

Mobile Earnest Money Deposit FAQs

Questions	Answers
If the buyer skips the Mobile Deposit step and completes the DOP, how long do they have to go back and complete Step 1 to send the Mobile Deposit?	The link stays active for 7 days. Use the inHere Mobile Deposit product to send a new mobile deposit package if necessary.
Can I use this functionality for third party deposits?	Yes. From the Review screen, clear the Earnest Money Deposit check box and manually enter the deposit on the applicable line in the order or apply from the Register when posting the receipt.
Does the type of check matter (i.e., personal check or cashier's check)?	Any check type that you currently accept, except NFCU checks, money orders, and counter/starter checks, can also be accepted via the Start inHere Mobile Deposit feature.
What about international checks? Will the system reject those since we do not accept them?	No, the system does not automatically reject an international check. It is important to review the check image to verify it is acceptable and reject if it is not.
Does the buyer get a notification if we reject the check for poor image quality, incorrect amount or an incorrect payor?	No, you should notify the buyer as to why the check was rejected.
After I accept the Mobile Deposit in SoftPro 360, will it automatically post to the file?	No, the deposit must be manually posted.
Can I correct the dollar amount to match the check if it reflects incorrectly?	Yes. Click Edit New Value on the Review screen and update the amount. IMPORTANT: The amount must be updated in FTNI.
Do I need to include a copy of the posted receipt from SoftPro with the images of the check in smartVIEW?	Yes, you need a copy of the check images and posted receipt in smartview.
Does it still take the same amount of time to clear our account? If we have a rush order and would not normally accept a check for the EMD, is there a way to stop the customer from using this feature?	Yes, it takes the same amount of time to clear the bank. If you do not want to include the Mobile Deposit step in the package, leave the Add Mobile Deposit check box unchecked. If it is included in the package, you cannot stop the customer from completing the process, however, you can reject the transaction when it comes through 360 if necessary.
Can I do one group deposit in SoftPro for all deposits?	No, two separate group deposits are required. Create one group deposit for all scanned checks as you do today, and a separate group deposit for any mobile deposited checks received through Start inHere.
When preparing the group deposit, is there a way to sort by the direct deposit medium?	Yes, click the Medium column to sort.