

InHere Mobile Deposit allows the Buyer and contacts other than the Buyer (i.e., a real estate agent/broker), to submit an earnest money deposit electronically on behalf of the Buyer. Any contact entered in SoftPro can choose to send the deposit by capturing an image of the check using their cell phone.

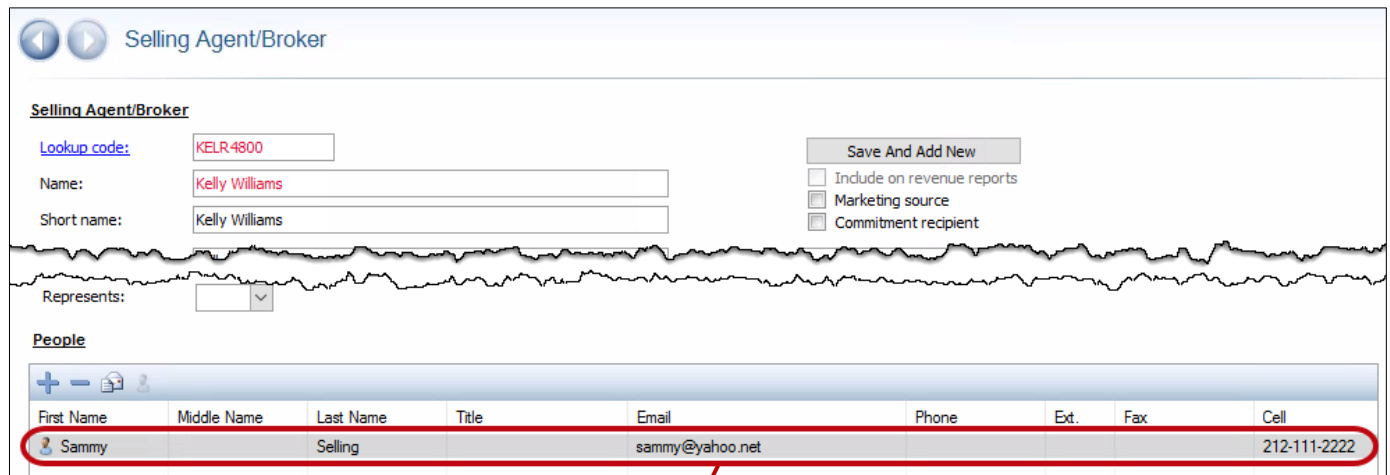
Follow these steps to submit the Mobile Deposit package to any contact and import the deposit into your SoftPro order.

IMPORTANT!

- > Your trust account **must be converted** to FTNI Remote Desktop Capture to use this service. Check with your Escrow Manager to verify if your banking software is compatible before continuing.
- > 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 be rejected**.

From SoftPro Select,

1. Open the applicable order
2. Verify or enter the contact information (i.e., name, cell phone, email address, etc.) for the contact you expect to submit the deposit (whoever is holding the Buyer's check).



Selling Agent/Broker

Lookup code: Save And Add New

Name: ☐ Include on revenue reports

Short name: ☐ Marketing source

☐ Commitment recipient

Represents:

People

First Name	Middle Name	Last Name	Title	Email	Phone	Ext.	Fax	Cell
Sammy		Selling		sammy@yahoo.net				212-111-2222

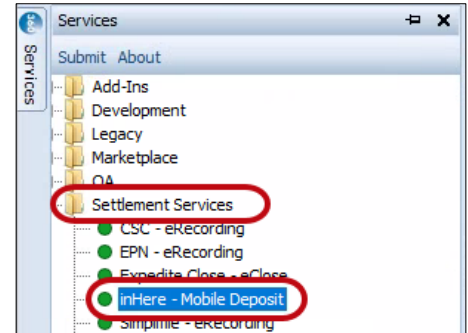
NOTE: When entering the company contact, you must have an entry in the **People** grid with the **Email** and **Cell** fields completed. This data populates as the contact information for the inHere transaction.

Creating the Start inHere Package

1. From the **360** ribbon, click the **Services** button



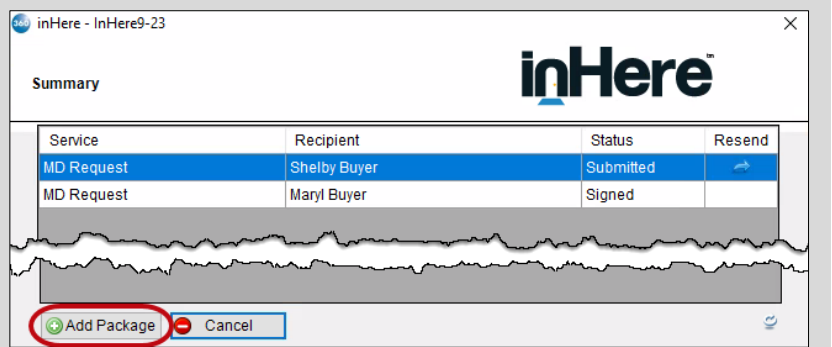
2. Expand the **Settlement Services** folder
3. Double-click the **inHere – Mobile Deposit** entry



From the **Digital Opening Package** window,

NOTE: The **Summary** window opens if a package already exists. To create a new package,

1. Click the **Add package** button
2. Continue on with the next step




4. If applicable, from the **On behalf of** drop-down, select the email sender

The grid shows available Contacts from SoftPro.


5. Check the applicable Contact

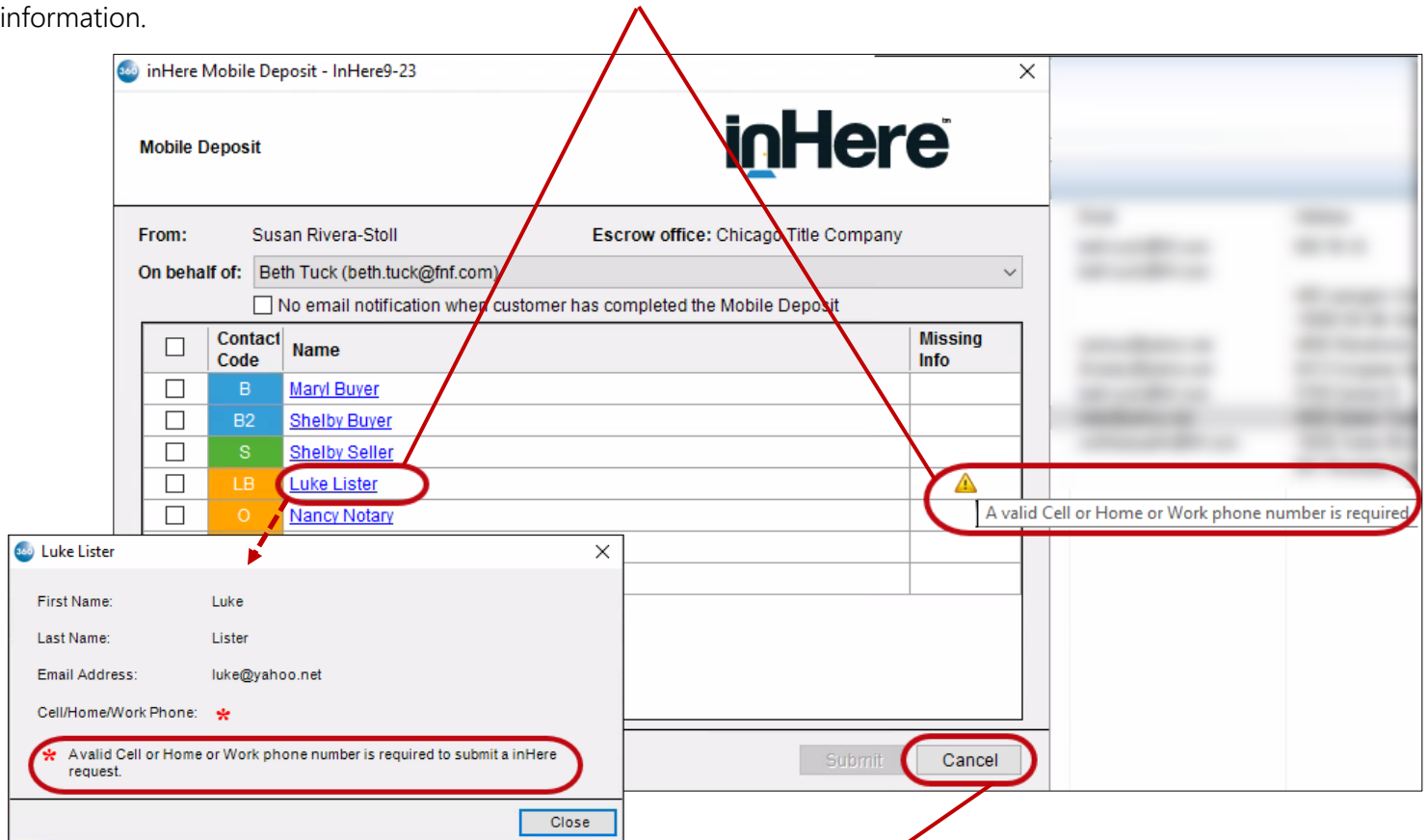


6. Click the **Submit** button


If the **Missing Info**  icon is shown for the contact sending the deposit, continue on to the Missing Information section; otherwise, skip to [page 4](#).

Missing Information

If the **Missing Info**  icon displays for the contact sending the deposit, you must enter the missing information to continue. You can click the corresponding contact link or hover over the icon to see the missing required information.



The screenshot shows the 'inHere Mobile Deposit - InHere9-23' window. The 'Mobile Deposit' section includes fields for 'From: Susan Rivera-Stoll', 'Escrow office: Chicago Title Company', and 'On behalf of: Beth Tuck (beth.tuck@fnf.com)'. Below this is a table of contacts with columns for 'Contact Code', 'Name', and 'Missing Info'.

Contact Code	Name	Missing Info
B	Maryl Buyer	
B2	Shelby Buyer	
S	Shelby Seller	
LB	Luke Lister	
O	Nancy Notary	

A red triangle points to the 'Missing Info' column. A red circle highlights the 'Cancel' button in the bottom right corner. A red circle highlights the error message 'A valid Cell or Home or Work phone number is required' in the bottom left corner.

The 'Luke Lister' contact details are shown in a pop-up window:

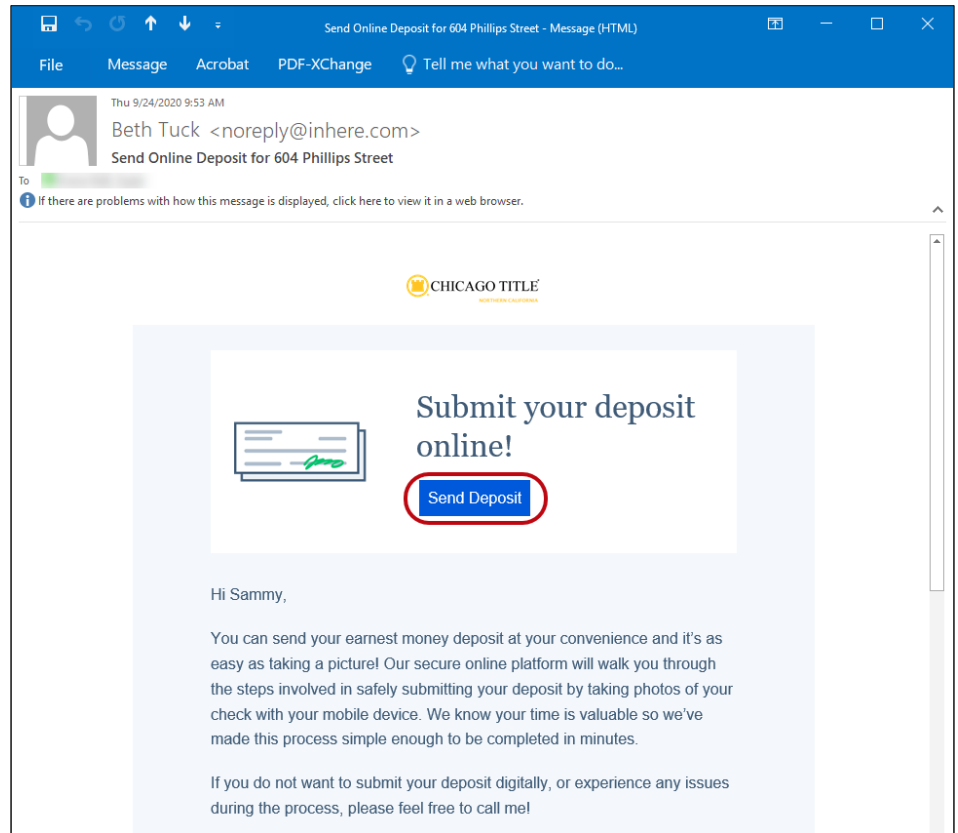
- First Name: Luke
- Last Name: Lister
- Email Address: luke@yahoo.net
- Cell/Home/Work Phone: *

The error message 'A valid Cell or Home or Work phone number is required to submit a inHere request.' is displayed in a red box at the bottom left of the pop-up window.

If the missing information is for the party submitting the deposit,


1. Click the **Cancel** button
2. Navigate to the corresponding Contact screen
3. Enter the missing information
4. Re-initiate the process from **step 2** (page 2)

The recipient receives an email notification with a **Send Deposit** link. This link is only accessible in the United States and Canada.

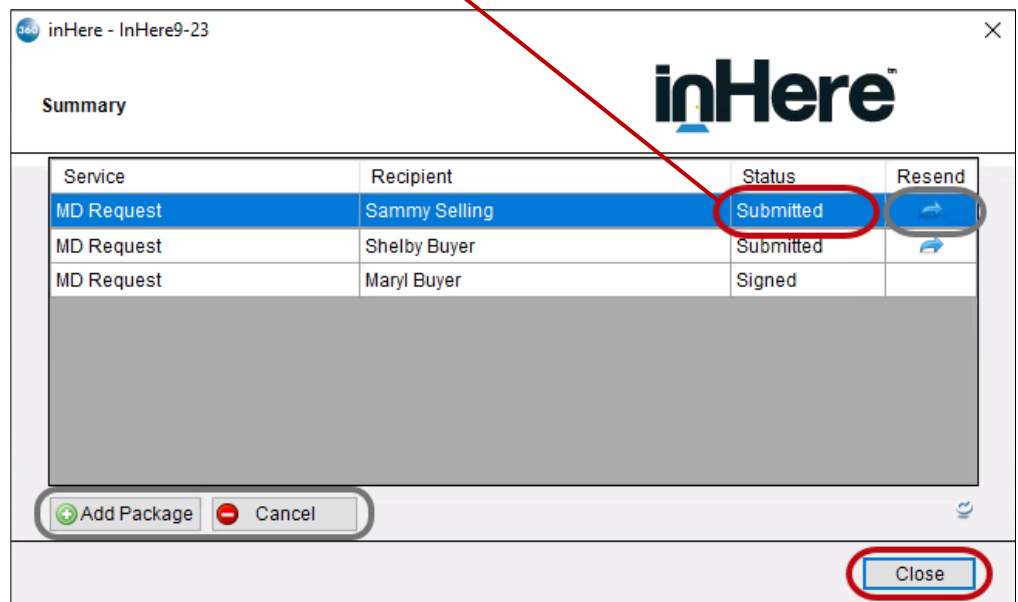


Once sent, the **Summary** screen shows the package **Status = Submitted**.

From this screen, click the,

- › **Resend**  icon to resend an existing package
- › **Add Package** button to create a new package
- › **Cancel** button to cancel a package

5. Click the **Close** button



The **360 Queue** shows the **Status** as **In Progress**.

Queue									
<div> Next Step Views: Active Order Filter: All Providers (250) New Transactions (0) Mobile Deposits </div>									
	Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Completed On	Description
★	inHere	Mobile De...	In Progress	InHere9-23	Default\T\FL\FT\Escrow-Training	Susan Rivera-Stoll	9/24/2020 12:52 PM		Sammy Selling
★	inHere	Mobile De...	Rejected	InHere9-23	Default\T\FL\FT\Escrow-Training	Susan Rivera-Stoll	9/24/2020 12:50 PM		
★	inHere	Mobile De...	In Progress	InHere9-23	Default\T\FL\FT\Escrow-Training	Beth Tuck	9/23/2020 3:52 PM		Shelby Buyer
★	inHere	Mobile De...	Ready	InHere9-23	Default\T\FL\FT\Escrow-Training	Beth Tuck	9/23/2020 3:13 PM		Maryl Buyer

Once the recipient(s) completes the mobile deposit, Start inHere returns the deposit and sets the **Status** to **Ready**.

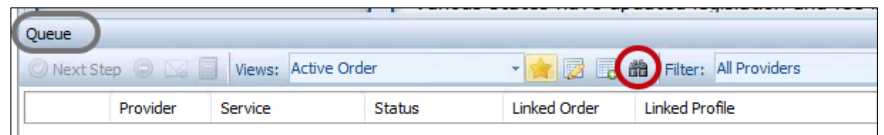
Queue									
<div> Next Step Views: Active Order Filter: All Providers (250) New Transactions (0) Mobile Deposits </div>									
	Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Completed On	Description
★	inHere	Mobile Deposit Pro...	Ready	InHere9-23	Default\T\FL\FT\Escrow-Training	Susan Rivera-Stoll	9/24/2020 12:52 PM		Sammy Selling
★	inHere	Mobile Deposit Pro...	Rejected	InHere9-23	Default\T\FL\FT\Escrow-Training	Susan Rivera-Stoll	9/24/2020 12:50 PM		

Accepting the Deposit in SoftPro

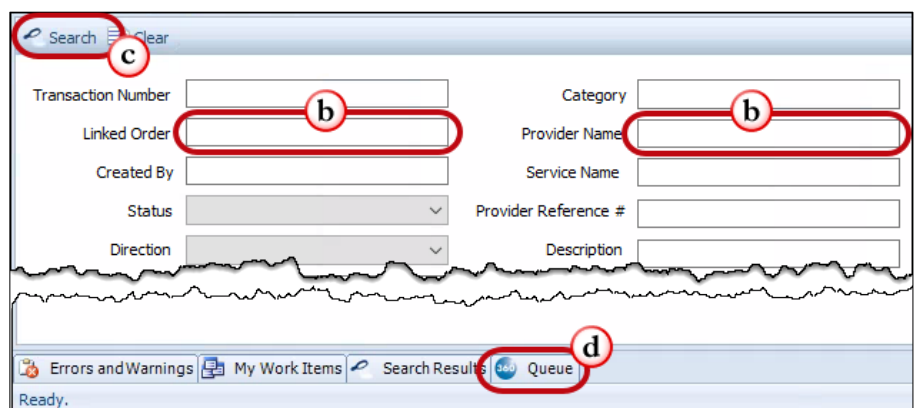
From the **360 Queue**,

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

- a. Click the **Search**  icon

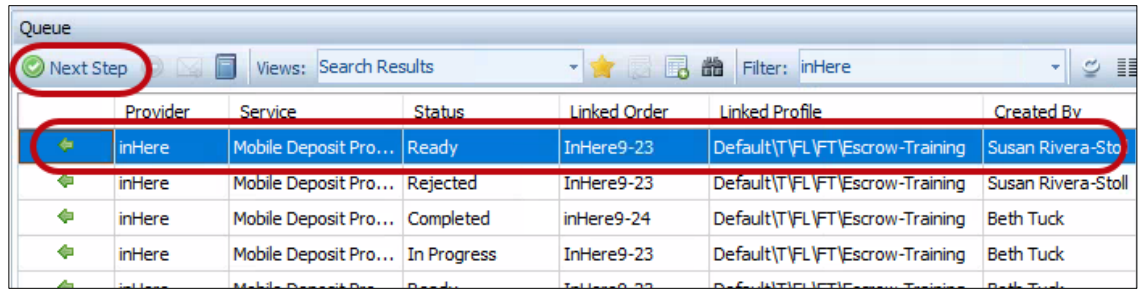


- b. Enter the search criteria,
 - » **Provider Name** = **inHere**; this returns all mobile deposits sent through Start inHere
 - Or-
 - » **Linked Order** = **Order Number**



- c. Click the **Search** button
- d. Click the **Queue** tab to view search results

2. Highlight the entry you wish to process
3. Click the **Next** button (or double-click the entry)



Provider	Service	Status	Linked Order	Linked Profile	Created By
inHere	Mobile Deposit Pro...	Ready	InHere9-23	Default(T\F\FT\Escrow-Training	Susan Rivera-Sto
inHere	Mobile Deposit Pro...	Rejected	InHere9-23	Default(T\F\FT\Escrow-Training	Susan Rivera-Stoll
inHere	Mobile Deposit Pro...	Completed	inHere9-24	Default(T\F\FT\Escrow-Training	Beth Tuck
inHere	Mobile Deposit Pro...	In Progress	InHere9-23	Default(T\F\FT\Escrow-Training	Beth Tuck


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.

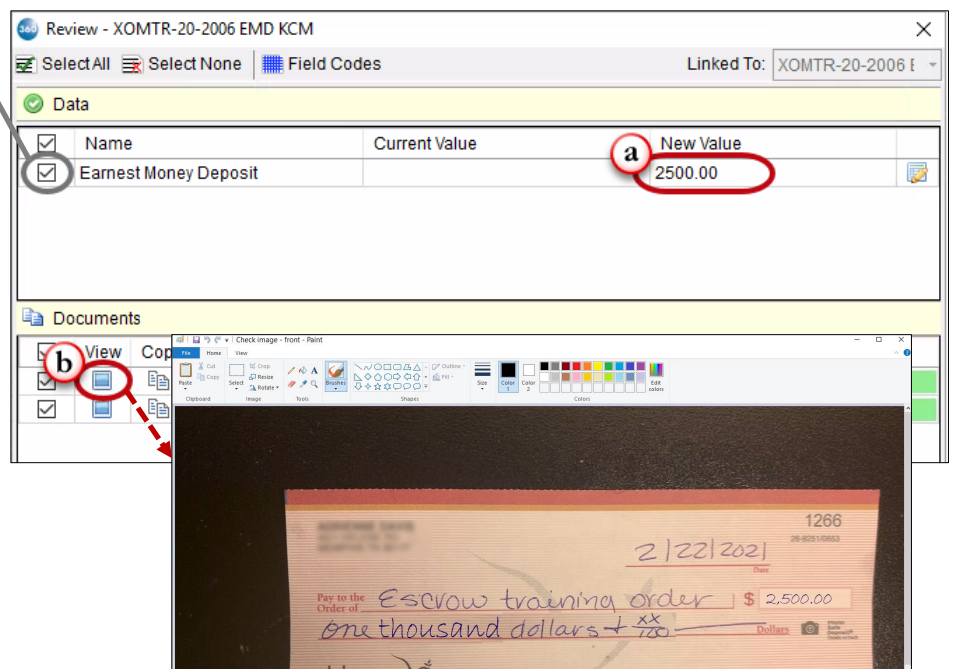
4. From the **Review** window,
 - a) Verify **New Value** = check amount

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

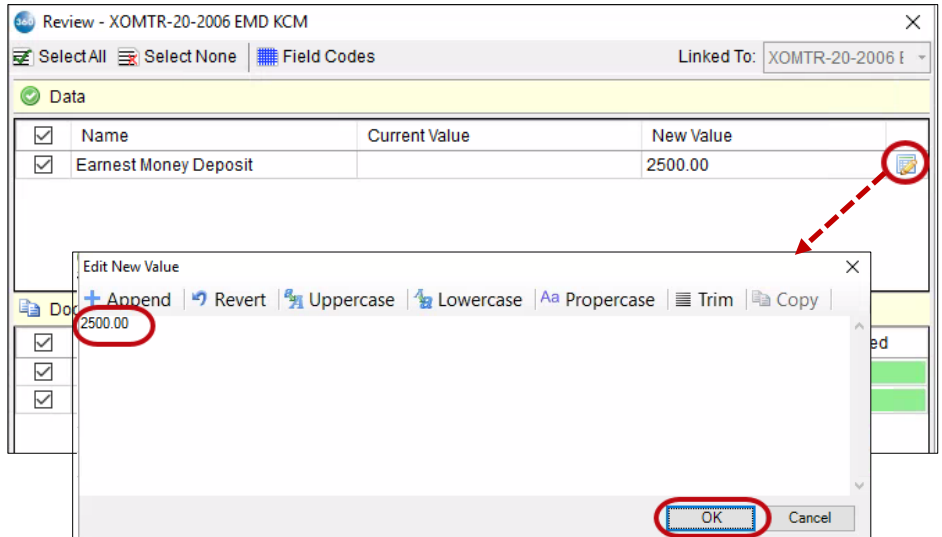
Uncheck the Data check box before importing if a third-party deposit and the deposit should not be shown on the **Earnest Money Deposit** line (CDF Line **L.01**).

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



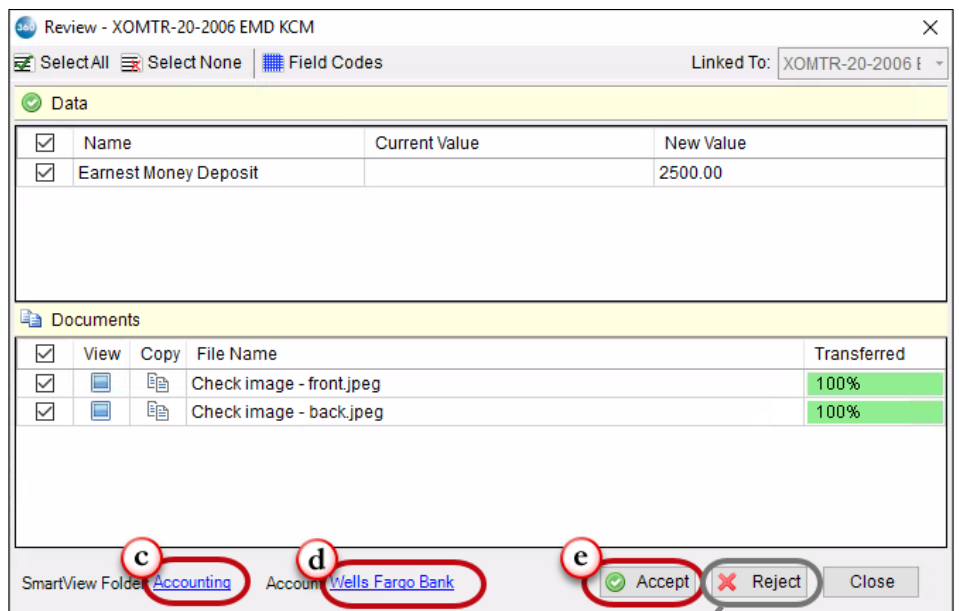
If the check amount does not match the **New Value** amount,

- i. Click the **Edit New Value**  icon
- ii. Overwrite the amount to match the check image
- iii. Click **OK**



Name	Current Value	New Value
Earnest Money Deposit		2500.00

- 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



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.

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.

Viewing and Posting the Deposit

In your SoftPro order, you can view the deposit on the **Sales Contract & Earnest Money** screen or the **CDF Page 3** screen, line **L.01**.


IMPORTANT: If the mobile deposit is paid by a third party (and not the Buyer), enter the details and post the receipt as you currently do for third-party funds. To avoid the deposit amount showing on the Deposit or Earnest Money line (CDF line **L.01**), you **must** clear the **Data** check box **before** accepting into the order. If the amount has already been accepted, delete the **Deposit Amount** on the **Sales Contract & Earnest Money** screen and manually enter in SoftPro where applicable.

Sales Contract & Earnest Money				
Sales Contract				
Sales price:	<input type="text"/>			
Seller financing:	<input type="text"/>	Line:	<input type="text"/>	<input type="button" value="v"/>
Contract date:	(None)	<input type="button" value="v"/>		
Contract expires:	(None)	<input type="button" value="v"/>		
Earnest Money				
Description	Deposit Amount	Amt Returned to	Line	
▶ Deposit or earnest money	\$2,500.00		L.01	

CDF Page 3				
15				M.16
L. Paid Already by or on Behalf of Borrower at Clos \$302,500.00				
Description	Re	Borrower	Credit/ Debit	
01 Deposit or earnest money		\$2,500.00		
02 Loan Amount		\$300,000.00		

The diagram illustrates the relationship between the Sales Contract and the CDF page. A red circle highlights the 'Deposit or earnest money' entry in the Sales Contract table, which has a deposit amount of \$2,500.00. A red arrow points from this entry to the corresponding entry in the CDF page table, also labeled '01 Deposit or earnest money'. This entry shows a credit of \$2,500.00 to the borrower.

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 FTN!**

1. Click the **Register** button
2. Add a **Receipt**
 - a. Click the **Add Transaction**  icon
 - b. From the **Add Transaction** window, select **Receipt**; click **OK**

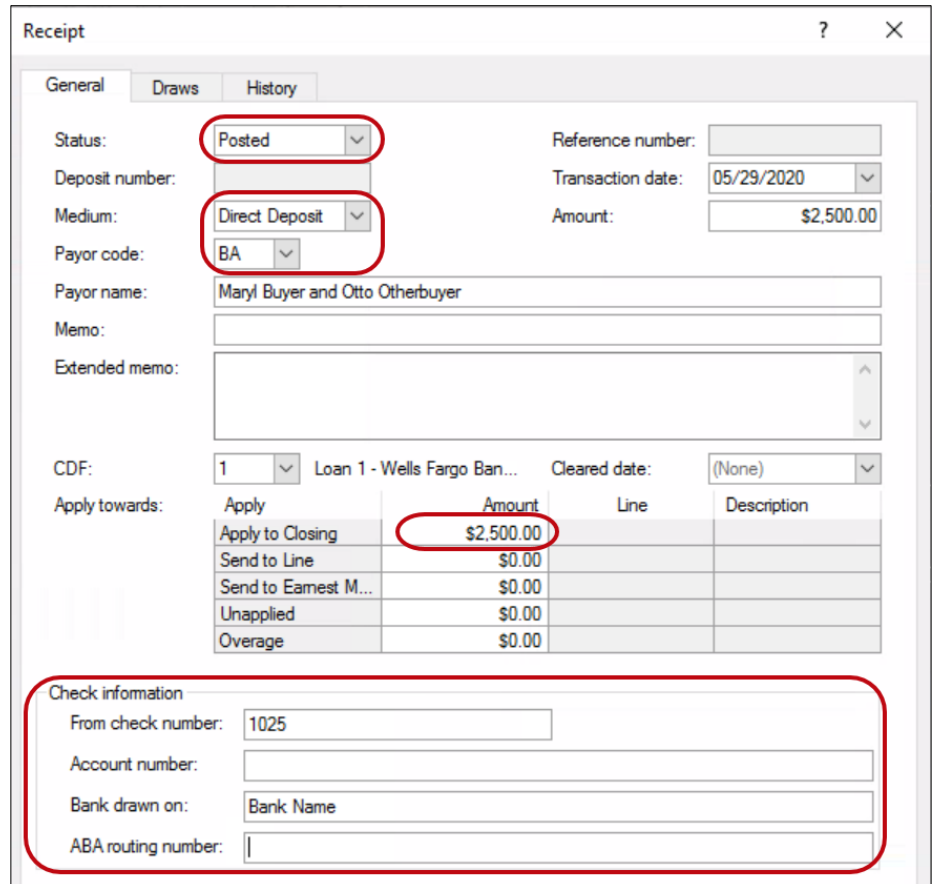
The screenshot shows the 'Add Transaction' dialog box. On the left, there is a list of transaction types: Incoming Wire, Interest Credit, Miscellaneous Credit, Receipt (highlighted with a red oval), Check, and Miscellaneous Debit. To the right of this list are three buttons: OK (circled in red), Cancel, and Help. A red arrow points from the '+' icon in the 'Transactions' tab of the background window to the 'Receipt' option in the list.

3. 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		

Daily Banking and Group Deposits

Group deposits require two separate 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 manually moved to the **Approved Queue** daily. Once the images are validated, right-click **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 transmit to the bank for deposit.

Refer to the job aid, *FTNI – Accepting Start inHere Mobile Deposit Checks* for further details.