

Rynoh Secure

The "Underwriter Module"

Absolute Escrow Protection

Remote Audit and Review



Continuously monitor / audit agent escrow account practices

Anti-fraud algorithms to detect potential problems

Reconciliation "Wizard" enables an agent to easily find and fix escrow accounting errors

Reconciliation Analysis Report provides a detailed summary of the escrow account integrity

Remote account access and review capability

Individual file level review

Automatically receive and archive monthly reconciliations

Confirm Best Practices

"Redacted" file review to protect attorney/ client privilege. Redaction removed in the event of possible fraud situation

Minimize financial losses due to fraud and agent defalcation

Reduce personnel, audit and travel costs

Comprehensive rather than selective file auditing

Improved business practices and increased profitability

Monitoring/ oversight can be allocated to match corporate structure

RynohLive is a patented, web-based, "bridge application" that has revolutionized escrow account management practices, and oversight. RynohLive integrates the agent's escrow accounting software with their bank and underwriter. Settlement Agents and in-turn their Underwriters incur significant financial losses from improper handling and management of settlement funds. Account reconciliation, audit and oversight can be complex, time consuming, and costly. Failure to adequately reconcile and monitor is even more costly. Current standards mandate monthly, rather than daily reconciliation, primarily due to existing industry software limitations. Yet fraud, errors and associated losses occur daily! Typically "audits" are scheduled annually, and are limited to a few files and a few recent months. Comprehensive audits are time consuming and expensive. Studies have repeatedly shown that the greatest deterrents to fraud and other losses require proactive account management, frequent if not daily reconciliation, and oversight. Daily reconciliation, management reporting and monitoring protects the underwriter, account holders and their clients.

Almost universally, underwriter guidance and law mandates that settlement funds cannot be disbursed until they are on deposit and available at the bank (e.g. "Good Funds" or Collected Funds). To comply with this requirement, the agent must reconcile daily. RynohLive reconciles daily and provides a daily report of funds on deposit by file!

RynohLive's continuous end-to-end account auditing, daily reconciliation, transaction monitoring, anti-fraud algorithms and built-in reporting mechanisms notify the underwriter of potential fraudulent activity and other account anomalies. RynohLive provides the underwriter with near real-time, continuous monitoring and analysis of an agent's entire escrow operations. RynohLive eliminates waiting for the annual audit to determine that there is a problem.

Segin Software, LLC d/b/a RynohLive
 397 Little Neck Road
 3300 South Building, #306
 Virginia Beach, 23452
 Phone (757) 333-3760
 Toll Free 877 GO RYNOH
 info@rynoh.com
 http://www.rynoh.com



Service Features and Benefits

TECHNICAL SUPPORT

Expert technical support staff is available to provide assistance using the RynohLive suite.

NETWORK MONITORING

RynohLive is housed in an SSAE-16 SOC 2 data center and is monitored 24/7 for Continuity, Integrity, & Security.

Servers operate in a mirrored and balanced environment. Forward facing web servers are isolated from the database and operating systems.

Offsite backups are conducted 4x / hour to ensure high availability and ensure disaster recovery.

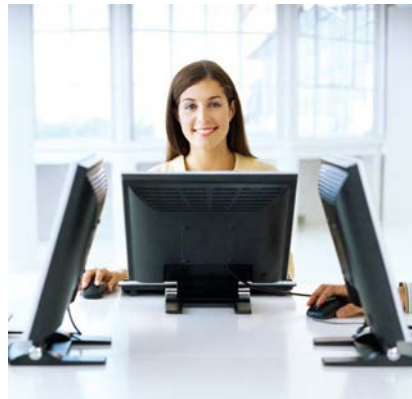
RynohLive is TRUSTe certified and adheres to Best Practices for Safeguarding Client Information

TURNKEY SOLUTIONS

The RynohLive suite of products provides out of the box positive pay and reconciliation for escrow and financial accounting software packages.

For more information on any of our products or services please visit us on the Web at:

<http://www.rynoh.com>



- Agent escrow accounts continuously and fully audited
- Automatically receive fully analyzed agent reconciliations
- Anti-Fraud algorithms to detect potential problems
- Remote account access and review capability
- Minimize financial losses due to fraud and agent defalcation
- Reduced personnel, audit and travel costs
- Improved business practices and increased profitability
- Structured to match corporate responsibilities
- Ensure regulatory compliance

System Requirements

Client workstation

- Microsoft Internet Explorer 7 (or higher); Mozilla Firefox 4 (or higher); Google Chrome; or Apple Safari.
- Microsoft Windows 2000, Windows XP, Windows Vista, and Windows 7 or 8.
- Pentium 4 (or higher): 512 MB RAM (minimum).
- Internet access using HTTP/ HTTPS protocols.

Client production server

- Microsoft Windows 2000, Windows Server 2003, Windows Server 2008, or Windows Server 2008 R2, Windows Server 2012
- Pentium 4 (or higher): 1 GB RAM (minimum).
- 100 MB free disk space.
- .NET Framework Version 2.0 (or higher).
- Broadband internet access using HTTP/ HTTPS protocols.



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