, wire transfers are irrevocable, resulting in a total loss. Payload eliminates the risk of loss by leveraging the inherent protections of WEB initiated ACH transfers. ACH transfers are limited to United States bank accounts and all transactions are fully traceable. If a fraudster was able to trick a home buyer into making this ACH payment to a fraudulent account, the payment can simply be reversed.

Click here for more information about Payload security