ARCHITECTURE

Your connection to www.brightdime.com—and all the information sent back and forth—is secured using modern encryption standards (AES-256 and TLS).

BrightDime's platform is implemented as a cloud based, scalable,, high-availability cluster of containerized services running in Amazon Web Services data centers. These are high-security ISO-27001 and PCI certified data centers, and servers are protected behind firewalls, isolated from each other, monitored around the clock and continually hardened against security vulnerabilities.

The BrightDime application and servers are monitored and tested by Qualys, a leading digital security firm, including external and internal automated penetration tests as well as ongoing, thorough scanning for application vulnerabilities.

SECURITY BY DESIGN

BrightDime accounts are required to be secured by a strong password. The application stores passwords in an encrypted and salted fashion. To prevent brute force password guessing, repeated failed attempts to login will cause accounts to be locked.

Only limited members of BrightDime operations and development team have access to the BrightDime application and servers. Access is managed on the principle of least privilege.

BrightDime limits the collection of data to what is necessary in providing our service to our users and does not sell user data to 3rd parties. The data which BrightDime stores is kept in an encrypted database. Information which personally identifies you is further encrypted.

BrightDime engages 3rd party security experts for annual penetration tests, and has completed an independent SOC2 Type 1 examination..

ACCOUNT AGGREGATION

The BrightDime application allows you to link your online financial institutions. This allows BrightDime to provide you with an up-to-date, comprehensive financial picture. We have partnered with Plaid to provide this aggregation service.

Plaid, like all of our technology partners, was selected with privacy and security as primary concerns. Your login information is encrypted and securely transmitted to Plaid where all the direct communication with your financial institution occurs. BrightDime never has access to this login information and cannot directly access your accounts at any financial institution. Plaid maintains a SOC 2 Type II report with testing by independent auditors. More on Plaid's security can be found here: https://www.plaid.com/safety/

Your linked accounts are "read-only" within BrightDime. Neither the application, nor anyone with access to it, can transact or modify your information at the linked financial institutions.