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
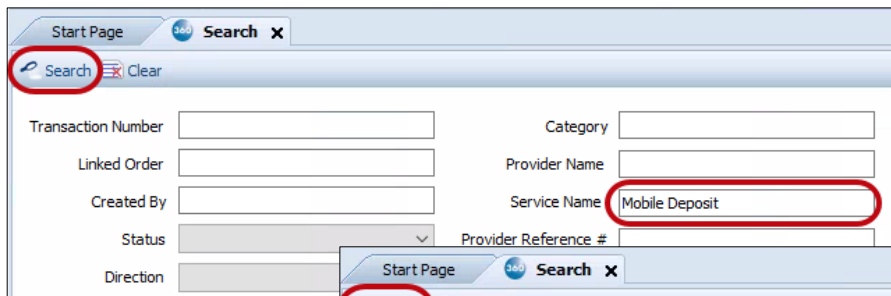
   〉 Click the **Search** [icon] icon
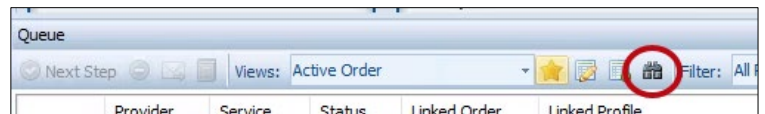
   〉 Enter search criteria,

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

   -Or-

      〉 **Description = Order Number**
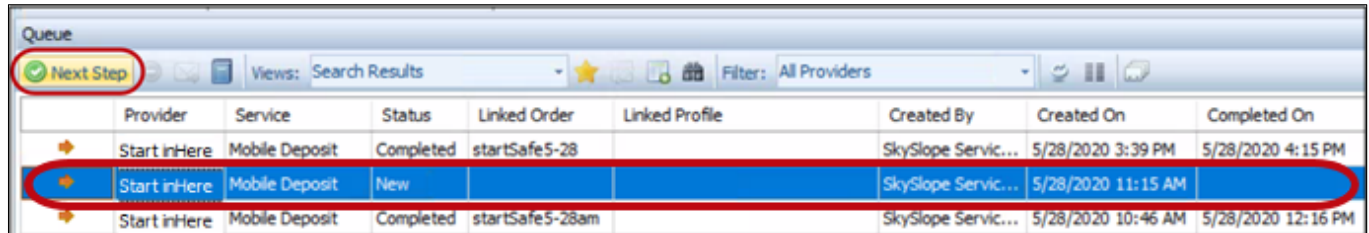
   〉 Click **Search** button
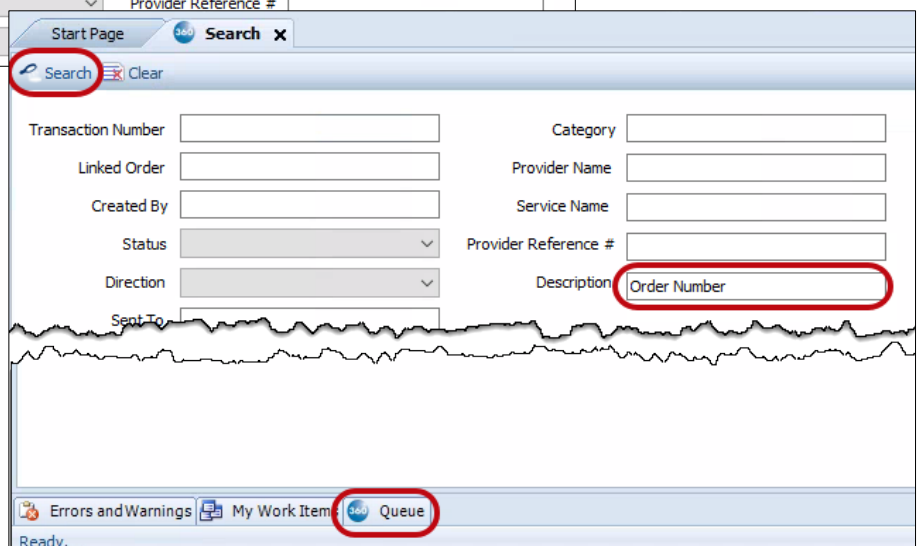   〉 Click the **Queue** tab to view search results

2. Highlight the mobile deposit entry you wish to import

3. Click the **Next Step** button

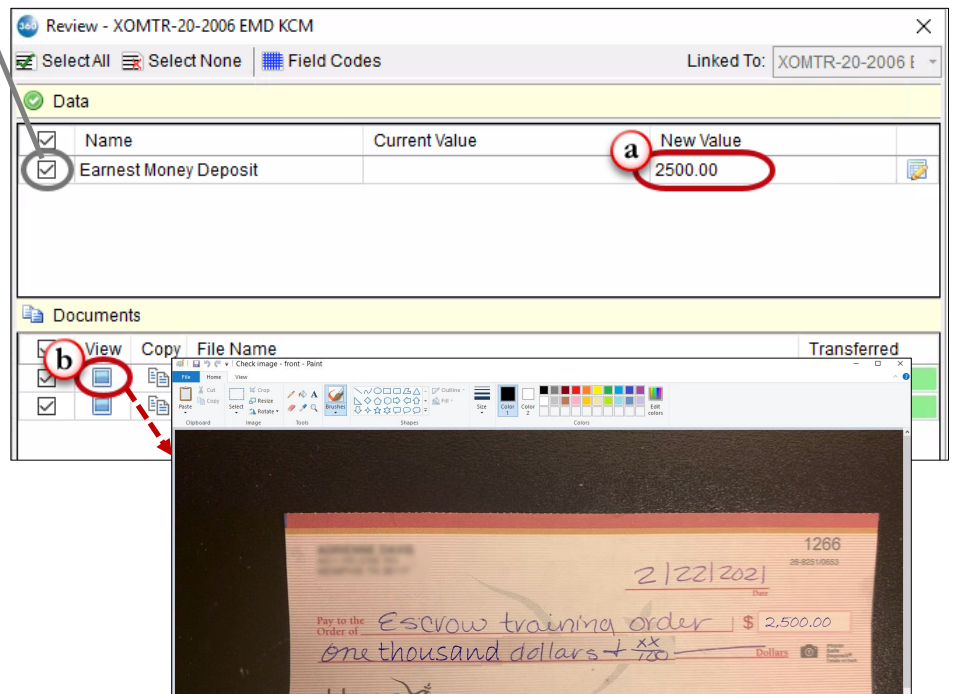**IMPORTANT!** You must verify the check amount on the check image against the **New Value** shown in the **Review** window. If an amount change is needed, update the **New Value** amount (steps below); it **must** also be updated in FTNI.

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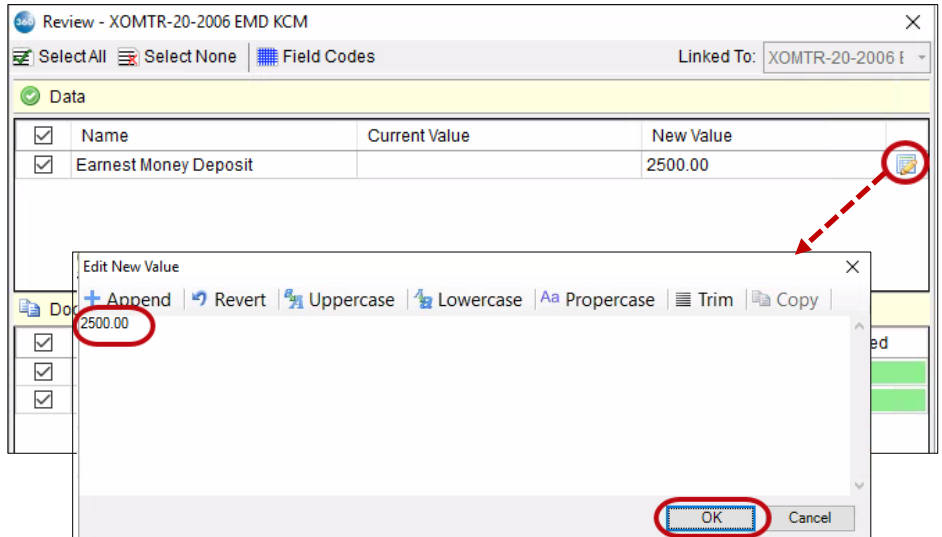
If the check amount does not match the **New Value** amount,

    i.   Click the **Edit New Value** icon

    ii.   Overwrite the amount to match the check image

    iii.   Click **OK**

    c)   Verify the smartView folder, click the **Folder** link to select or change
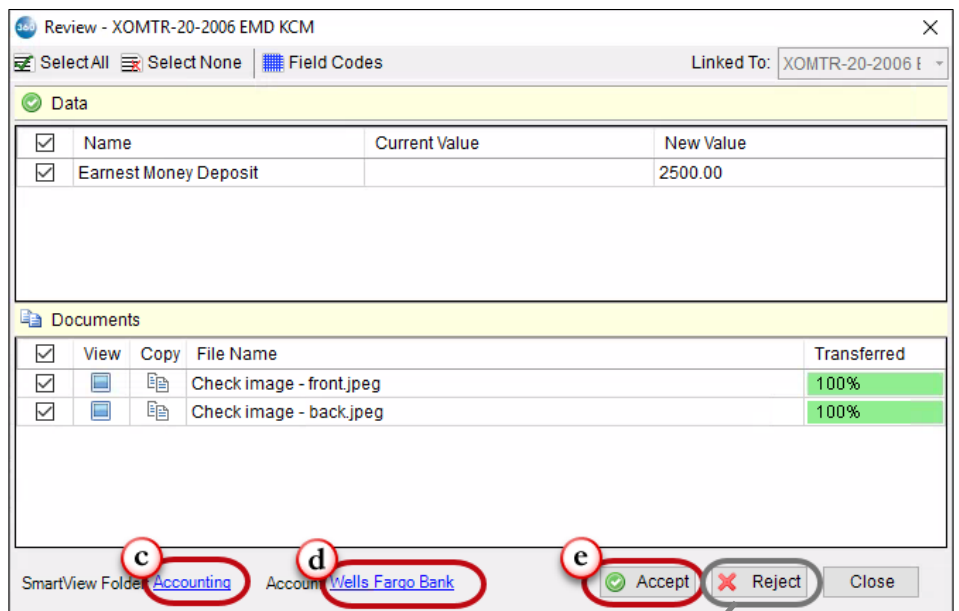
    d)   Verify the **Account;** click the **Account** link to select or change

    e)   Click the **Accept** button to import into your order
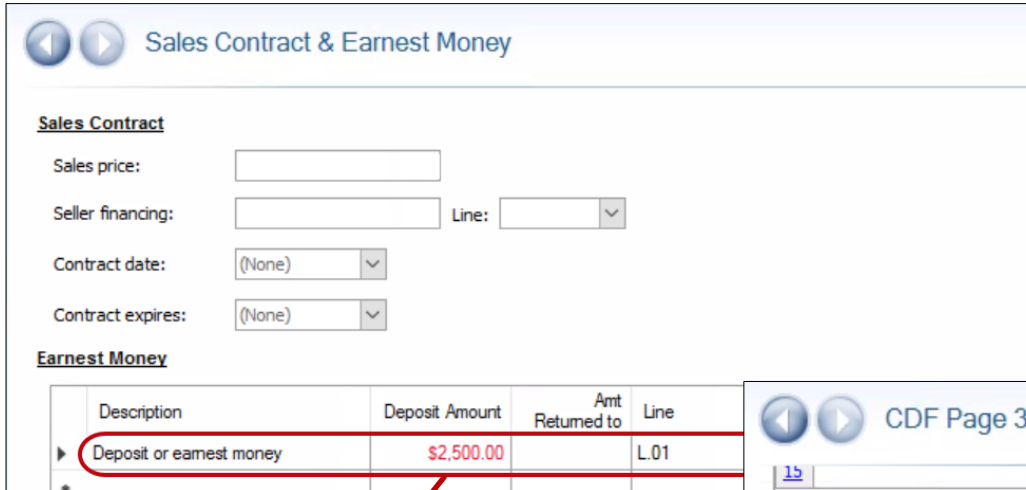
NOTE: If you need to reject the deposit, click the **Reject** button and notify the recipient with the reason for the rejection.

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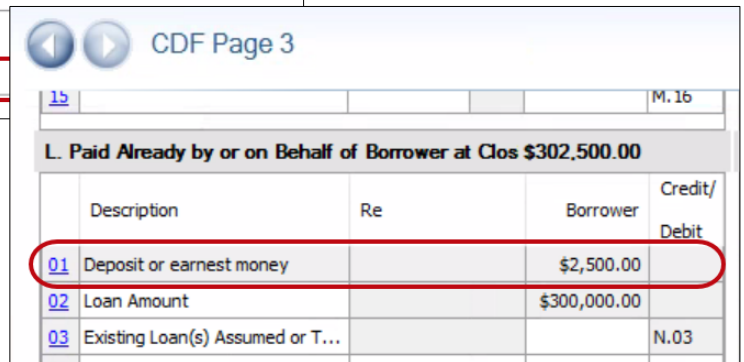
In your SoftPro order, the deposit can be viewed on the **Sales Contract & Earnest Money** screen or **CDF Pg3** screen, **Line L.01** (as long as the Data check box is checked when accepting the deposit).

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**.
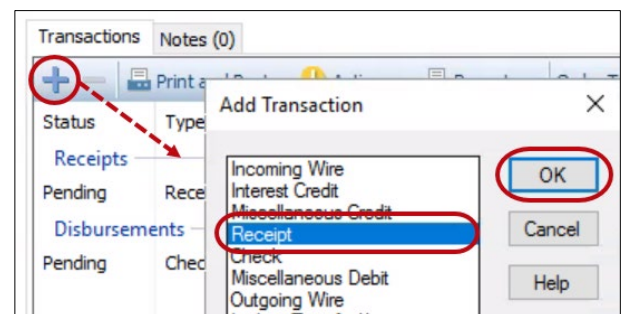
5. Click the **Register** button

6. Add a **Receipt**

   a) Click the **Add Transaction** [+] icon

   b) From the **Add Transaction** window, select **Receipt**; click **OK**
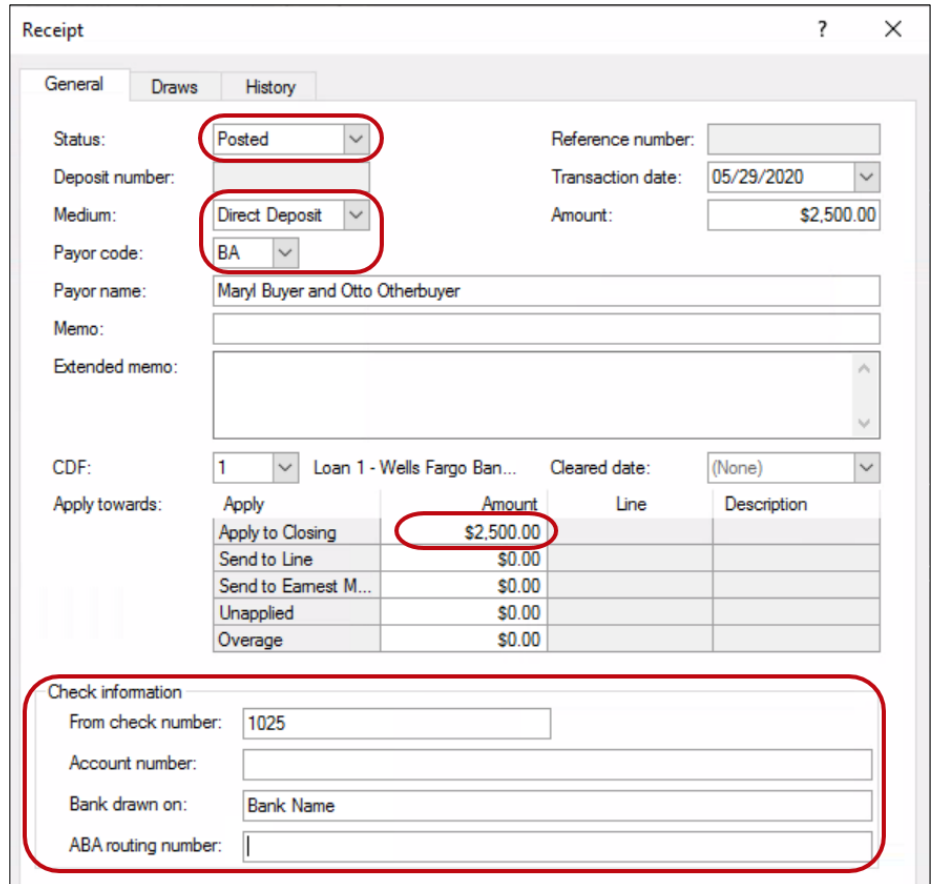
7. Enter or select the,

    a) **Status = Posted**

    b) **Medium = Direct Deposit**

    c) **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.

    d) **Check Information**

    e) Click **OK**

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.

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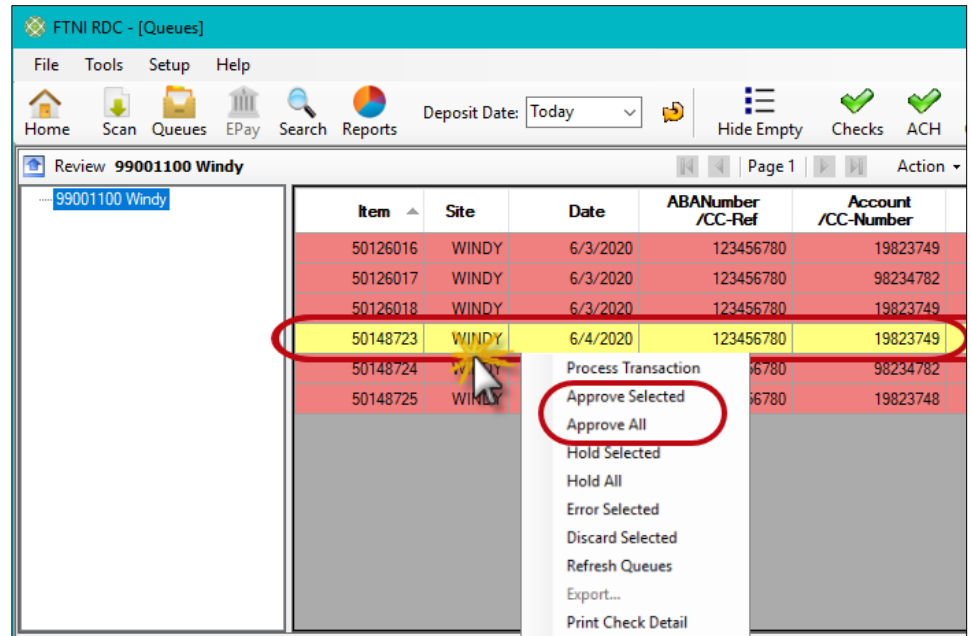
Refer to the job aid, ***FTNI – Accepting Start inHere Mobile Deposit Checks*** for the process of moving checks to the **Approved Queue** for transmission.