



Escrow holder guide

Two easy steps. One simple setup.

How can I receive funds?

Earnnest uses the ACH Network to electronically transfer funds from payer to escrow holder. To receive funds via Earnnest follow these two steps:

1. Have your bank enable ACH **inbound** for your trust account. This ability to turn on inbound while leaving outbound disabled is baked into the ACH standard.
2. Have your bank filter ACH inbound payments by “Earnnest Earnnest” or ACH ID #945440567_ (Underscore is a required space).

Once an Earnnest specialist verifies your account in our system, you will be able to receive funds.

What payment data do I see?

Earnnest uses the ACH addenda field to supply payment-specific data. We include a unique tracking number, home buyer last name and property address.

Beyond the addenda field, we also supply email updates on the payment as it is paid, processed and deposited into your trust account.

What receipts do I get?

We supply receipt of payment and deposit. Pictured are examples of those receipts.

Learn more

Browse earnnest.com/escrow-resources for answers to common questions.

You can email support@earnnest.com or call 1-888-870-2336 toll free Mon-Fri 8 a.m. - 8 p.m. EST.

EARNNEST
HOW MONEY MOVES

Payment receipt

For 1234 Main Street, Hometown NY 12345

Payment overview

Payment type	Earnest money deposit
Request amount	\$5,000
Processing fee (Earnnest)	\$18
Amount paid	\$5,018

Payment details

Transfer type	ACH
Payer	Barb Buyer
Paid at	3/18/20 10:30am EST
Originating account	Nationwide Banking xxxx6809
Receiver	Legal Holdings & Co, LLC
Destination account	IOTA Trust Account xxx5683

Having issues with this payment?
Find support at www.earnnest.com

Payment ID

E N - 1 2 3 A B C 4 5 6

EARNNEST
HOW MONEY MOVES

Deposit receipt

For 1234 Main Street, Hometown, NY 29615

Deposit overview

Payment type	Earnest money deposit
Deposited at	10/20/19 3:14pm EST
Amount deposited	\$5,000

Deposit details

Transfer type	ACH
Payer	Barb Buyer
Paid at	3/18/20 10:30am EST
Originating account	Nationwide Banking xxxx6809
Receiver	Legal Holdings & Co, LLC
Destination account	IOTA Trust Account xxx5683

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