

## Processing a Standalone Deposit

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.

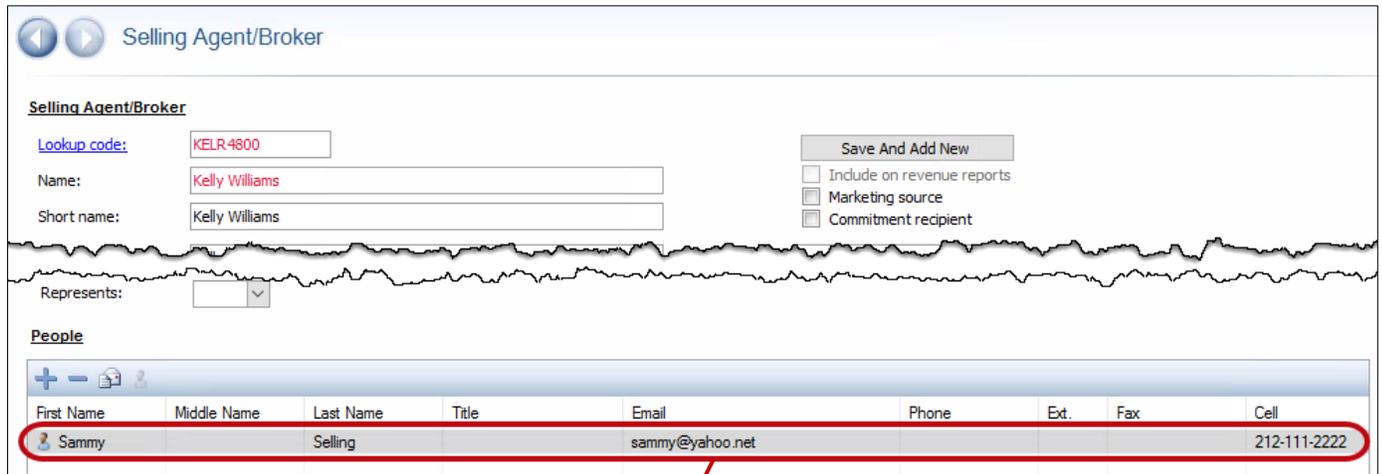
Follow these steps to submit the Mobile Deposit package to any contact and import the deposit into your SoftPro order.

### 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.

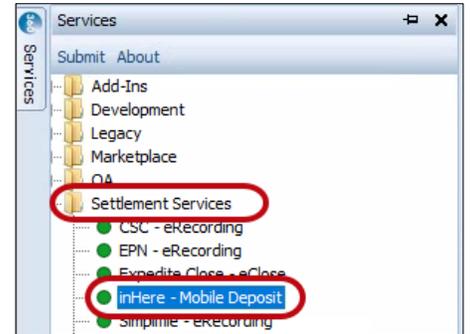
# Processing a Standalone Deposit

## Creating the Start inHere Package

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



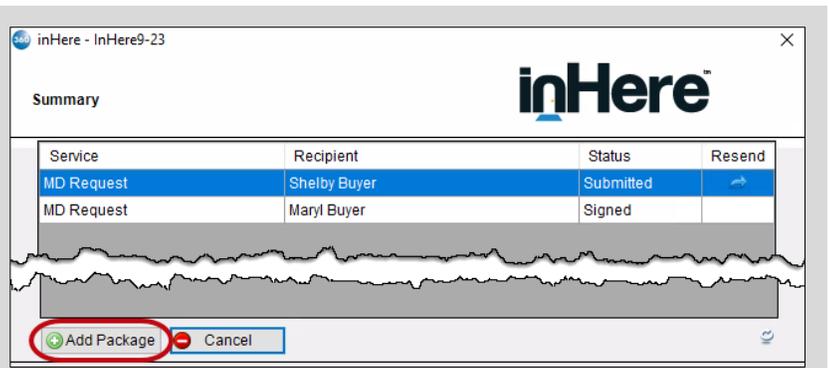
2. Expand the **Settlement Services** folder
3. Double-click the **inHere – Mobile Deposit** entry



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

## Processing a Standalone Deposit

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' interface. It includes the inHere logo, sender information (Susan Rivera-Stoll, Escrow office: Chicago Title Company), and a table of contacts. The table has columns for Contact Code, Name, and Missing Info. Luke Lister (Contact Code LB) has a missing phone number, indicated by a warning icon in the Missing Info column. A modal window for Luke Lister is open, showing his details and a red asterisk next to the 'Cell/Home/Work Phone' field with the error message: 'A valid Cell or Home or Work phone number is required to submit a inHere request.' The 'Submit' and 'Cancel' buttons are also visible.

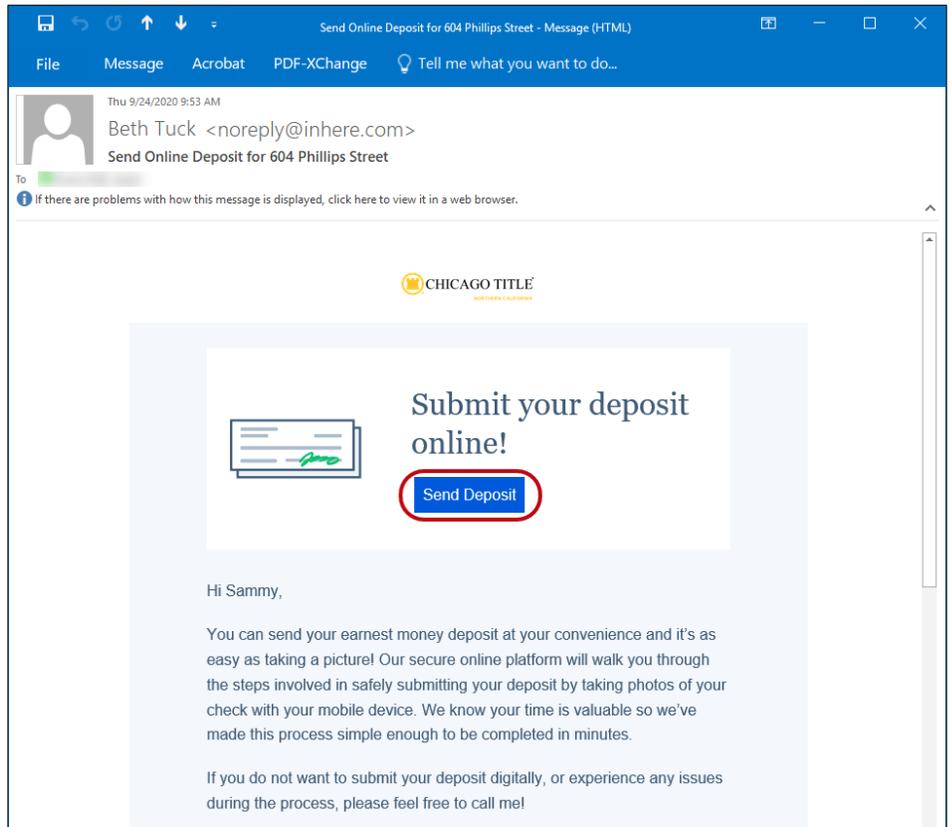
| Contact Code | Name          | Missing Info  |
|--------------|---------------|---|
| B            | Marvl Buyer   |   |
| B2           | Shelby Buyer  |   |
| S            | Shelby Seller |   |
| LB           | Luke Lister   |  |
| O            | Nancy Notary  |   |

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)

## Processing a Standalone Deposit

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

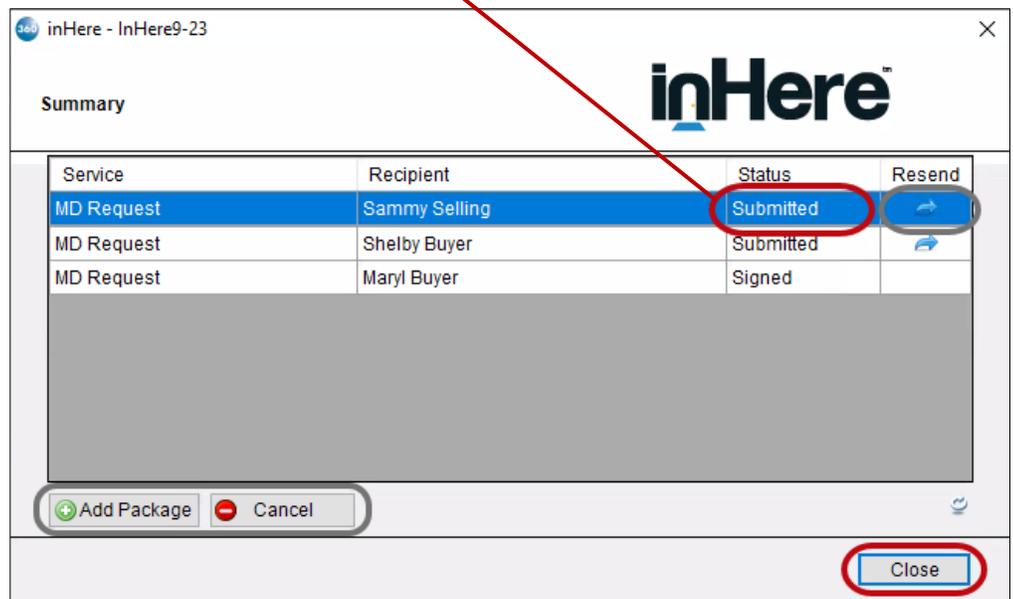


Once sent, the **Summary** screen shows the package **Status = Submitted**.

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



## Processing a Standalone Deposit

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

| Provider | Service      | Status      | Linked Order | Linked Profile                  | Created By         | Created On         | Completed On | Description   |
|----------|--------------|-------------|--------------|---------------------------------|--------------------|--------------------|--------------|---------------|
| inHere   | Mobile De... | In Progress | nHere9-23    | 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**.

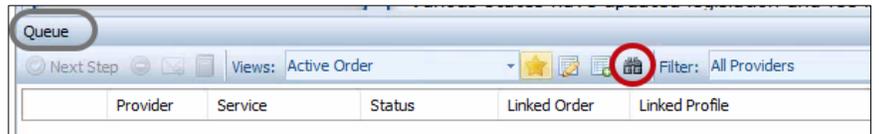
| Provider | Service               | Status   | Linked Order | Linked Profile                  | Created By         | Created On         | Completed On | Description   |
|----------|-----------------------|----------|--------------|---------------------------------|--------------------|--------------------|--------------|---------------|
| inHere   | Mobile Deposit Pro... | Ready    | nHere9-23    | 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

## Processing a Standalone Deposit

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

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

Review - XOMTR-20-2006 EMD KCM

Select All | 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  Cop

Check image - front - Paint

1266  
28-82810953

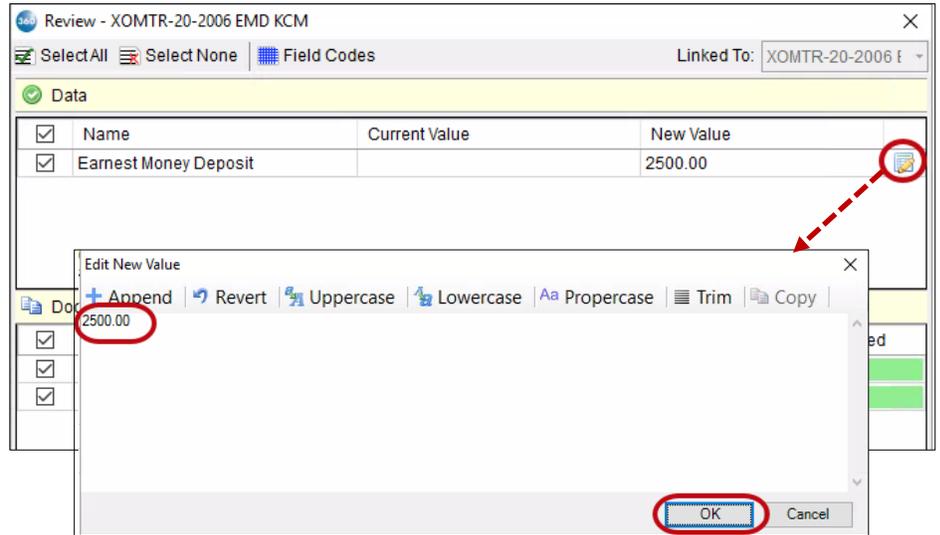
2/22/2021

Pay to the Order of: Escrow training order | \$ 2,500.00  
one thousand dollars + <sup>xx</sup>/<sub>100</sub> Dollars

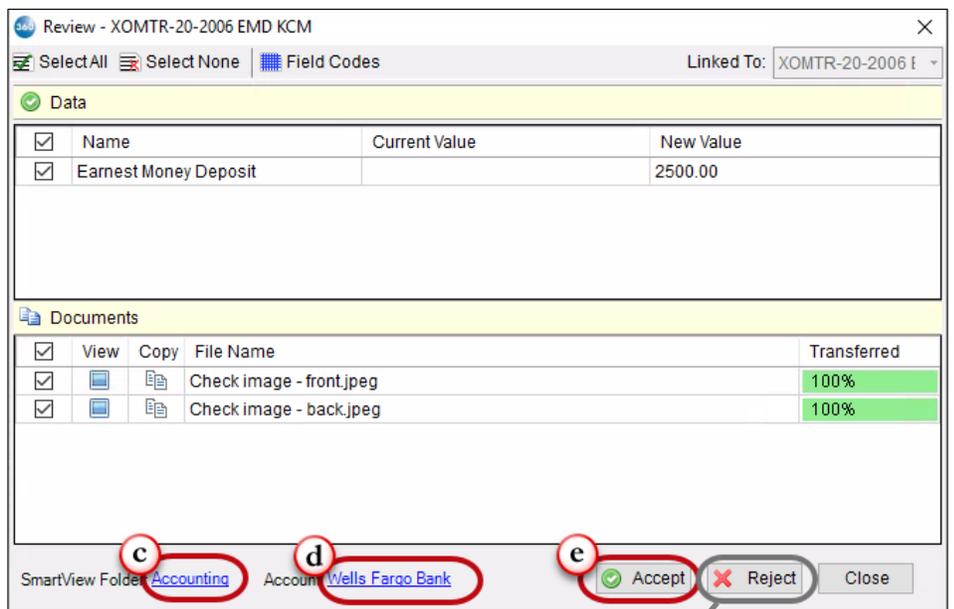
## Processing a Standalone Deposit

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.

### 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.

**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.**

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**

## Processing a Standalone Deposit

3. 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**

? X

**Receipt**

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:

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:

Account number:

Bank drawn on:

ABA routing number:

### 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.