

TA

PRIVACY



Rynoh*Live*[®]
Absolute Escrow Protection

CODE

URITY

PASSWORD

www.rynoh.com

RynohPay



Rynoh has successfully submitted Positive Pay records to Tower Bank on 9/18/2013 5:30 PM (Eastern)

Note: Your bank receives multiple Positive Pay submissions per day. This email is an aggregate of all the items sent throughout the day.

Bank Account:	TOWER II ("4477")
Number of Issued Items:	41
Amount of Issued Items:	\$286,017.74
Number of Voided Items:	0
Amount of Voided Items:	\$0.00
Number of Cancelled Items:	0
Amount of Cancelled Items:	\$0.00
Total Number of Items:	41
Total Amount of Items:	\$286,017.74

Check #	Type	Amount	Payee
111934	ISSUE	\$453.32	Clerk of Circuit Court
111935	ISSUE	\$75.00	Druckers & Druckers
111936	ISSUE	\$65.77	Neville National Title Insurance Company
111937	ISSUE	\$20.00	Neville National Title Insurance Company
111938	ISSUE	\$35.00	QRI Release Tracking
111939	ISSUE	\$50.00	Title Two Underwriting Services, LLC
111940	ISSUE	\$14.00	Joseph Fortuna
111941	ISSUE	\$101.50	Loretta Kimmel
111942	ISSUE	\$275.00	Reliable Title
111943	ISSUE	\$411.59	Reliable Title
111975	ISSUE	\$600.72	Clerk of Circuit Court
111976	ISSUE	\$104.50	Loretta Kimmel
111977	ISSUE	\$68.21	First Virginia National Title Insurance Company
111978	ISSUE	\$20.00	First Virginia National Title Insurance Company



Example of Standalone Exception Notification

Positive Pay Report for Whythe Bank - WHYBANK ("9213)

Report Generated on 2/12/2014 at 6:47 AM

Positive Pay Exceptions

(The following checks have been debited from your account but have no matching check in ProTrust)

1 Positive Pay Exceptions:

Cleared Bank	Check #	Amount	Additional Data
02/11/2014	254687	\$1,054.60	CHECK

The check(s) listed above may be the result of: check fraud, bank posting error, a voided check presented for payment, or a misnumbered check.

To determine the proper pay/do not pay action to be taken:

- 1) Go online with your bank and view or print a copy of the check in question.
- 2) Open the disbursing file for the check being validated. Compare the amount, payee, and check number.
- 3) Determine if the check has been voided.
- 4) If the check is fraudulent or previously voided, you must immediately notify your bank and direct them to not pay or recall the funds, and credit your account.
- 5) If the check has been improperly scanned/posted to your account, notify the bank and have them correct the transaction.
- 6) If the numbering was incorrect, correct the numbering in your disbursing software.
- 7) The do not pay/recall funds will also require you to show the improper transaction and associated bank credit in the file in order to ensure the account remains balanced 3 ways and that the total amount of debits and credits match with the bank and disbursing software.

RynohPay is either an automated positive pay interface with your bank, or a standalone positive pay solution if your bank does not provide this service. Positive pay eliminates check fraud, and ensures that only checks you have issued are processed for payment by your bank. RynohPay automatically transmits a file of issued checks to your bank in accordance with the bank's processing schedule. This transmission can be once or multiple times per day. Further, RynohPay supports both payee and non-payee bank positive pay services. No operator intervention is required for file delivery. **RynohLive** provides a standalone non-payee match positive pay solution.

RynohTrax

Current Alerts

Field	Comparison	Expression	Days	Edit	Permission			
Amount	>=	5000.00	not cleared after	4	Managers	Edit	Remove	View
Payee	contains	Regis	not cleared after	4	Managers	Edit	Remove	View
Payee	contains	Clerk	not cleared after	4	Managers	Edit	Remove	View
Payee	contains	County	not cleared after	5	Managers	Edit	Remove	View
Payee	contains	Record	not cleared after	5	Managers	Edit	Remove	View
Purpose	contains	Haz	not cleared after	15	Managers	Edit	Remove	View
Purpose	contains	Home	not cleared after	15	Managers	Edit	Remove	View
Purpose	contains	Flood	not cleared after	15	Managers	Edit	Remove	View
Payee	contains	Treas	not cleared after	15	Managers	Edit	Remove	View
Purpose	contains	Debt	not cleared after	15	Managers	Edit	Remove	View
Purpose	contains	Tax	not cleared after	15	Managers	Edit	Remove	View
Purpose	contains	Surv	not cleared after	10	Managers	Edit	Remove	View
Purpose	contains	Pay	not cleared after	10	Managers	Edit	Remove	View
Purpose	contains	Jud	not cleared after	10	Managers	Edit	Remove	View
Purpose	contains	Lien	not cleared after	4	Managers	Edit	Remove	View
Purpose	contains	Mort	not cleared after	4	Managers	Edit	Remove	View
Purpose	contains	Deed	not cleared after	4	Managers	Edit	Remove	View
Payee	contains	Trust	not cleared after	5	Managers	Edit	Remove	View
Purpose	contains	Rev	not cleared after	5	Managers	Edit	Remove	View
Purpose	contains	Warr	not cleared after	10	Managers	Edit	Remove	View
Purpose	contains	Commis	not cleared after	5	Managers	Edit	Remove	View
Purpose	contains	Commis	not cleared after	10	Managers	Edit	Remove	View
Amount	>=	0.00	not cleared after	90	Managers	Edit	Remove	View
Payee	is exactly	irs	not cleared after	5	Managers	Edit	Remove	View
Payee	contains	Old Rep	not cleared after	30	Managers	Edit	Remove	View
Payee	contains	Fidelity	not cleared after	10	Managers	Edit	Remove	View
Amount	>=	5000.00	not cleared after	7	Corporate	Edit	Remove	View

RynohTrax automatically tracks and validates funds flowing into and out of your escrow account(s). A user defined alert list provides automated notification when a specific transaction has not occurred within the specified time frame. The alerts are defined based upon payee, purpose, or amount within a specific number of business days.

For example: if a mortgage pay-off check has not cleared after four business days, you will be notified via the Morning Report. If the company manages multiple escrow accounts, RynohTrax also advises you if incoming funds are deposited/ wired into the "wrong account" (provided that the account receiving the funds is also a "Rynoh monitored" account)!

RynohRecon

Reconciliation Wizard

Escrow 1 (**1111) through 1/31/2014

Status

You must take action on the sections below to finish reconciling the account.

Exit

Confirm Bank Balance

Confirm the following information from the bank statement dated 7/1/2013 - 7/31/2013*:

* Note: This is an older statement; you will be asked to confirm multiple statements up to the date through which you're reconciling.

Beginning Balance	\$864,642.30
Total Credits	\$6,615,624.51
Total Debits	\$6,752,325.13
Ending Balance	\$727,941.68

☐ The bank statement matches
☐ The bank statement does not match

Submit

Unmatched Bank Transactions

The following bank transactions are not matched.

Date	Type	Check #	Amount	Additional Data
7/3/2013	Credit 0		\$150.00	Match
7/5/2013	Credit 0		\$150.00	Match

Transactions With Incorrect Dates

The following transactions in ProTrust have dates later than when they cleared the bank.

File Number	Type	Check #	Amount	Payee/Payer	Purpose	Date	Cleared Bank
4598	Wire In	1643	\$1,032.93	Jason Martinez		8/1/2013	7/31/2013

Force Cleared Transactions

The following transactions are cleared in ProTrust but are not matched to bank transactions.

File Number	Type	Check #	Amount	Payee/Payer	Purpose	Date	Clear Date
4700	Check	111518	\$159,921.08	Virginia Housing Development Authority	Payoff first mortgage	8/27/2013	8/31/2013

It has been repeatedly demonstrated that the single greatest deterrent to fraud, embezzlement, and accounting errors is frequent reconciliation. That is why the American Land Title Association's Best Practices now call for daily rather than monthly reconciliation. How are you going to accommodate this requirement?

RynohRecon provides automatic and daily three-way account reconciliation as well as electronic verification of your reconciliation results. No other system in the marketplace provides this capability. Not only are your accounts reconciled three-ways but RynohRecon provides embedded tools to identify potential problems in your account. The "Reconciliation Wizard" identifies items preventing proper three-way reconciliation. The "Wizard" flags the error(s), and pinpoints the necessary corrective actions.

RynohReport

RynohReport is a comprehensive set of daily and monthly reports that enable proactive management and oversight of all agency escrow activities. The daily "Morning Report" is the key management report that must be reviewed every day to protect the agency from fraud, embezzlement, bank errors, and employee errors. It reflects those critical time-sensitive items requiring immediate attention. It is utilized to determine that: deposits have been received and credited by the bank; all disbursements such as: pay-offs, recordings, and insurance premiums have been received and presented for payment in a timely manner; incoming and outgoing wires have been properly processed and that deposits match expected receipts and are deposited in the proper account.

Reconciliation Analysis of Dewey, Cheatum, & Howe, PLLC 3: Escrow 1 (**1111) for July 2013

Report Generated on 2/20/2014 at 2:33 PM

Balanced Three Ways:	NO
Reconciliation Date:	7/31/2013
Adjusted Bank Balance:	\$677,281.21
Book Balance:	\$575,562.42
Trial Balance:	\$575,712.42
Date Of Last Satisfactory Three Way Reconciliation:	6/30/2013

Reconciliation Wizard Analysis

Please go to the Reconciliation Wizard page to view and resolve the following problems:

Unmatched Bank Transactions: 4 Transactions
Transactions With Incorrect Dates: 1 Transaction
Unbalanced Funds Transfers: Yes

Bank-Only Matches (Not Entered In Book)

None

Files With Negative Balances

File Number	Balance	Duration/Comment
4480	(\$150.00)	26 days
4667	(\$150.00)	22 days
4625	(\$463.80)	9 days
4669	(\$0.40)	1 days

Outstanding Deposits

Type	File	Amount	Payer	Purpose	Date
Deposit	4667	\$150.00	Emily Ball		07/03/2013
Deposit	4480	\$150.00	D/Alme Title		07/05/2013
Deposit	4625	\$463.80	Erica Simmons		07/19/2013
Deposit	4669	\$22.46	Ryan Diaz		07/30/2013

State-Dated Checks

After	# Total	Total Amount	Largest Amount
30 days	85	\$12,960.86	\$2,300.00
60 days	41	\$6,649.56	\$2,300.00
90 days	10	\$512.78	\$149.88
180 days	0	\$0.00	NA

Files With Retained Funds (After 30 Days)

File Number	Balance	Duration/Comment
4405	\$500.00	190 days
4621	\$1,000.00	62 days
4620	\$1,000.00	56 days

A "Reconciliation Analysis" feature looks beyond the three-way balance to ensure that your accounts remain RESPA compliant. A proper reconciliation is far more than three matching numbers (book, bank, and trial balance). The reconciliation analysis feature conducts a rigorous review and comprehensive analysis of items of potential concern to auditors and regulators.

If required, **RynohLive** automatically prepares, analyzes and delivers your monthly reconciliation reports to your underwriter. Prior to underwriter submission, RynohRecon provides you with a preview of the report with an analysis top sheet. You can select how far in advance you want to receive this preview; and therefore have ample opportunity to make corrections, if necessary, before the report is submitted. It is that simple.

RynohLive delivers numerous additional reports including:

- Positive Pay Report
- Cleared Transactions
- Voided Transactions
- Bank Statement Report
- Ledger Audit Report
- Revenue Report
- Underwriter Submission
- Three-way Reconciliation Report
- Outstanding Transactions
- Funds Transfer Report
- Reconciliation Analysis Report
- Uploaded Actual Bank Statement
- Trial Balances



RynohLive®
Absolute Escrow Protection

PROTECTION

DA

HOW IT WORKS

RynohLive is a bridge application that seamlessly integrates with your settlement software and your financial institution. There is no need to change your internal disbursing procedures or work flow – and using **RynohLive** to manage your escrow accounts will save you time, money...and quite possibly your business!

Using a cyber-secure cutting edge cloud application with proprietary antifraud algorithms, **RynohLive** helps clients stay steps ahead of would be perpetrators of fraud and theft with real-time monitoring of their escrow account operations. Every business day **RynohLive** conducts an automated three-way reconciliation – as well as end-to-end auditing of your escrow accounts. At the same time **RynohLive** is working around the clock to identify anomalies, potential fraud and audit issues to minimize your exposure to loss. Our clients' rest easier knowing that **RynohLive** is on the job protecting them via daily management reports and email alerts whenever errors or potentially fraudulent activity is suspected.

BENEFITS

1. **RynohLive** is patented, and the ONLY solution that enables you to truly follow ALTA Best Practices #2; while providing your underwriter, lender, or regulator the transparency and oversight called for in today's market environment. All parties in the transaction are protected from fraud, embezzlement, disbursing errors, or other losses of settlement funds.
2. **RynohLive** is the only solution in the market today that provides "electronic verification" of your reconciliation, as well as proactive oversight of your escrow accounts.
3. **RynohLive** provides you the power to review deposits, critical disbursements, wire activity, correct errors and stop would-be thieves.
4. Save Time, Save Money, and Demonstrate Regulatory Compliance.

RynohLive

397 Little Neck Road | 33005-306 | Virginia Beach, VA 23452

Call 877-467-9664 (877 GO RYNOH)

Visit: www.rynoh.com

SECRECY

SECU