



# DIGITAL ESCROW PAYMENT OPTIONS

**CLOSED Title brings you seamless,  
digital payments.**

We now offer a fully digital earnest money experience, including real-time notifications about the status of every transaction, automatic receipts, banking-level security and encryption - all at NO cost to agents and buyers.

Powered by **Earnest**



**Learn More →**

# AGENT QUICK-START GUIDE

## HOW TO REGISTER

Get started by registering a free account using this link:

<https://app.earnnest.com/agent/register>



## HOW TO FIND CLOSED TITLE

After registering, simply search for **CLOSED Title** when requesting earnest money and select us as your escrow holder.

You can find helpful videos [here](#).

## FEATURES

- Real-Time Transaction Notifications
- Automatic Receipts
- Banking-Level Security + Encryption
- 100% Digital EMD's (no more paper checks)
- No Agent Fees



Powered by Earnnest



# HOMEBUYER GUIDE

## WHAT TO EXPECT

For the safety and security of all parties involved in a transaction, every single buyer who uses our digital platform for payments must be verified. Good news, our verification process is simple and easy. Here's what you can expect:

### Verification process

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Most buyers will be verified by providing basic information such as:

- Last four digits of their Social Security Number (SSN)
- Current address
- Legal first and last name

If the above information does not satisfy our verification score, then a buyer will provide their full SSN.

For the less-than-10% of buyers whose full SSN does not satisfy the verification process, our system will ask for a valid form of identification. These are:

- U.S. passport
- State-issued I.D
- U.S. driver's license

Finally, if automatic verification is not possible, we can manually verify.

### Reasons for manual verification

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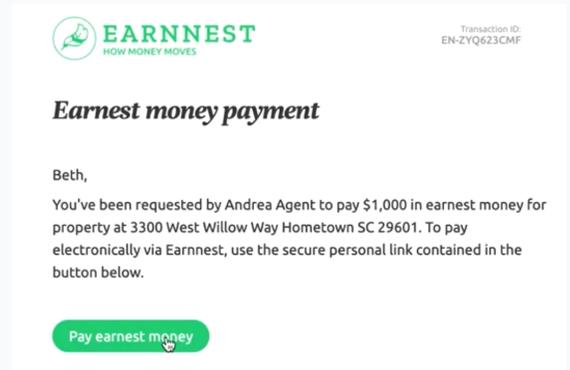
Buyers may require manual verification for the following reasons:

- A buyer did not use his or her legal first or last name.
- A buyer recently moved so the system cannot match the address provided with the address on public record.
- A buyer mistyped their name, address or SSN.
- A buyer provides ITIN instead of SSN.
- A non-valid document was uploaded like an expired driver's license, non-official form of ID or identification document containing a blurry photo.

# HOW TO COMPLETE YOUR EARNEST MONEY DEPOSIT

1

In the email from your agent, click "Pay Earnest Money."



2

Enter your email address and click "Continue."



Email address  
|  
A one time code will be sent to this email address

New to Earnnest?  
We'll guide you through account setup.

Continue

3

A one-time code will be sent to your email. Enter it here.

Code  
239183  
Email code again

Enter the one-time code we just emailed to you. It may take up to 30 seconds to arrive.

Continue

4

Complete the form to create your Earnnest account. When everything is correct, click "Create."

## New Earnnest account

Let's get you setup with an Earnnest account. First, tell us a little bit about yourself.

First name Beth	Last name Buyer
Email address [redacted] ?	Phone number [redacted]
Verified	Must be able to receive SMS messages

# HOW TO COMPLETE YOUR EARNEST MONEY DEPOSIT

5

Verify that all the information shown is correct, then click "This is Correct." If there are any errors, contact your real estate agent, who will issue a corrected request.

**Review earnest money details**  
If this information is not correct please contact Andrea Agent and ask for an updated payment request.

Property	3300 West Willow Way Hometown SC 29601
Escrow Holder	Demo Law Firm
Earnest Money	\$1,000

**THIS IS CORRECT**

6

Next, click "Confirm Identity," enter all your information, and click "Submit."

Buyer	Beth Buyer
Escrow Holder	Demo Law Firm
Earnest Money	\$1,000
Processing fee	\$15
<b>Total Amount</b>	<b>\$1,015</b>

**CONFIRM IDENTITY**  
We'll walk you through confirming your identity.

**VERIFY BANK ACCOUNT**  
We use Plaid to instantly verify your bank account.

**REVIEW AND PAY**

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Next, you will verify your Bank Account information securely and privately via Plaid. Click "Use Plaid," to continue.

Earnest uses Plaid to verify and link your bank

- Secure  
Transfer of your information is encrypted end-to-end
- Private  
Your credentials will never be made accessible to Earnest

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

**Continue**

8

Establish a secure link with your Bank Account by entering your banking credentials.

**WELLS FARGO**

Username

Password

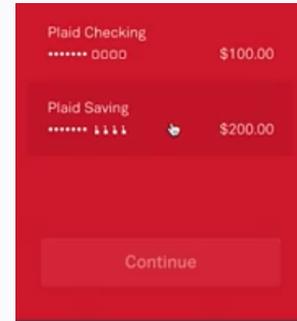
**Submit**

[Reset password](#)

# HOW TO COMPLETE YOUR EARNEST MONEY DEPOSIT

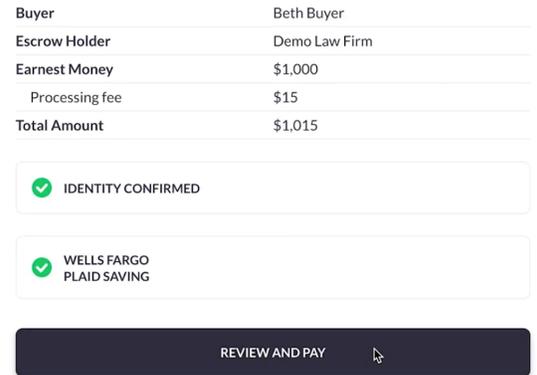
9

Select which account you'd like to make your Earnest Money Payment from and click "Continue."



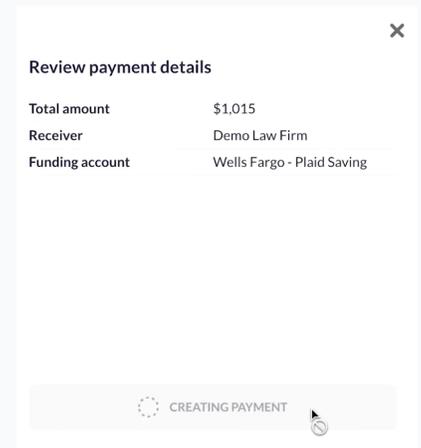
10

Click "Review and Pay," to check that all your details are accurate.



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When all looks good and you are ready to proceed, click "Pay Earnest Money." And that's it!



## CONGRATULATIONS, YOU'VE PAID YOUR EARNEST MONEY!

