

# We provide digital earnest payments for convenience, security and time savings.

Earnnest offers completely digital earnest payments. Gone are the days of chasing down paper checks from your clients. No more driving to your escrow holder to drop off a check or returning physical confirmation receipts to your brokerage. With Earnnest, money movement is completely digital — saving you time (and mileage).

#### Convenience

With Earnnest, you create an earnest money request with your preferred escrow holder already connected and verified. After entering your buyer (or buyer agent's) information, with the press of a button, you can instantly request the payment — anywhere, any time.

Upon receiving the request, buyers log in, verify their identity, and log directly into their own online bank network through a secure portal using banking level encryption. (And Earnnest works with banks nationwide.) After identity and funding information is complete, it's just a press of a button and the buyer's payment is made.

As part of our service, Earnnest provides real time email notifications to all involved parties as well as monitored support. Earnnest is costfree to the agent and escrow holder and a flat processing fee is charged to the homebuyer.

## Security

Our closed system uses the same 256-bit encryption as banks and federal institutions to protect transactions, and we never store

banking information. Plus, we utilize tokenization to safeguard user data during the transfer process. Accounts are verified and transfer amounts and destinations cannot be edited once requested by agents, ensuring transfers are carried out exactly as the buyer agreed.

We not only ensure that funds move between the intended parties but also that appropriate funds are available before a transfer ever takes place. This means no misguided payments, no bounced checks, no exposed personal information, and no payments without properly originated requests and authorization.

Secure and efficient transfers aren't impossible. They're also not something to be handled carelessly and shouldn't come with large fees attached. Earnnest is committed to providing a digital platform that ensures safe and easy transactions every time. We're changing how money moves in the real estate industry and we're doing it simply, compliantly and securely.

## Time Savings

We'd never brag, but agents really like us. Check out what our users have to say:

We can [spend] anywhere between 30-45 minutes one way to go to an attorney's office to drop off a check. It's going to save us an hour to an hour and a half round trip. — *Emily Raulerson*, *REALTOR®*, *The Raulerson Group in Kernersville*, *NC* 

### Learn more

Find us on Twitter, Instagram, and Facebook @earnnestapp or LinkedIn linkedin.com/company/earnnest Find us on the web www.earnnest.com