



Fact Sheet

Patented financial management system optimized for real estate settlement.

ALTA Escrow Best Practices achievable only with RynohLive®.

- Electronic verification of reconciliation by Underwriters or Regulators.
- Electronic verification ensures that underlying bank transactions and accounting system entries support the reconciliation provided.

Endorsed, recommended, or mandated by Title Insurance Underwriters Nationwide

Meets CFPB/ Dodd-Frank requirements for financial transparency, as well as other legal and regulatory requirements such as the OCC for safeguarding settlement funds.

In National Marketplace since 2009

Protected over \$250 Billion and >1,000,000 real estate transactions.

Seven agencies are still in business today only because they had RynohLive®.

- Prevents check, ACH, & wire fraud; quickly identifies embezzlement; bank or disbursing errors
- Early this year – Prevented \$2,000,000 cyber fraud in accounting system.
- Saved Agents >\$7,500,000 in fraud and error losses 2012!
- Law Firm identified embezzling employee upon RynohLive installation!
- Identified \$1.5M wire error "Day One" for a Tennessee agent

Accounts automatically reconciled daily and fully audited 24x7.

- "Reconciliation Wizard" identifies accounting issues and provides for the ability to easily correct.
- Reconciliation Analysis 24x7 identifies potential regulatory or audit issues.
- Built-in anti-fraud algorithms identify potentially fraudulent or improper practices.
- Critical disbursements tracked until negotiated for payment.

Management Reporting enables proactive account management.

Functional Modules

- *RynohPay* – Fully automated positive delivery system. Payee or non-payee match files submitted in synchronization with individual bank's update cycle. Standalone system for agents whose banks do not offer positive pay.
- *RynohTrax* - Agent managed system for tracking critical disbursements by payee; purpose or amount within a specified time frame. Results reported daily.
- *RynohRecon* – Fully automated reconciliation system with built in "Reconciliation Wizard" and "Reconciliation Analysis", and many other tools to ensure accounts are properly maintained 24x7. Even alerts agent when funds have been deposited into the wrong account, and identifies the account holding the funds.
- *RynohReport* - Full menu of management reports including monthly reconciliations, revenue tracking, and archives. Monthly reconciliations automatically sent, to underwriter or regulator with provision of review/correction before submission.
- *RynohSecure* – Audit and analysis module. Entire escrow account is fully audited 24x7 with built-in and user tailored anti-fraud algorithms, and automated reporting.

Installation and activation almost overnight.

Seamless integration that runs "in the background", no new "software to learn" or changes in operational procedures required.

Cyber Fraud Protection available through Marble Security for secure on line banking no matter where you bank.

Housed in an SSAE-16 SOC-2 certified data center located in Northern Virginia. Servers are mirrored and balanced with web servers isolated from data base and operating system servers. Disaster recovery server housed in Dallas, TX ensures uninterrupted availability.

[TRUSTe certified](#), RynohLive® displays the TRUSTe privacy shield to demonstrate its strict adherence to all requirements for protecting yours and your clients non-public personal information (NPPI) and data.