

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.

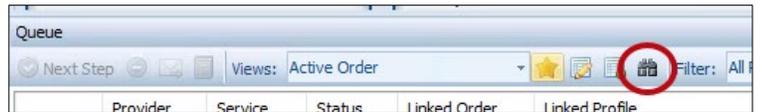
IMPORTANT: NFCU checks, money orders, and counter/starter checks are not compatible with mobile deposit technology platforms. This is due to MICR lines being the same for all, so there is nothing to differentiate from account to account. These deposits must therefore be rejected.

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 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

Queue	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

Select All Select None Field Codes Linked To: XOMTR-20-2006

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

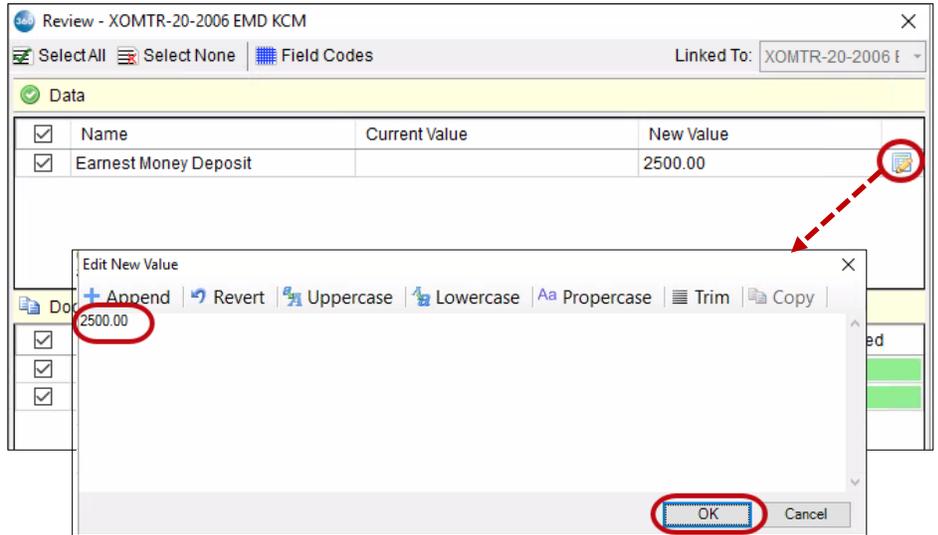
Documents

<input checked="" type="checkbox"/>	View	Copy	File Name	Transferred
<input checked="" type="checkbox"/>	b		Check image - front - Paint	

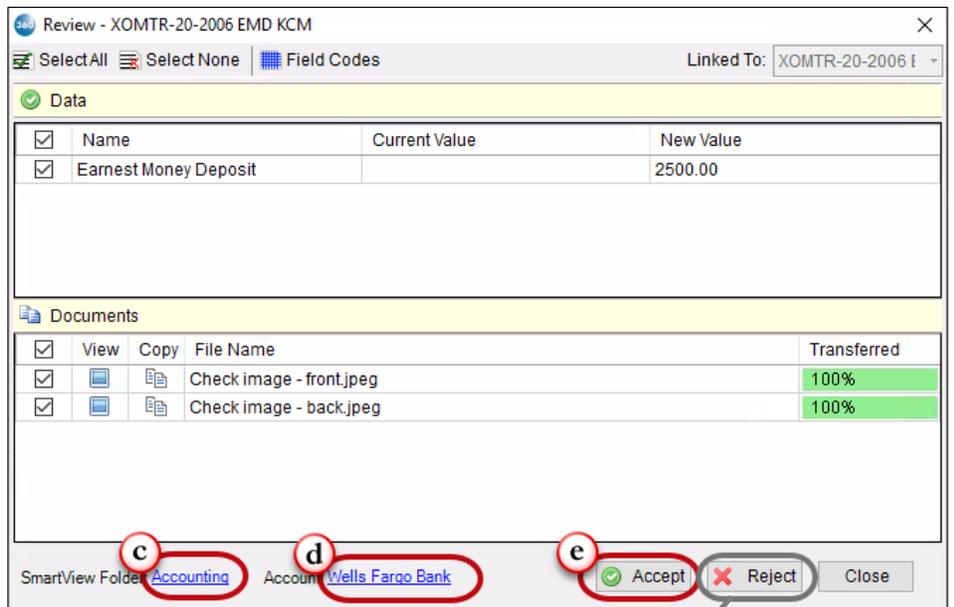
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If the check amount does not match the **New Value** amount,

- 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.

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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

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

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**

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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**

Receipt [?] [X]

General | Draws | History

Status: **Posted** | Reference number: []
 Deposit number: [] | Transaction date: 05/29/2020 |
 Medium: **Direct Deposit** | Amount: \$2,500.00
 Payor code: **BA**
 Payor name: Maryl Buyer and Otto Otherbuyer
 Memo: []
 Extended memo: []

CDF: 1 | Loan 1 - Wells Fargo Ban... | Cleared date: (None)

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		

Check information
 From check number: 1025
 Account number: []
 Bank drawn on: Bank Name
 ABA routing number: []

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

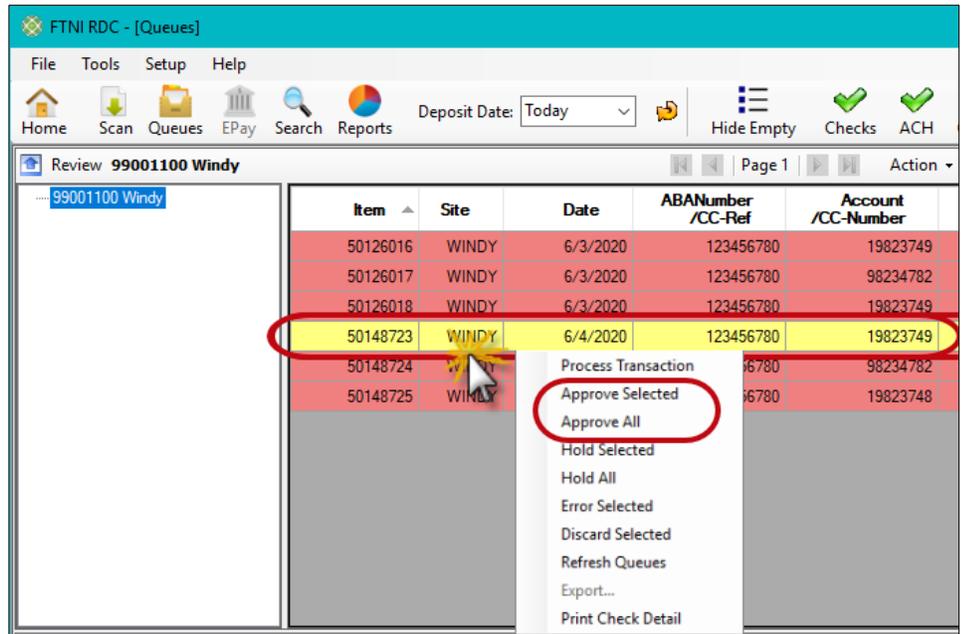
Daily Banking/Remote Desktop Capture

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

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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.