



How Money Moves

We make money movement in real estate safe and easy, so for buyers everywhere, a house can quickly become their home.

The Earnnest network facilitates the secure and direct transfer of funds from buyer to escrow holder. Earnnest is connected to more than 12,000 banks across America, using banking level encryption and security. The innovative and proprietary way our Earnnest system uses ACH to complete digital money transfers means no wire transfers, mitigating the risk of wire fraud. Our system also uses no checks. Gone are the days of real estate agents chasing down paper checks from their clients. With Earnnest, money movement is completely digital.

In the coming months, the Earnnest platform will expand to facilitate all types of real estate transactions. As an example of our network capabilities, here's how the transfer of earnest money works:

Through Earnnest, agents can create earnest money deposit requests with their preferred escrow holder already connected and verified. After entering their buyer or buyer agent's information, with the press of a button, they can instantly request the payment from anywhere, at any time. Upon receiving the request, buyers log in, verify their identity, and log directly into their own online bank network through a secure portal. (That's why it's convenient we're connected to 12,000+ banks nationwide.) After identity and funding information is complete, it's just a press of a button and the earnest payment is made.

As part of our service, Earnnest provides real time notifications to all involved parties and monitored support, for a low processing fee to the buyer per each completed transfer.

Our closed system uses the same 256-bit encryption as banks and federal institutions to protect transactions, and we never store banking information. Plus, we utilize tokenization to safeguard user data during the transfer process. Accounts are verified and transfer amounts and destinations cannot be edited once requested by agents, ensuring transfers are carried out exactly as the buyer agreed. We not only ensure that funds move between the intended parties but also that appropriate funds are available before a transfer ever takes place. This means no misguided payments, no bounced checks, no exposed personal information, and no payments without properly originated requests and authorization.

Secure and efficient transfers aren't impossible. They're also not something to be handled carelessly and shouldn't come with large fees attached. Earnnest is committed to providing a digital platform that ensures safe and easy transactions every time. We're changing how money moves in the real estate industry and we're doing it simply, compliantly and securely.

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