HOUSERS
SMART INVESTMENT

PROTECTION AND AUTHENTICATION ISSUES

1. AUTHENTICATION AND PROTECTION OF USER ACCESSES

We distinguish three types of users within the Housers environment:

- **Anonymous**: any user browsing the public part of the website. No registration is required.
- **Registered**: user with access to the private area of the investor. Registration is required.
- **Administrator:** user with access to the platform's administration panel. Requires registration by an administrator profile.

The authentication of users, both registered and administrators, is carried out through the OAuth2 protocol and is characterized by:

- **Accesses Registered users to the private investor area:**

  o This user can self-register from the web form provided for this purpose.
  o The access is done through the user's email address and the associated password.
  o The password must contain at least 8 characters and consist of at least 1 uppercase letter, 1 lowercase letter, 1 number and 1 symbol. Allowed symbols: @, #, $, !, ¡, ¿, ?, *, (,), %, ˆ, &, +, = .
  o Passwords are unidirectionally encrypted and the only possibility to change them is to generate a new password.
  o If the public user forgets the password, he can request instructions to recover it, which will be sent to him by e-mail.
  o This type of user will also be able to modify the password once logged in from within their private area (following the parameters described above).
  o Passwords never expire, the user does not need to renew them periodically.

- **Access for administrator users to the web administration panel:**

  o This user must be registered by an administrator.
  o User access via email and password
  o The password must contain at least 8 characters and consist of at least 1 uppercase letter, 1 lowercase letter, 1 number and 1 symbol. Allowed symbols: @, #, $, !, ¡, ¿, ?, *, (,), %, ˆ, &, +, = .

- o In this case, users cannot request a change of password. Any change must be requested directly to the person responsible for the management of access and roles of Housers.
- o Access by obfuscated URL.
- o Access filtered by IP so that it can only be accessed from Housers' offices or through the corporate VPN.
- o Access filtered by roles: only users with the administrator role can access the admin.

2. SECURITY CONNECTIONS

This block summarizes the measures taken to secure communications between users and the platform, as well as communications between the different applications that make up the Housers ecosystem of services.

- Communications between users and the website are encrypted by an SSL server certificate.
- The only application that accesses the database is the API.
- In turn, each microservice has exclusive access to its database, which it uses to carry out monitoring and control functions for its tasks.
- Communication with Lemonway:

  - o Communication with Lemonway is done through an API and the OAuth2 protocol.
  - o Access to the Lemonway API is restricted by IP, with access only authorised from the production servers and the Housers development offices.
  - o Access to the Lemonway administration panel filtered by IP so that it can only be accessed from Housers' offices.

3. PROCESS OF COMPLIANCE WITH THE IFIFC DOCUMENT (BASIC INFORMATION FOR CROWDFUNDING INVESTORS) BY THE PROMOTER AND INVESTOR

The process of completing the IFIFC is divided into two differentiated parts: a first part before the publication of the opportunity on the platform, in which the developer must complete the required information, and a second part in which the investor must prove to have been informed and report on the accumulated investments in any crowdfunding project (whether Housers).

- Phase 01: Opportunities under study:

  - o During the study phase of each opportunity, the Real Estate team provides the developer with a PDF IFIFC form by email, which must be filled in by the developer.
  - o The developer fills in the requested information, accesses the platform using their access credentials and attaches the document to the project file.

- o The person responsible for this opportunity, in the Housers Real Estate team, validates that the required information has been completed and approves the document.
- o If it is not possible to send the documentation in an established way (because of the size of the requested documentation or due to the large number of documents required), the option of sending it by email to the real estate department directly and delivering it, in digitized format, in person, is contemplated.

- Phase 02: Funding opportunity:

  - o An opportunity enters the funding phase when the head of the real estate team makes it visible on the platform. From that moment on, any user logged into the platform will be able to invest in the opportunity.
  - o When the user clicks on the button to confirm the investment, the IFIFC document provided by the developer for that opportunity is shown on the "Investment Confirmation" screen.
  - o The IFIFC shown is the document previously uploaded by the developer in the platform for the opportunity. The last page, personalized, with the investor's details, date, and time, is automatically added to this document.
  - o This last page contains the mandatory data to be filled in by the investor (total amount invested in crowdfunding platforms, personal data, and mandatory declarations), which block the investment process until they are filled in by the investor.
  - o When the investor completes the required information, the investment is completed. The document completed by the user is saved in PDF format on the platform in the documentation associated with the opportunity.