Completing a Payment

Complete your real estate payment from the convenience of your own home.

Earnnest offers escrow-holding businesses a secure and streamlined way to collect real estate payments swiftly and efficiently.

Payment overview + confirm identity

1. You'll receive a payment request via email. The email is secure and contains no sensitive information.
2. To begin, click **Start**.
3. Provide the information needed to confirm your identity.

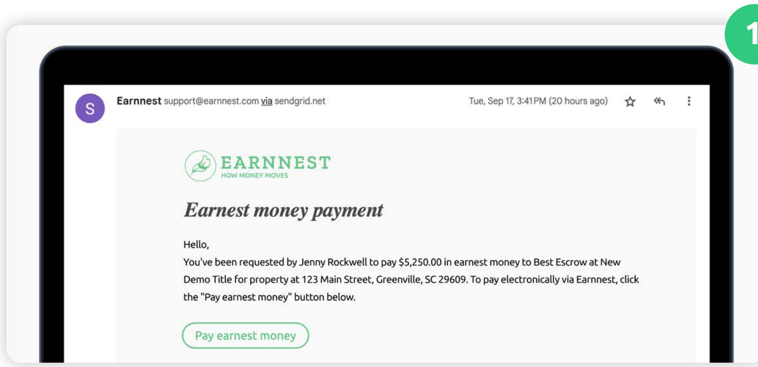
Connect your bank + choose account

4. Add your bank account. Earnnest uses Plaid to verify and link your bank. This process is both secure and private. Click **Use Plaid**.
5. Follow the prompts to connect your bank securely.
6. Select your preferred bank account.

Review and complete your payment

7. Double-check that you seleced the correct bank account you wish to use. Click **Review and pay**.
8. Review the details of your payment. When you are ready, click **Pay**.

1



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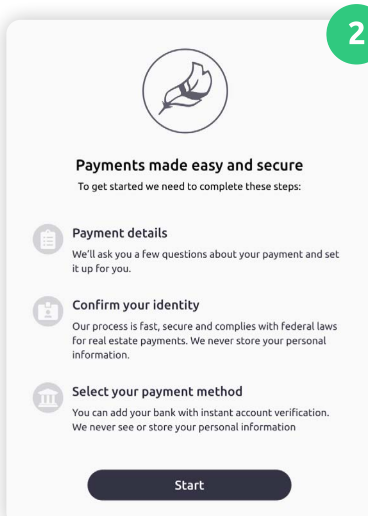

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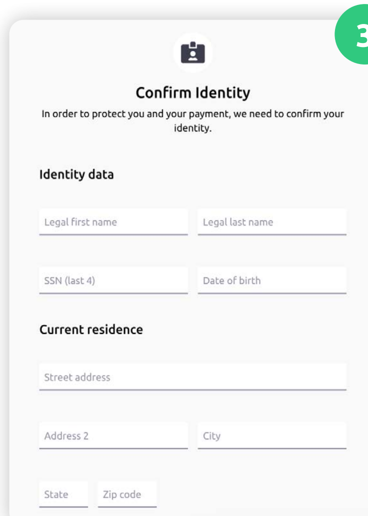

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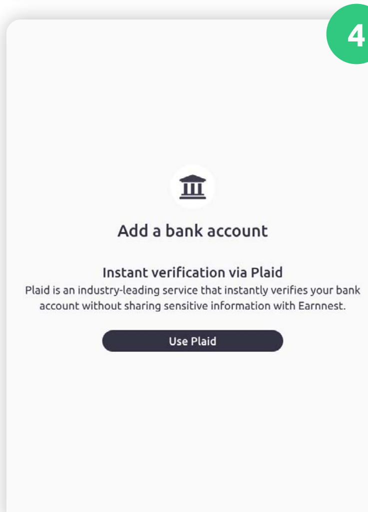

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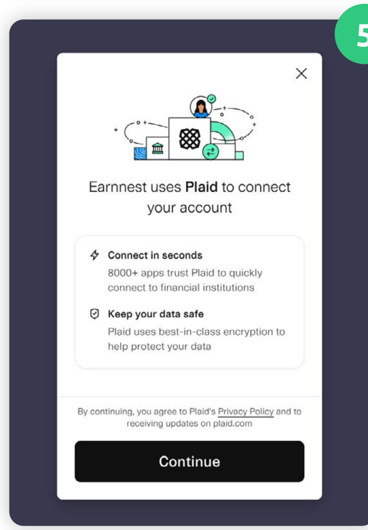
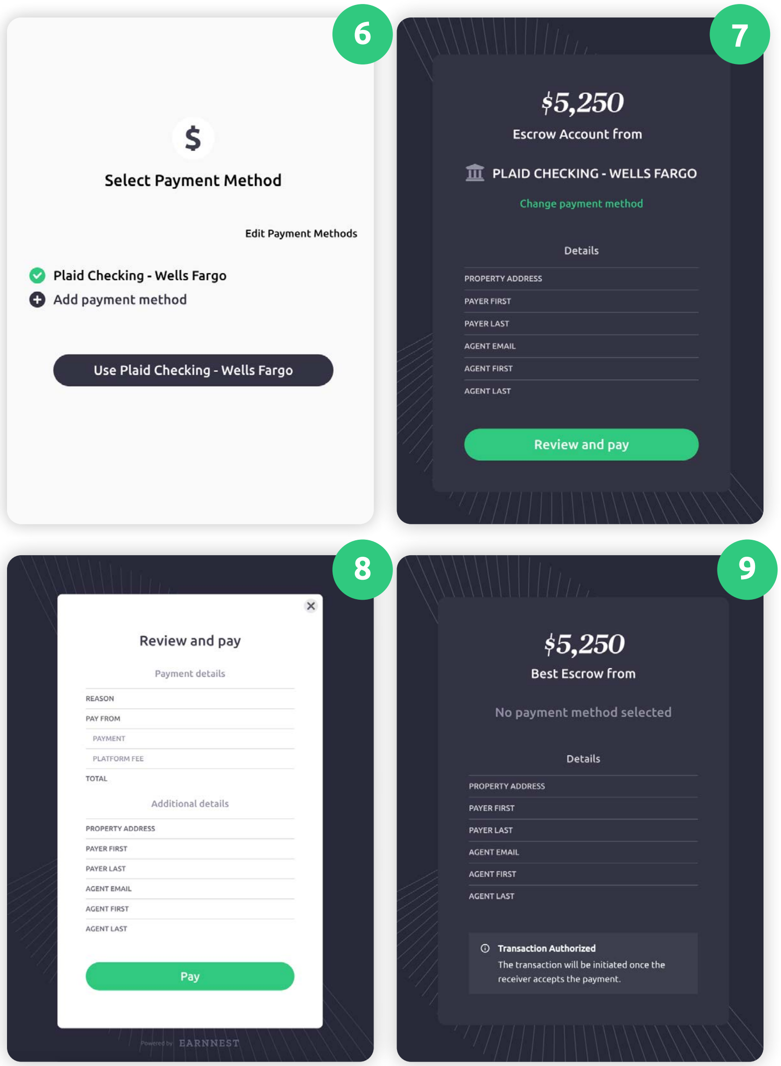


9. You've completed your payment! If you have any questions, please reach out to support@earnnest.com.

Support

Browse our Resource Library for answers to common questions.
Email us at support@earnnest.com or call Mon-Fri 8am-8pm EST toll-free 1-888-870-2336.



Completing a Payment

Click to insert logo or QR code

Complete your real estate payment from the convenience of your own home.

Earnnest offers escrow-holding businesses a secure and streamlined way to collect real estate payments swiftly and efficiently.

The flat processing fee amount:

Payment overview + confirm identity

1. Use the payment link below to access the payment portal. Click **Start**.
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Connect your bank + choose account

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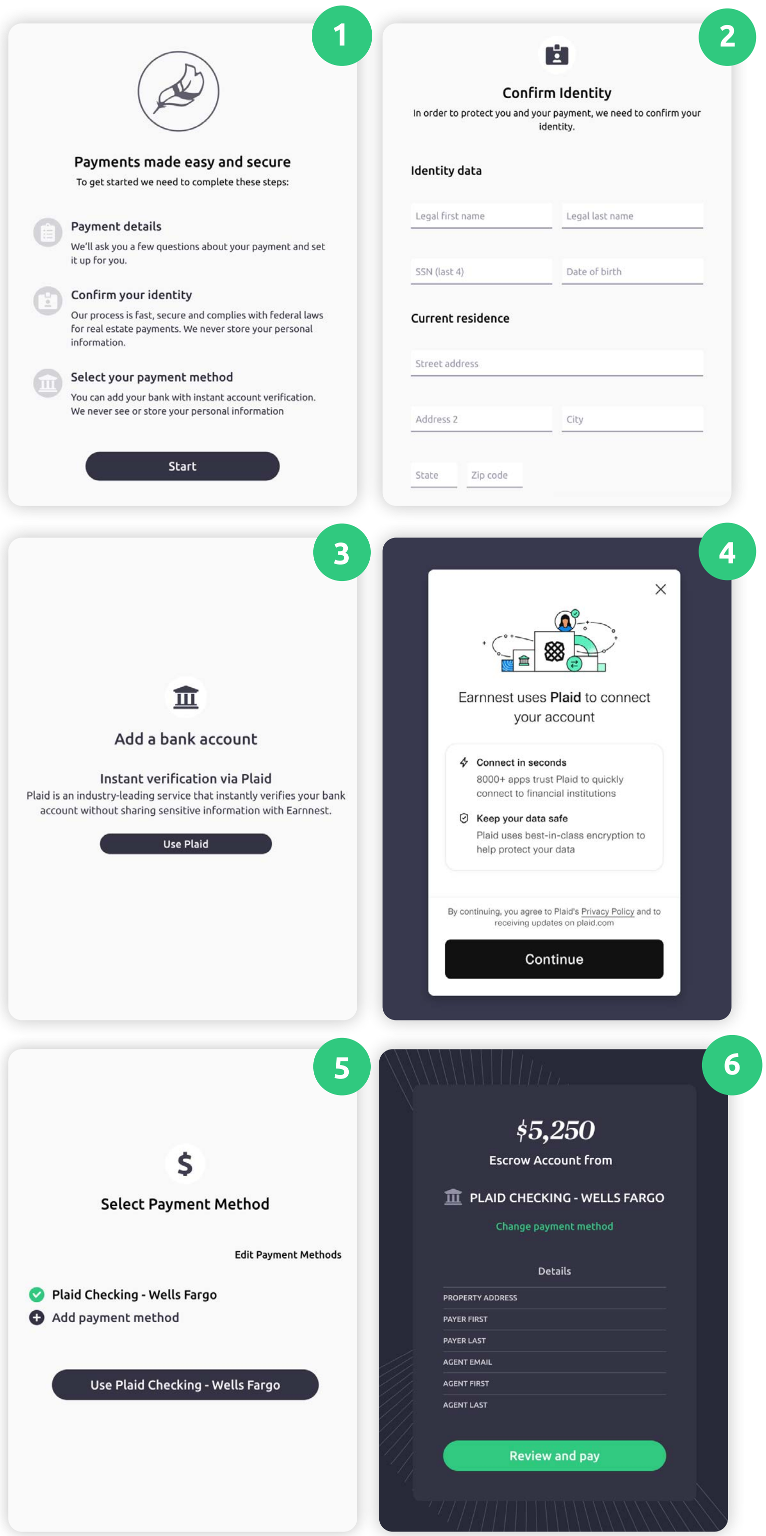

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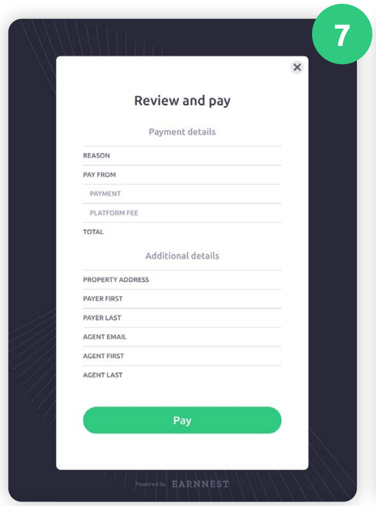
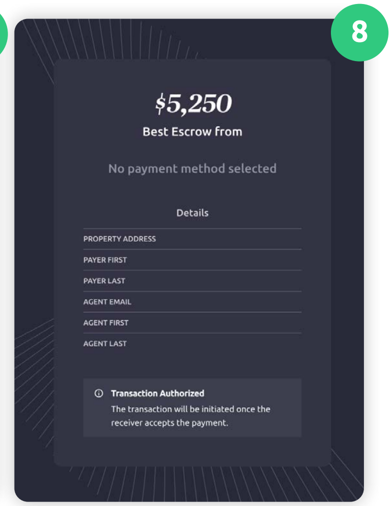




Payer security guide

How secure is Earnnest?

Earnnest works with Dwolla, the leading payment processor in the nation, to securely move homebuyer's money from bank account to escrow holder. Earnnest is also an official member of Nacha, the association that manages, develops, administers and governs the ACH network in the United States. Here's more on how we safeguard homebuyer security throughout the earnest money transaction:

Does Earnnest store my banking information?

No, Earnnest does not store any banking information — actually, we never even see it.

We use our payment processing partner, Dwolla, to set up a secure connection directly between you and your bank. Dwolla uses tokenization and removes all sensitive financial data from transactions. There are multiple levels of encryption between Earnnest and your bank information, and because Earnnest never receives your login credentials, account or routing information we cannot store your information.

Does Earnnest see my login credentials?

No, Earnnest uses a one time access code to pull the funds for your transfer.

How does Earnnest keep my information safe?

Your sensitive banking information is never stored or shared by Earnnest.

How does Earnnest stack up to wire transfers or checks?

Check out the chart below to see how we compare.

	Checks	Wires	Mobile Check Deposit	Other Payment Solutions	Earnnest
Time to settle	2-10 days	0-1 days	2-10 days	3-5 days	1-3 days
Client identity protection	✗	✗	✗	✗	✓
Completely digital	✗	✗	✗	✓	✓
Remotely payable	✗	✓*	✓	✓	✓
Payment protection	✗	✗	✗	✗	✓

*Depending on your financial institution's mobile and desktop application capabilities.

Security guide

How secure is Earnnest?

Encryption

Earnnest is built from the ground up to secure real estate payments. Earnnest uses the 256-bit AES encryption standard chosen by financial institutions and the U.S. government. This standard is the most advanced and secure encryption algorithm.

This means you have the ability to fund your earnest money payment while keeping sensitive banking information secure. To be clear — Earnnest cannot (and does not want to) access the encrypted portal through which you select your funding bank. This means we never handle any sensitive information. This is good news for you and for us.

Personally identifiable information

Due to Federal laws like the Patriot Act, Earnnest will need to verify your identity. We will ask you for information including your legal name, current address, and last four of your Social Security Number. Earnnest does not store this information so there's no possibility for a malicious party to access it later.

The perils of personal checks

While the perils of wire-fraud are well known, the inherent security risks in checks aren't much discussed. Checks are full of sensitive personal data like name, address, banking institution, routing number, and account number. This can lead to risk of identity theft or an account take over.

Another peril of personal checks is insufficient funds leading to a bounced check. Earnnest verifies the amount in the buyer's bank account before completing the transfer of funds. This eliminates the risk of insufficient funds.

Valuable Features for Escrow Partners

Earnnest populates the addendum field within the escrow holders account ledger (payers name, property address, and ID tracking #). This value-add makes reconciliation for the escrow holder a breeze. Earnnest also indemnifies escrow holders and eliminates any possibility of ACH pullback.

To understand more about Earnnest's security benefits for Escrow Holders and Homebuyers, visit our Homebuyer Resources page.

Your guide to earnest money

What is earnest money and why does it matter?

What is earnest money? A payment to show the home seller that the homebuyer is sincere about buying.

When do I pay earnest money? The timing of your payment is generally stated in your contract. In most cases, earnest money is due simultaneously with, or shortly after, the contract is signed by both buyer and seller.

Where does the earnest money go? Typically, earnest money is held by a third party escrow holder. This may be a title company, a real estate office, an attorney's office, or any other party designated in the contract.

Does earnest money count towards the cost of the house? In most cases, homebuyers receive credit for their earnest money deposit at time of closing.

How does Earnest make your home buying experience easier?

Earnnest allows you to pay your earnest money digitally using any bank, at any time, from anywhere—even your couch! Digging out your checkbook and driving a check across town to escrow is now a thing of the past.

Earnnest payments are:

- Secure and private—we never store your information
- Available with any bank, any time, anywhere
- Safer than checks and cheaper than wires

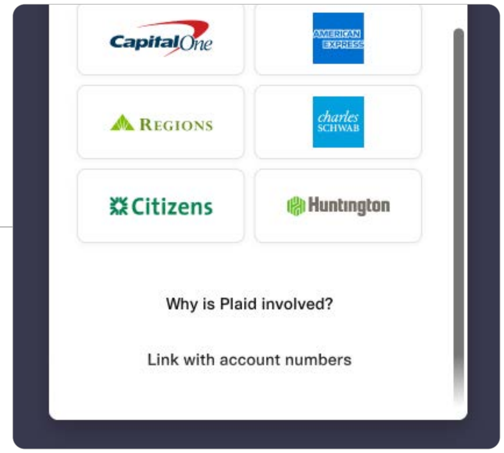
Visit earnnest.com/payer-resources for answers to common questions or email us at support@earnnest.com.

Connect account manually

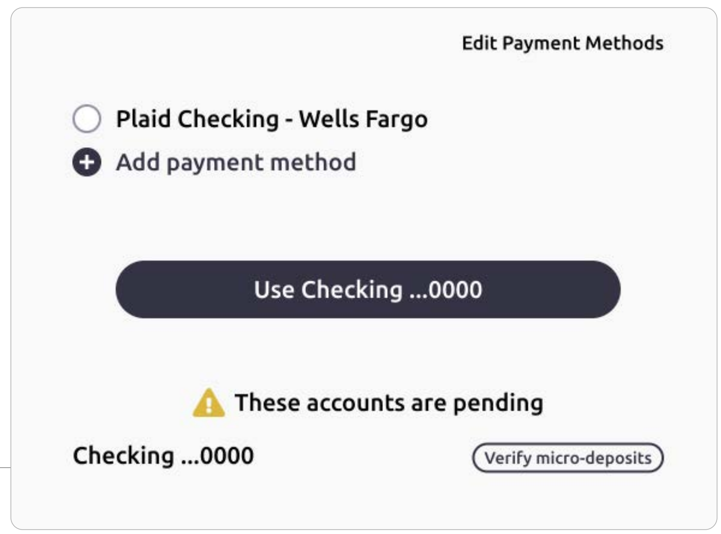
How to connect your account manually.

During the earnest payment process you will be prompted to make a temporary, secure connection to your bank. Use the search bar to locate your bank. If your bank does not appear you can add it manually using the following steps.

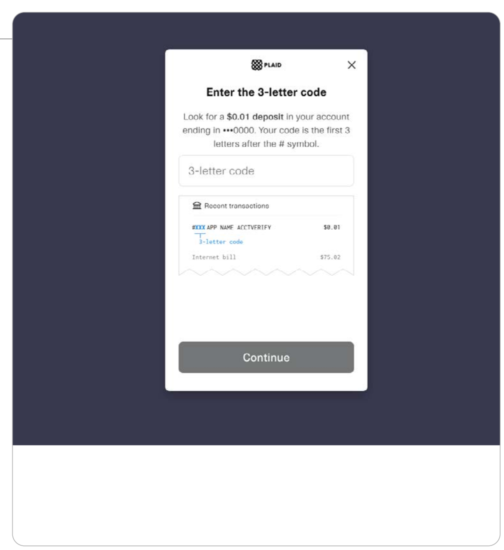
1. Click **Link with account numbers**, then **Continue.**



2. Enter account numbers
   - Enter your routing number.
   - Select **Enter account numbers instead**.
   - Enter your account number. Confirm the number by typing it again. Click **Continue**.
3. Enter your first and last name as it is listed on the account.
4. Select the account type: checking or savings
5. Click **Authorize** to allow Plaid to make a 1¢ deposit to your account along with a three-letter code (#XXX AVAIL ACCTVERIFY) in the next 24-48 hours. Click **Continue** to intiate the deposit. Once you received the code, return to Earnnest.
6. Click **Verify micro-deposits.**



7. Enter your three-letter code.
8. Click **Continue.**



Great! Your account is now connected.

9. Click **Pay earnest money** to complete your earnest money transaction.

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