

Electronic debit from checking and savings accounts now accepted as a method of payment by Diamond Resorts International® at DiamondResorts.com

Diamond Resorts International® is pleased to announce that owners and members may now make or schedule payments via electronic debit of Club, HOA, or mortgage payments online at DiamondResorts.com.

Why electronic debit?

Making payments in this fashion is in the best interests of all owners and members. For example, members of the US Members Association incurred an estimated \$533,000 in credit card processing fees in 2008, which is part of the operating expenses that each member is subsequently paying for every year. Thus, decreasing the amount of credit card transactions overall helps the ownership base in general.

This payment can be made online in the same area payments are made today:

The screenshot displays the Diamond Resorts International website interface. At the top left is the logo, and at the top right is the phone number 1.877.374.2582 with language selection icons. The main navigation bar includes links for 'SPECIAL TRAVEL OFFERS', 'THE DIAMOND DIFFERENCE', 'THE CLUBSM DESTINATIONS', and 'MEMBER AREA'. Below the navigation is a breadcrumb trail: 'Home > Member Area > Account Balance'. The page title is 'Account Balance'. Under 'Account Snapshot', it shows member details: Customer Number, Member Number, Member Since (1/1/2004), 2009 Points (16,000), 2010 Points (8,000), Member Type (DRI US Member Association), and Member Level (Valued Club Member). A table lists account items with columns for Type, Reference #, Current Due, Past Due, Pending Payments, and Payment Amount. The 'Club Dues' row is selected with a checkmark. The 'Payment Method' section shows 'Checking' selected over 'Credit Card'. Below this is a table for existing credit cards with columns for Card Type, Cardholder Name, Card Number, and Expiration. At the bottom, there is a form for 'New Card Information' with fields for Cardholder Name, Card Number, and Expiration (Month and Year).

Account Balance

Account Snapshot

Welcome

Customer Number: 2009 Points: 16,000
 Member Number: 2010 Points: 8,000
 Member Since: 1/1/2004 Member Type: DRI US Member Association Member Level: Valued Club Member

Type	Reference #	Current Due	Past Due	Pending Payments	Payment Amount
<input checked="" type="checkbox"/> Club Dues	-US Collection	\$1,223.20	\$1,223.20	\$0.00	1223.20

Total amount due: \$1,223.20

Payment Method

Credit Card Checking

Select a credit card or enter a new credit card below and click 'Add Credit Card' to continue.

	Card Type	Cardholder Name	Card Number	Expiration	
Edit Select					Delete

New Card Information: ABOUT SSL CERTIFICATES

	Cardholder Name	Card Number	Expiration
Add Credit Card	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>

Within the **Checking** tab, there are several areas to highlight:

Payment Method

Credit Card | **Checking**

Enter a new Account below and click 'Add Account' to continue.

Payment Date	Important Information:
<input type="text" value="4/13/2009"/>	If you chose to schedule a payment as an electronic debit, we will attempt to withdraw this payment on the Payment Date selected. In the event the electronic debit to your bank account is returned unpaid, an additional return item fee of \$30.00, or the maximum allowed by law, will be reflected on your statement and due the following bill cycle or upon request. In the event that you are attempting to make a payment prior to the scheduled due date of the invoice, a future date may be specified as the Payment Date . If the payment amount exceeds the amount invoiced or owed, any overpayment will remain on the account to be applied to future billing cycles. If this is not your intent, then you must modify the Payment Amount prior to proceeding.
<input checked="" type="checkbox"/> I have read and understand the terms described above.	

New Account Information: ABOUT SSL CERTIFICATES

Name of Bank	Name of Primary Account Holder	Make the payment from
<input type="text" value="Bank of America"/>	<input type="text" value="Milton Member"/>	<input type="text" value="Personal Checking"/>
Routing Number	Account Number	Account Type
<input type="text" value="123456789"/>	<input type="text" value="000123456789"/>	<input type="text" value="Personal Checking"/>
<input type="button" value="Add Account"/>		<input type="text" value="Personal Savings"/> <input type="text" value="Business"/>

Memo:

Routing Number Account Number Check Number

The **Payment Date** is specified and a new section labeled **Important Information** highlights a key difference between scheduling an electronic debit and authorizing payments via credit card. When making payments via credit card, an attempt at authorization is made against the line of credit real-time and the credit card company either issues an authorization or declines the payment real-time. When submitting an electronic debit payment request, there is not an attempt to remove the funds immediately from the account specified.

The payee is agreeing that the funds will be available on the **Payment Date** for withdrawal, as well as agreeing that if the funds are not available additional fees will be levied. Prior to scheduling the payment it is required to review and agree to this method.

The next step is to define the bank account information to schedule the withdrawal from, by specifying:

- Name of Bank
- Name of Primary Account Holder
- Account Type
- Routing Number
- Account Number

Selecting **Add Account** will add the information to the profile to be used to attempt payment. Any account previously setup either online or through the Call Center will also be available to select to attempt payment.

Payment Method

Credit Card **Checking**

Select a Account or enter a new Account below and click 'Add Account' to continue.

	Bank	Name on Account	Account Number	Type	
Edit Select	Bank of America	Milton Member	*****6789	CHK	Delete

Payment Date

4/13/2009

Important Information:

If you chose to schedule a payment as an electronic debit, we will attempt to withdraw this payment on the **Payment Date** selected. In the event the electronic debit to your bank account is returned unpaid, an additional return item fee of \$30.00, or the maximum allowed by law, will be reflected on your statement and due the following bill cycle or upon request. In the event that you are attempting to make a payment prior to the scheduled due date of the invoice, a future date may be specified as the **Payment Date**. If the payment amount exceeds the amount invoiced or owed, any overpayment will remain on the account to be applied to future billing cycles. If this is not your intent, then you must modify the **Payment Amount** prior to proceeding.

I have read and understand the terms described above.

[Make Payment](#)

When **Make Payment** is selected the following criteria are validated:

1. An account for the electronic debit was selected
2. The Payment Date is in accordance with our business principles:
 - If the due date for the account being paid is the current date or earlier, the payment may not be set for a future date, and only the current date will be accepted. For example, presuming today is April 28th, if the fees were due as of April 1st then a future date may not be specified for a payment submitted.
 - If the due date for the account being paid is set in the future, the payment may not be set for a future date past the established due date. For example, presuming today is April 28th, if the fees are due as of May 1st then any date between April 28th and May 1st may be selected. However, dates beyond May 1st may not be selected.
 - If a due date has not been established for the account being paid, the payment may be set for any date in the next 6 months. For example, if interested in paying fees in advance this feature could be utilized.
3. The payee has accepted the terms of the payment

Should any of the above not be in accordance with the above, a message will be displayed to bring to the attention of the owner the area that needs attention. Should the above be completed satisfactorily, then the payment will be scheduled and a payment confirmation will be displayed as well as an email sent containing the same:

Payment Confirmation

Our records indicate that on April,14,2009 at 11:31 Pacific Standard Time, you authorized an electronic debit from your bank for:

Transaction Number: 517
Amount: \$1,223.20
Reference Number: 690980
Effective Date: April,14,2009

This payment will be completed on the effective date or shortly thereafter. In the event the electronic debit to your bank account is returned unpaid, an additional return item fee of \$30.00, or the maximum allowed by law, will be reflected on your statement and due the following bill cycle or upon request.

Thank you,
DiamondResorts.com