

## Accepting a Mobile Deposit in Your Order

The Start inHere Digital Opening Package (DOP) initiates the collection of the buyer's personal information and captures certain financial information such as the Earnest Money Deposit (EMD). Buyers can choose to send the deposit funds by capturing an image of a check using their cell phone.

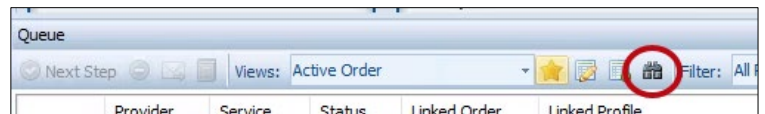
**IMPORTANT:** NFCU checks, money orders, and counter/starter checks are not compatible with mobile deposit technology platforms. This is due to MICR lines being the same for all, so there is nothing to differentiate from account to account. These deposits must therefore be rejected.

Follow these steps to import the Mobile Deposit into your SoftPro order.

From the **360 Queue**,

1. Search for and select the deposit entry you wish to import

› Click the **Search**  icon

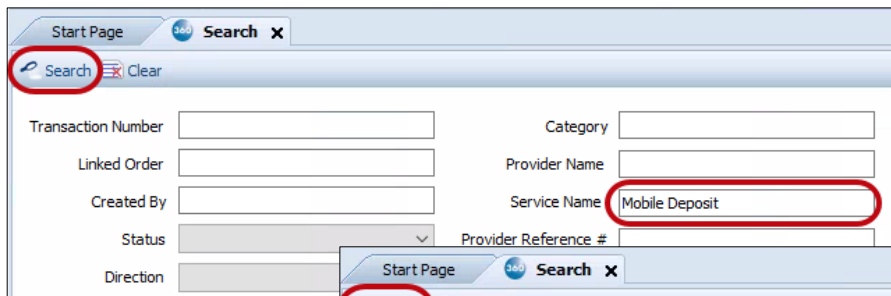


› Enter search criteria,

› **Service Name = Mobile Deposit**; this returns **all** mobile deposits sent in through Start inHere

-Or-

› **Description = Order Number**



Start Page Search x

Search Clear

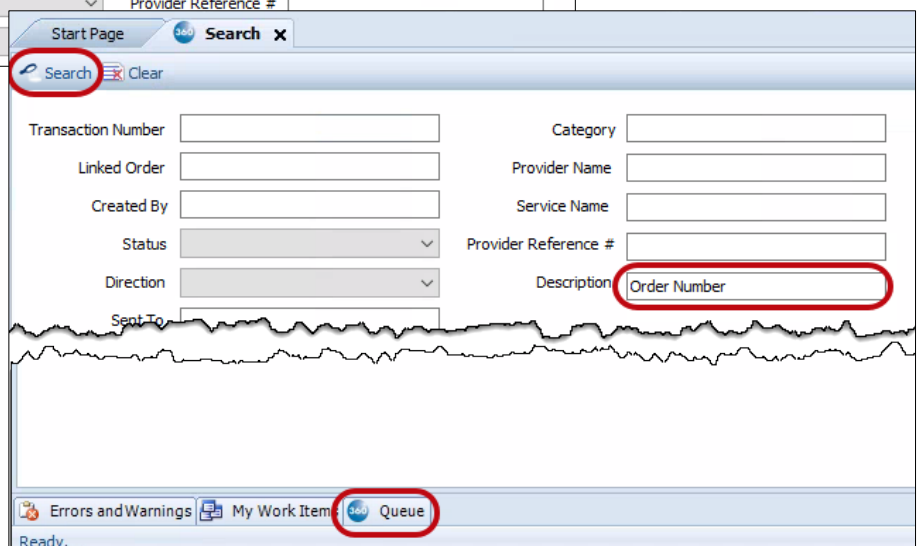
Transaction Number  Category

Linked Order  Provider Name

Created By  Service Name

Status  Provider Reference #

Direction



Start Page Search x

Search Clear

Transaction Number  Category

Linked Order  Provider Name

Created By  Service Name

Status  Provider Reference #

Direction  Description

Sent To

Errors and Warnings My Work Items 360 Queue

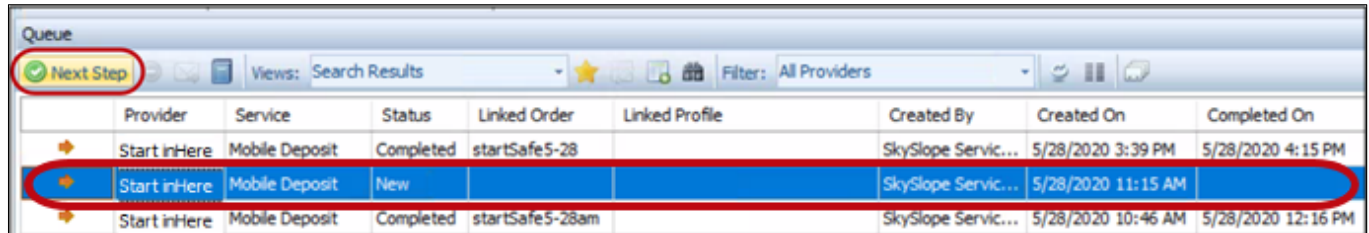
Ready.

› Click **Search** button

› Click the **Queue** tab to view search results

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2. Highlight the mobile deposit entry you wish to import
3. Click the **Next Step** button




	Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Completed On
★	Start in Here	Mobile Deposit	Completed	startSafe5-28		SkySlope Servic...	5/28/2020 3:39 PM	5/28/2020 4:15 PM
★	Start in Here	Mobile Deposit	New			SkySlope Servic...	5/28/2020 11:15 AM	
★	Start in Here	Mobile Deposit	Completed	startSafe5-28am		SkySlope Servic...	5/28/2020 10:46 AM	5/28/2020 12:16 PM

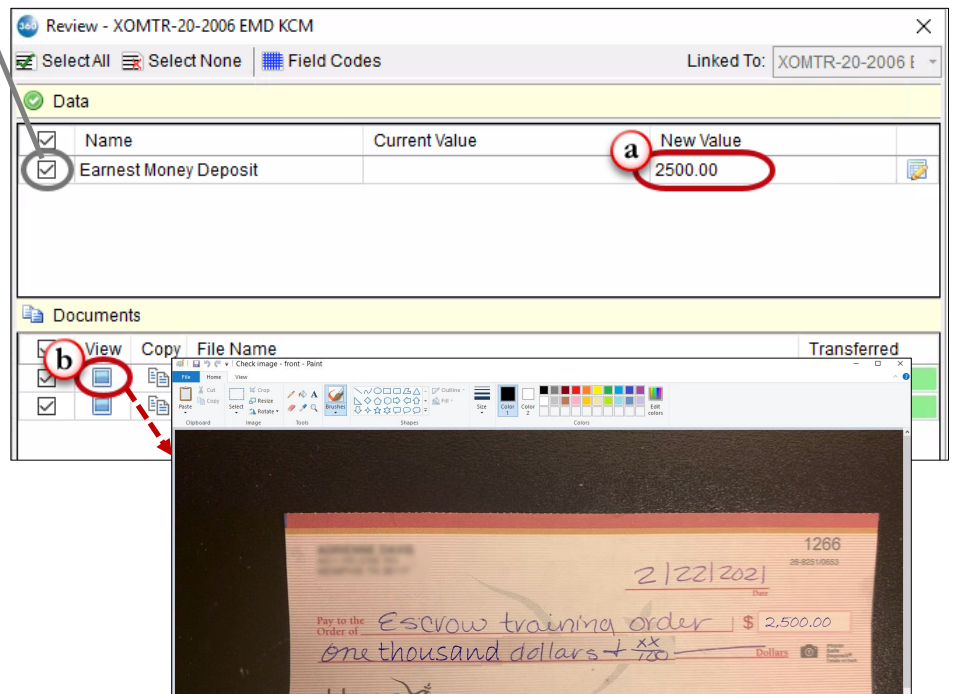
**IMPORTANT!** You must verify the check amount on the check image against the **New Value** shown in the **Review** window. If an amount change is needed, update the **New Value** amount (steps below); it **must** also be updated in FTNI.

4. From the **Review** window,
  - a) Verify **New Value** = check amount

NOTE: The **Data** check box is,

- » checked (default) - amount imports the **New Value** amount to the **Earned Money** grid
- » unchecked - amount not imported and must be manually entered in SoftPro where applicable

- b) Click the **View**  icon for **Check image – front** to view the amount on the check



Review - XOMTR-20-2006 EMD KCM

SelectAll Select None Field Codes Linked To: XOMTR-20-2006 E

☒ Data

<input checked="" type="checkbox"/>	Name	Current Value	<b>a</b> New Value
<input checked="" type="checkbox"/>	Earnest Money Deposit		2500.00

Documents

**b** View Copy File Name Transferred

Check image - front - Paint

1266  
28-82510853


2/22/2021

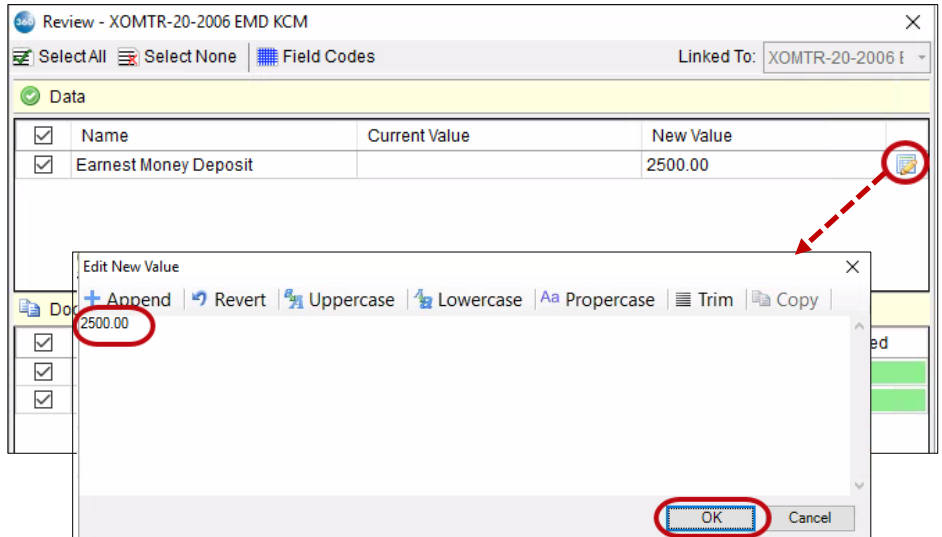
Pay to the Order of: Escrow training order \$ 2,500.00

one thousand dollars + <sup>xx</sup>/<sub>100</sub>

## Accepting a Mobile Deposit in Your Order

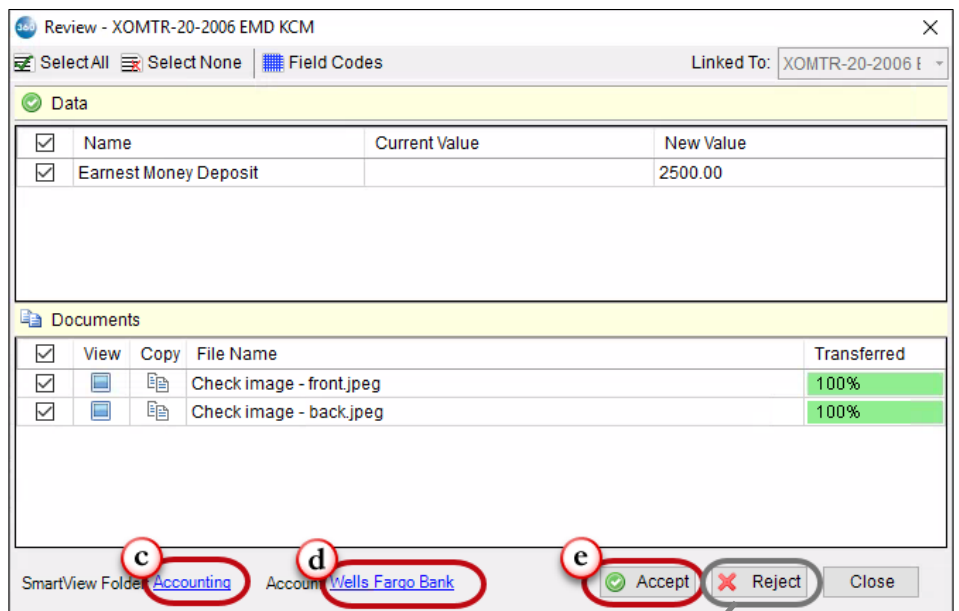
If the check amount does not match the **New Value** amount,

- Click the **Edit New Value**  icon
- Overwrite the amount to match the check image
- Click **OK**



Name	Current Value	New Value
Earnest Money Deposit		2500.00

- Verify the smartView folder, click the **Folder** link to select or change
- Verify the **Account**; click the **Account** link to select or change
- Click the **Accept** button to import into your order



Name	Current Value	New Value
Earnest Money Deposit		2500.00

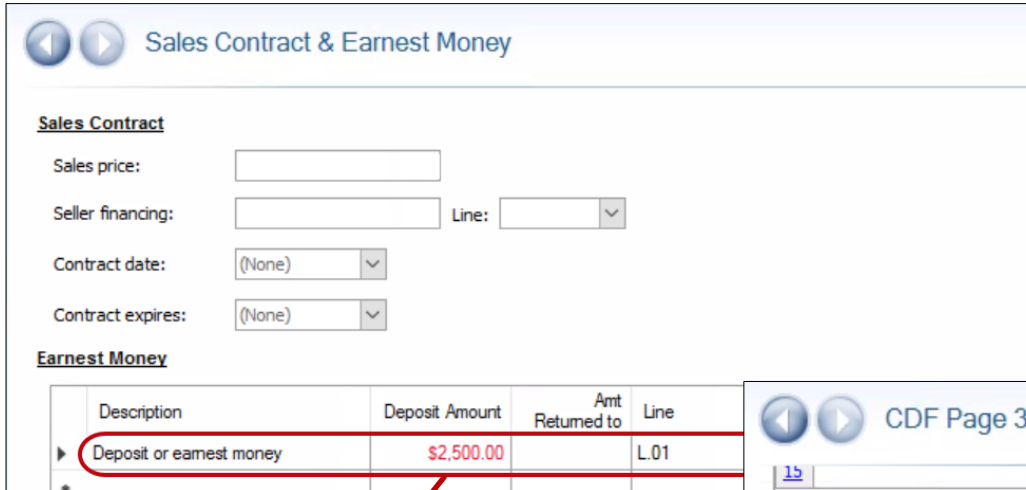
View	Copy	File Name	Transferred
		Check image - front.jpeg	100%
		Check image - back.jpeg	100%

**NOTE:** If you need to reject the deposit, click the **Reject** button and notify the recipient with the reason for the rejection.

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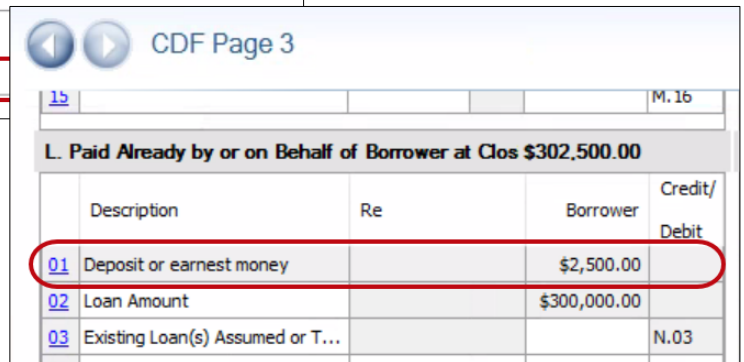
## Accepting a Mobile Deposit in Your Order

In your SoftPro order, the deposit can be viewed on the **Sales Contract & Earnest Money** screen or **CDF Pg3** screen, **Line L.01** (as long as the Data check box is checked when accepting the deposit).



Description	Deposit Amount	Amt Returned to	Line
Deposit or earnest money	\$2,500.00		L.01


**NOTE:** If the check amount does not match deposit amount shown, overwrite the amount shown in **red** text unless already updated on the Review screen when accepting the deposit. **The amount must also be updated in FTNI.**

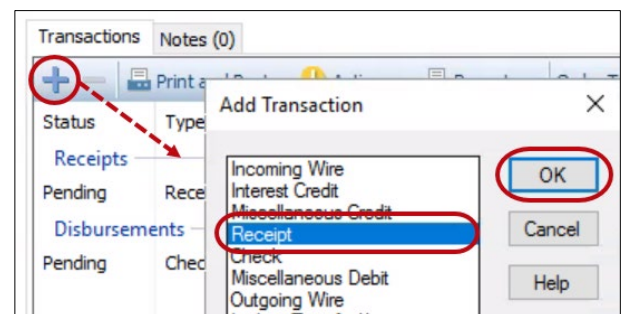


Description	Re	Borrower	Credit/Debit
01 Deposit or earnest money		\$2,500.00	
02 Loan Amount		\$300,000.00	
03 Existing Loan(s) Assumed or T...			N.03

5. Click the **Register** button

6. Add a **Receipt**

- Click the **Add Transaction**  icon
- From the **Add Transaction** window, select **Receipt**; click **OK**



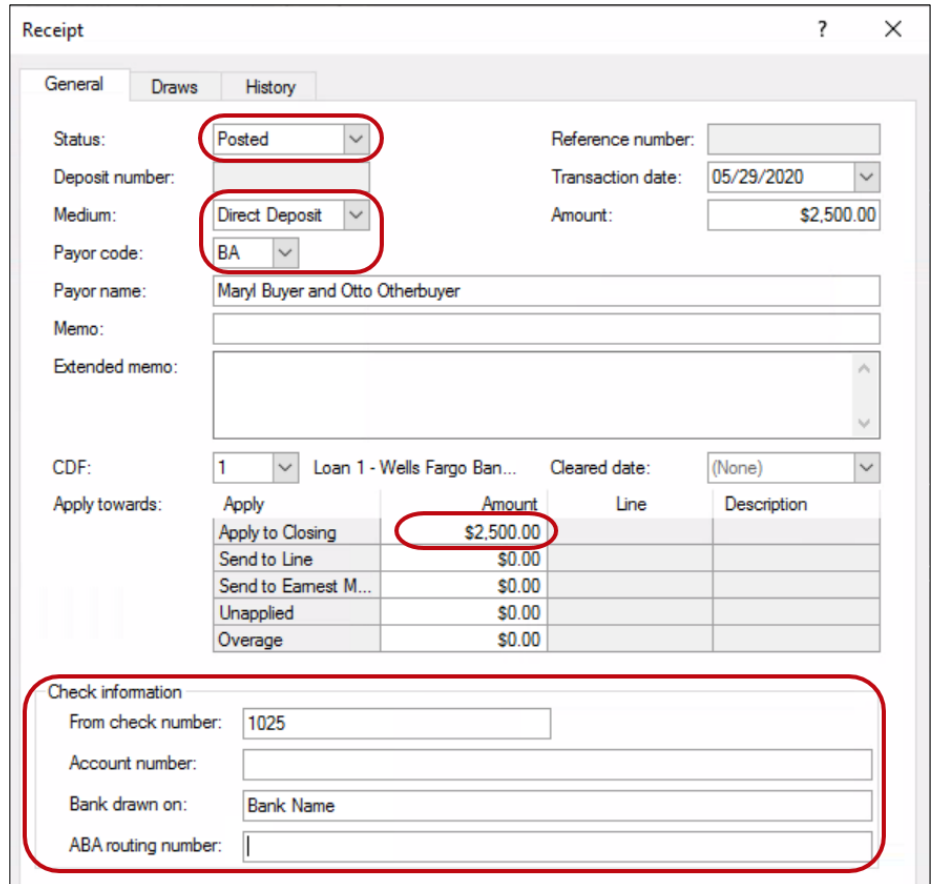
## Accepting a Mobile Deposit in Your Order

7. Enter or select the,

- Status = Posted**
- Medium = Direct Deposit**
- Apply towards > Apply to Closing = check amount**

**NOTE:** If the deposit was manually entered in SoftPro, enter the amount in the applicable **Apply towards** field.

- Check Information**
- Click **OK**



Apply towards:	Amount	Line	Description
Apply to Closing	\$2,500.00		
Send to Line	\$0.00		
Send to Earnest M...	\$0.00		
Unapplied	\$0.00		
Overage	\$0.00		

8. Publish **Posted Incoming Wires-Receipts for SmartVIEW**

### Daily Banking and Group Deposits

Group deposits are required to be separated into two deposits,

- > Mobile deposits received through Start inHere in one group deposit
- > Scanned checks in the other group deposit

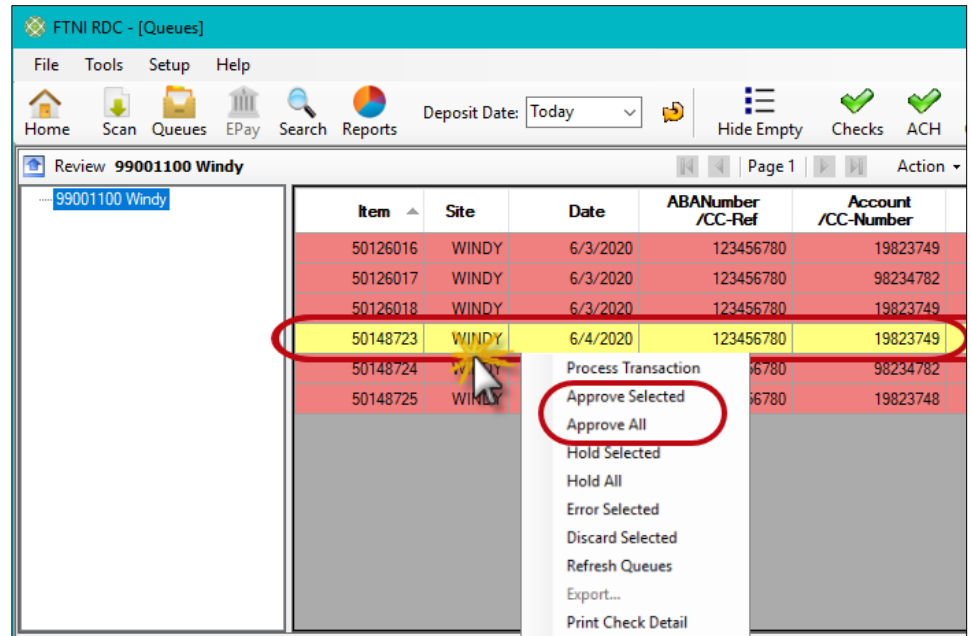
### Daily Banking/Remote Desktop Capture

All mobile deposits are imported to the **FTNI Review Queue** and must be manually moved to the **Approved Queue** daily.

## Accepting a Mobile Deposit in Your Order

Once the images are validated, right click to select **Approve Selected** or **Approve All** to move checks to the **Approved Queue**.

Any checks in the **Approved Queue** at the time of bank cut-off are transmitted to the bank for deposit.



Refer to the job aid, *FTNI – Accepting Start inHere Mobile Deposit Checks* for the process of moving checks to the **Approved Queue** for transmission.