



# Today

## PAYMENTS



***Removing Paper Checks  
from Real Estate Transactions***



# Same Day ACH is an Alternative to:



Wires, Money Orders, Cashier's and Personal Checks

Direct Payments and Credit-Pushes with Same Day ACH could/would eliminate all but, "Good Funds" payments.

Limited now at 25K but increasing to 100k in March 2020.



Reach virtually **all U.S. Bank and Credit Union accounts**

Funds sent and received typically within hours.



Funds are **available for** the receiver **same-day**

SameDayACH.com sends confirmation to both "the sender" and "receiver" in seconds.

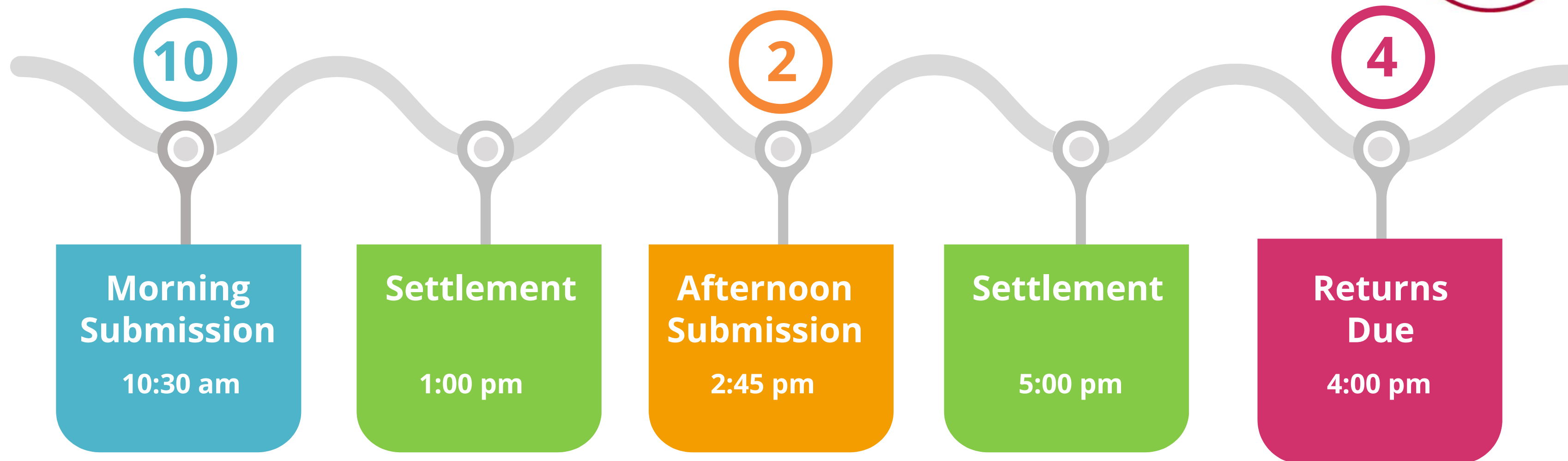


Personal Checks, Corporate Checks, Cashiers Checks and Wires currently dominate the Real Estate Industry.

# Same Day Deposit



Originating financial institutions (ODFIs) will be able to submit files of Same Day ACH payments through **two new clearing windows** provided by the FedACH Operators:



Funds are available for use by the receiver same-day and, through our Payment Platform, real-time confirmation is provided to both "the sender" and "receiver" in seconds. Most Same Day ACH transactions are "Credit Push" versus "Debit Pull."

# ***Sending & Collecting with Same Day ACH***



**Today**  
PAYMENTS



## ★ **Fast**

Seconds to set up  
once company is  
approved

Funds received  
in hours



## ★ **Convenient**

Full Funds  
available  
instantly

Confirmations  
sent to both  
receiver and  
sender



## ★ **Value**

Extremely Cost  
efficient

Least expensive  
form of payment  
processing on  
the market



## ★ **Flexible**

Send or receive  
one-time  
and / or  
recurring  
payments



## ★ **Secure**

Deposit directly  
into recipient's  
account of choice

All US Financial  
Institutions



## ★ **Easy**

Online

Bank Visit  
not needed



# Same Day ACH



/ Transactions provide the following benefits /



## Authentication

Verifies the identity or veracity of a user, device or payment connected to a payment system to mitigate risk and loss



## Verification

Real time verification of current checking / savings balance of the individual or business and current account status



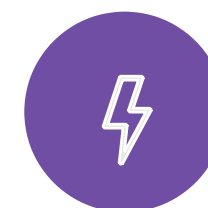
## Posting

Daily posting / reporting by both sending and receiving financial institutions



## Authorization

Explicit instructions include: timing, amount, payee, funds source & other conditions to transfer funds



## Settlement

Currently 2 deposit windows, increasing to 3 deposit windows next year



## Notification

SameDayACH.com provides real-time messages to all parties at all levels including authentication, authorization and verification

# Who is involved? Who needs services?



Millions of homes and commercial properties are sold / leased each year in the United States.

Buyers / Sellers

Brokers / Agents

Escrow / Title

Lenders

Almost **NO SALES** occur directly  
between a buyer and seller.

Almost ALL Real Estate Transactions  
involve the use of third party  
brokers, escrow, lenders, title, etc.

Real Estate Transactions, even  
Exchanges, involve the payment  
and transference of money.



Powered by: **SameDayACH.com**

Property Owners

Property Managers

Tenants

Service Providers

# Buyers



**Buyers** typically have to write a Personal or Cashier's check for the Earnest Money Deposit & Down Payment

The **Escrow / Trust** must take delivery of the check and either convert it electronically or physically for eventual deposit

These same steps are used with Cashier's Checks plus the added waste of time driving to the bank and waiting for the Cashier's Check to be drawn

★  
**Online Deposit**  
**SameDayACH.com**



★ ★  
**Earnest Money Deposit**

Checks / Wires  
Physical Delivery / Pick Up  
Deposit / Bank Visit

Powered by: **SameDayACH.com**

# Sellers



**Sellers** enjoy **immediate notification.**

**Escrow / Trust / Title:**  
All parties to a "Same Day ACH" transaction receive text & email messaging

**You choose who receives messages:**  
Buyers, Sellers,  
Brokers, Agents,  
Escrow, Title,  
Lenders

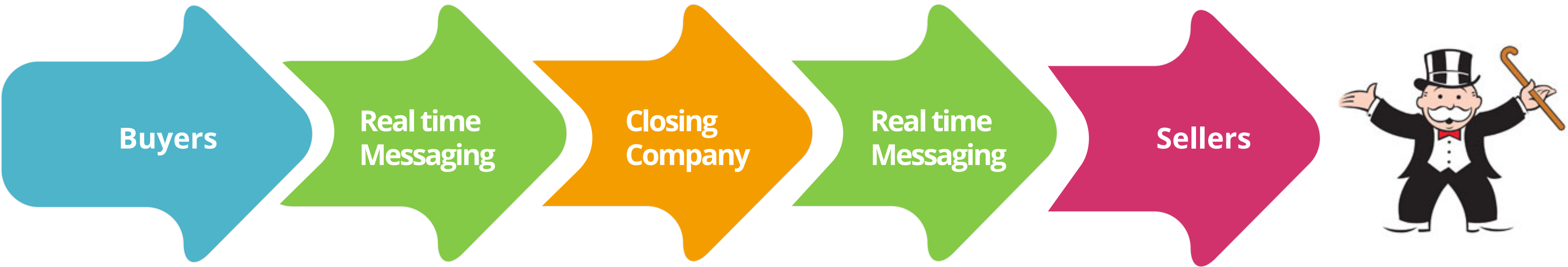
★  
**All Party Notification**

Buyers / Sellers  
Brokers / Agents  
Transaction Coordinators  
Escrow / Title  
Lenders

# Opening Escrow



/ Everyone is happy /



**Buyers**



**Proof of Funds  
Verification of Deposit  
Online Same-Day**



**Security**

**Escrow  
Trust  
Lawyer**



**Real-time funds  
Confirmation**

**Credit Push**



**Sellers**

**Brokers / Agents  
Closing Companies  
Transaction  
Coordinators**

# Massive Numbers = Massive Potential



/ We can't be the only people who recognize this /



1 Million Real Estate Agents



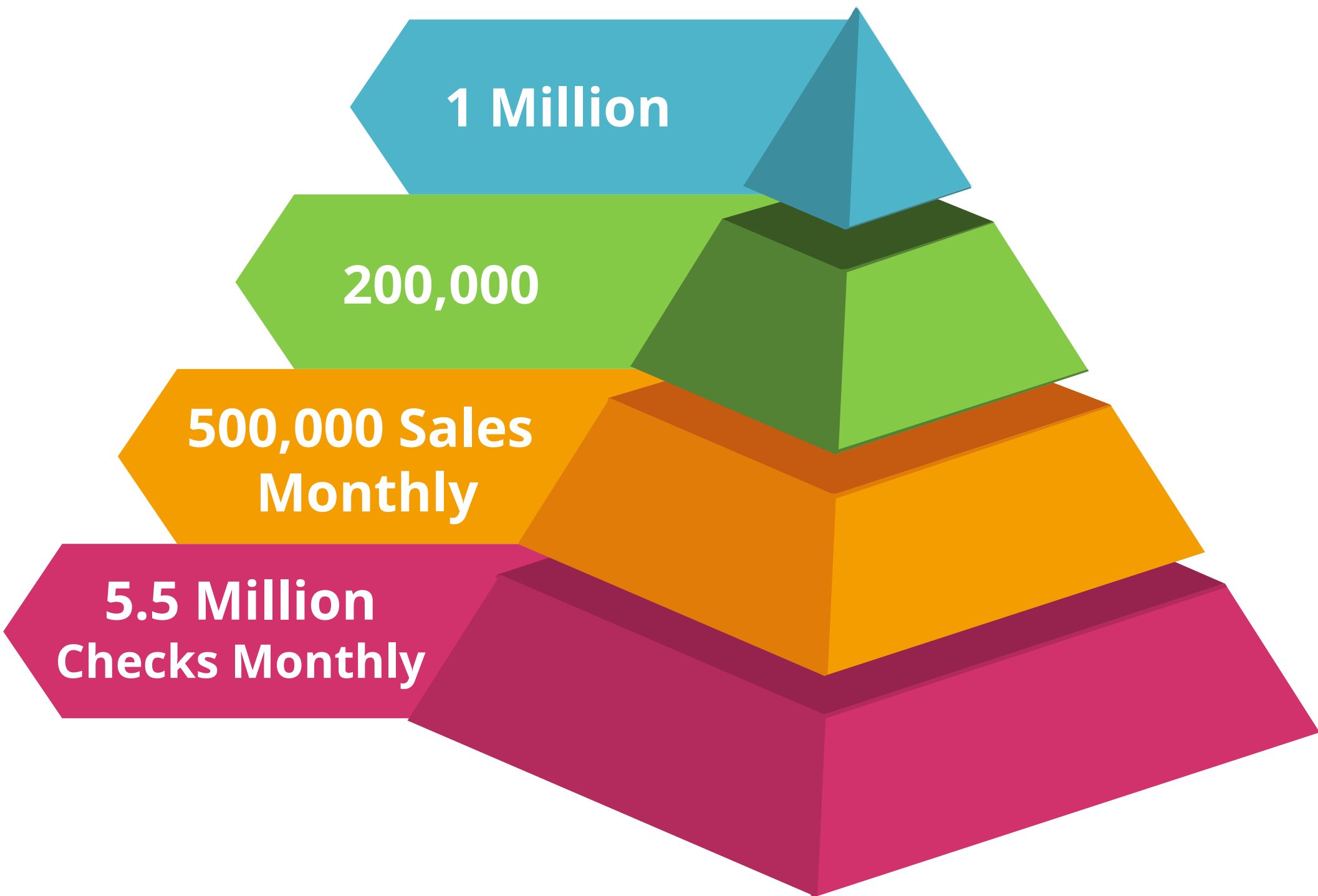
200,000 Real Estate Brokers



500,000 Sale Transactions Monthly



On average 11 Checks  
dispersed at Escrow  
Monthly



# Escrow, Legal, Title & Lenders



/ Why Use Same Day ACH/

## ★ Same Day ACH is Safe

Safer than cash or checks in protecting against fraud  
Transaction limits and cross-border blocks avert money laundering

## ★ Same Day ACH is Easy to Use

Text or Email Buyers a link to the "Same Day ACH processing platform"

The Buyer simply registers and enters banking information

ACH transactions, using bank login authorization, are the most secure method of funds transfer available

## ★ Same Day ACH is Free to the Receiving Party

Recipients will never be charged enrollment or transaction fees

## ★ Same Day ACH with fraud protection

Identify, manage and prevent suspicious fraudulent transactions with customizable, rules-based solutions

All parties involved can receive confirmation and notifications  
SameDayACH.com allows access anywhere

## ★ Same Day ACH is Fast and Efficient

24/7/365 access to funds anytime after deposit

Effortless & efficient digital payments



Powered by: **SameDayACH.com**

# Property Managers and Tenants



★ ★ ★ ★ ★ / Same Day ACH does not have to share banking information between parties/

## Same Day ACH Advantages:

- ★ Integrations with Accounting Software
- ★ Reduce Accounting Time and Expense
- ★ Eliminate Paper Checks and Deposit Slips
- ★ Eliminate copying checks and paperwork
- ★ Eliminate Out of State Checks
- ★ Eliminate Driving to the Bank
- ★ Reduce NSF Costs and Reissuing Checks
- ★ Enjoy Faster Funding



# Tenants Benefit with Same Day ACH



★ ★ ★ ★ ★ / Same Day ACH does not have to share banking information between parties/



TITLE DEED BOARDWALK	
RENT \$50.	
With 1 House	\$ 200.
With 2 Houses	600.
With 3 Houses	1400.
With 4 Houses	1700.
With HOTEL \$2000.	
Mortgage Value \$200.	
Houses cost \$200. each	
Hotels, \$200. plus 4 houses	
<small>If a player owns ALL the Lots of any Color-Group, the rent is Doubled on Unimproved Lots in that group. ©1933 Hasbro, Inc.</small>	

**Same Day ACH** allows for Multiple Depository Accounts-  
More than one Property or Owner? No Problem!  
Use Multiple Depository Accounts at one Financial  
Institution or Different Financial Institutions!



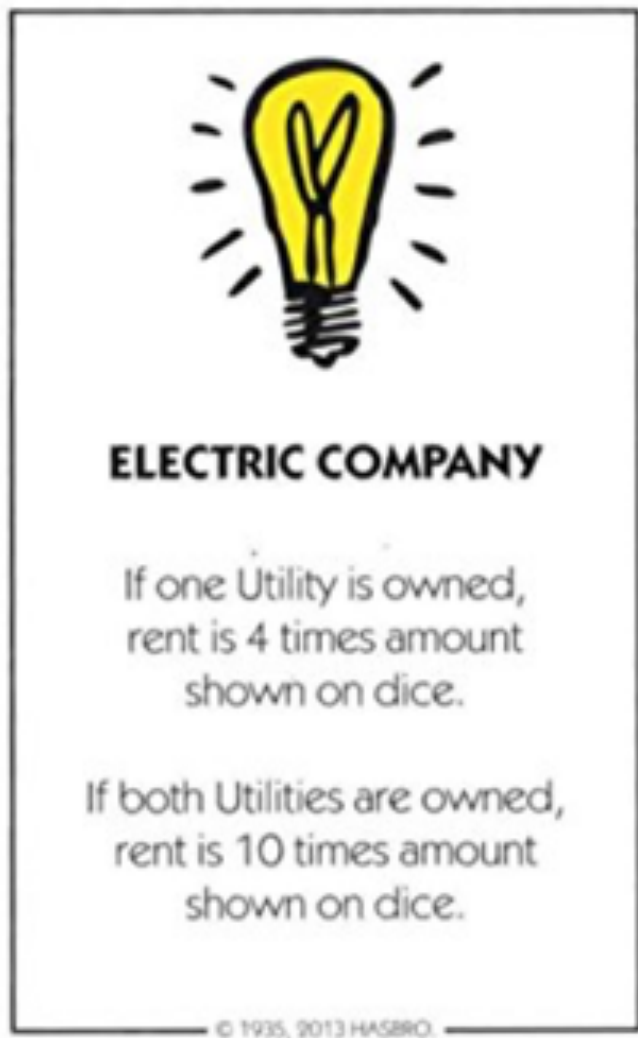
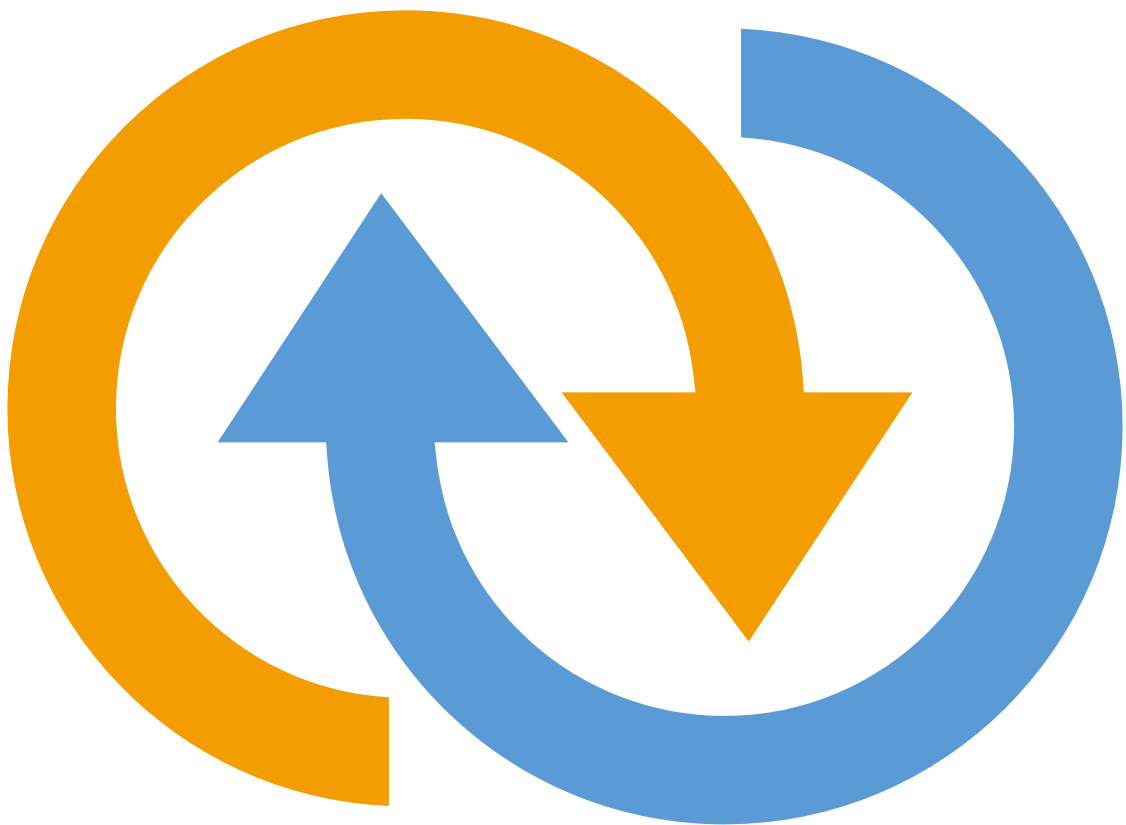
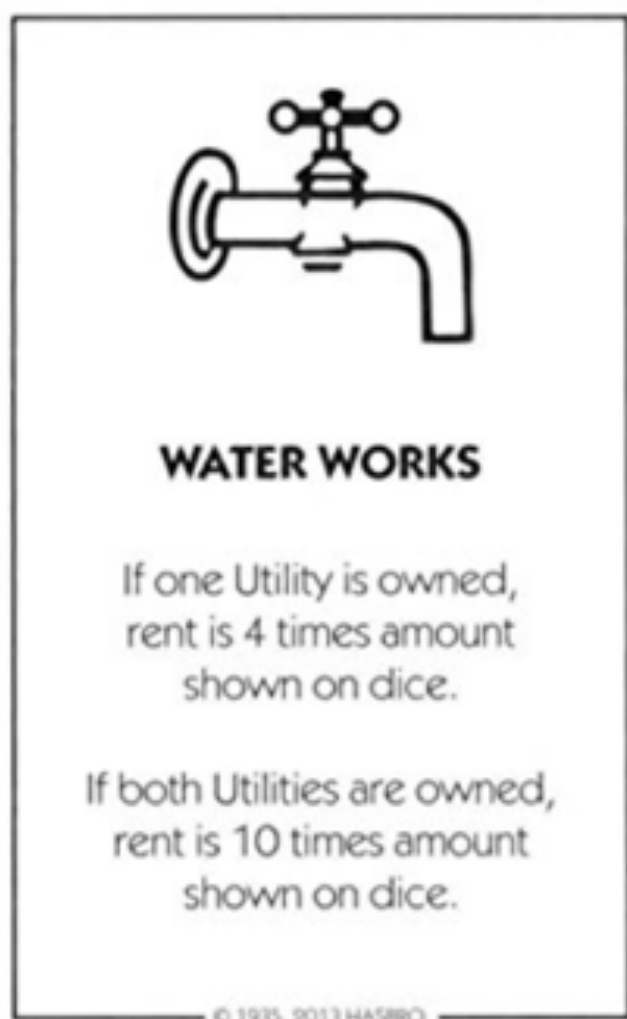
"...consumers and businesses indicated that they would rather share an e-mail address or a phone number to make / receive payments instead of sharing their bank account numbers."

**Stop Going to the Bank to Deposit Checks!**

# Electronic Bill Presentment & Payment



/ You knew this slide was coming/



# QuickBooks® Integration



Automate Account Receivable Collection



Automate Account Payable Payments



One – Time or Recurring Credits or Debits



# Good Funds Account



**Good Funds, is defined simply as:** Collected funds in a bank account and usable immediately by the owner of the account.

Good Funds payments allows for real-time digital payments that are **immediate, irrevocable, intra-bank and/or interbank account-to-account (A2A) Transfers** that utilize a real-time Messaging System connected to every transaction Participant through all U.S.-based financial institutions.



### Real Time Balance

You will see your real-time balance and will be able to add additional funds to your Same Day ACH balance by clicking on "Fund Me" on your dashboard portal. Upon submission of funds, the transaction will have a "Pending" status, once funds have cleared status will change to say "Funded".

My Balance \$0.00 [Fund Me](#)

Date	Amount	Status
09/27/2018	\$25,000.00	Pending

Its simple to Add Funds to your Same Day ACH Credits Account

- You can request to add funds to your Credits funding balance from within the ACH account.
- Easily add funds because you will set up a specific target bank account from which these funds will be drawn.

ADD FUNDS  
Add money to your balance.

From Account: \*\*\*\*8363

Amount: \$ 15000

[Add Funds](#) [Close](#)

## Hello!

In order to send Same Day ACH credits, you will need to fund your Same Day ACH Balance prior to sending any credit transactions. Transactions submitted as Same Day ACH cannot exceed your current funded balance. As transactions are processed they will be deducted from the Balance. You can always see your current balance on the Dashboard of your web portal where are also able to add additional funds.

[Add Funds](#)

# Integrate with Today Payments



Dashboard

Virtual Terminal

Email

Online Forms

IVR Manager

Reporting

Contacts

Settings

API

Help Center

Credit Card Processing: Enabled

ACH Processing Enabled

RDC Processing N/A

RTP Processing Enabled

Today

Credit Card

Total Volume

\$0.00

← Debits (from customer)

\$0.00

# of transactions

0

→ Void/Refund

\$0.00

# of transactions

0

⊗ Declines

\$0.00

# of transactions

0

ACH

Total Volume

\$0.00

← Debits (from customer)

\$0.00

# of transactions

0

→ Credits (to customer)

\$0.00

# of transactions

0

⌂ Returns

\$0.00

# of transactions

0

Remote Deposit Capture (RDC)

Total Volume

\$0.00

← Debits (from customer)

\$0.00

# of transactions

0

⌂ Returns

\$0.00

# of transactions

0

My Reports

Name:

Data From:

All Payments

All Items

View

Download

Friday Report

All Items

View

Download

To create new reports or edit existing reports, navigate to the 'Create/View Report' page.

Today's Activity Log

08-03-2018 09:06:00 AM - SUCCESS the portal

Download

DOC

GoodFunds Gateway Website

Today Payments - RESTful API

Documentation

SVS RESTful API

Introduction

Benefits

Features

Getting Started

• Unique Test Account

• URLs

• Authentication

Getting Started

RESTful API

GoodFunds Gateway API is a secure, server based engine that provides support for transaction processing in real-time. Our RESTful API supports different formats available to use as listed below.

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# Anti-Money Laundering



The **BSA** (Bank Secrecy Act) requires banks to have **BSA/AML** (Anti-Money Laundering) compliance programs and appropriate policies, procedures, and processes in place to monitor and identify unusual activity, including ACH transactions.

Obtaining **Customer Due Diligence** information in all operations is an important mitigant of **BSA/AML** risk in ACH transactions. ODFIs and RDFIs rely on each other for **OFAC** reviews and other necessary due diligence information.



## OFAC / BSA



### OFAC (Office of Foreign Asset Control)

The part of the US Treasury Department responsible for enforcing United States economic and trade sanctions.



# Same Day ACH "Credit Push"



Select a Site

1. SELECT A SITE2. VERIFY CREDENTIALS3. VIEW ACCOUNTS

Select your institution from the list below or search.

Citibank (online.citibank.com)

Wells Fargo

American Express Card

J.P. Morgan Private Bank

U.S. Bank

USAA

BANK OF AMERICA

Capital One Bank

PNC Bank

Don't see your institution?

Log In

1. SELECT A SITE2. VERIFY CREDENTIALS3. VIEW ACCOUNTS

Wells Fargo HSA  
www.wellsfargo.com

Please enter your Wells Fargo credentials

User ID

Pass

Re-enter

Linked Accounts

1. SELECT A SITE2. VERIFY CREDENTIALS3. VIEW ACCOUNTS

Dag Site  
64.14.28.129

View all your accounts below. To remove an account, tap on the gear icon and delete it.

Cash

Dag Saving Plus  
Savings | x-4197  
\$305.00

Dag Fixed Term Deposit  
Cd | x-9881  
\$27,517.34

Dag Saving Plus  
Savings | x-4197  
\$305.00

Dag Fixed Term Deposit  
Cd | x-9881  
\$27,517.34

This message will be sent via Sales@GoodFundsGateway.com.

To: LeeSmith@123.com

Cc:

Bcc: {Name@SendingCompany.com}

Subject: {insert sending company name} has

{insert sending company logo}

PLEASE ACCEPT CREDIT

Hello Lee!

{insert sending company name} has sent you a credit in the amount of \$1,186.97. As the recipient, you have the option to accept this credit electronically (EFT) to your preferred bank account. **Message:** Agent Commission

You've Received a Payment

Deposit Amount : \$1,186.97

Additional Details:

Accept this payment with confidence. Financial information entered on this site is protected by the highest level of encryption available for online transactions.

Providing the requested information will initiate an electronic credit to the account provided with an effective date of 06/20/2016 or 06/21/2016 if after 4:00PM PST. If requested information is not provided a paper check will be sent by US Mail to the address below on 06/23/2016.

Select Deposit Account

New Bank Account

Select Check Type:

☒ Personal☐ Business

Select Account Type:

☒ Checking☐ Savings

Enter Routing Number:

Enter Account Number:

Re-Enter Account Number:

Authorize:

Accept Payment On: 7/21/2016

☒ By selecting this check box, I authorize merchant to initiate a one-time deposit to the bank account provided.

Accept Payment

Terms & Conditions

THOMAS B. ANDERSON  
MARY ANDERSON  
123 W. Pleasant St.  
Anytown, USA 12345

1001

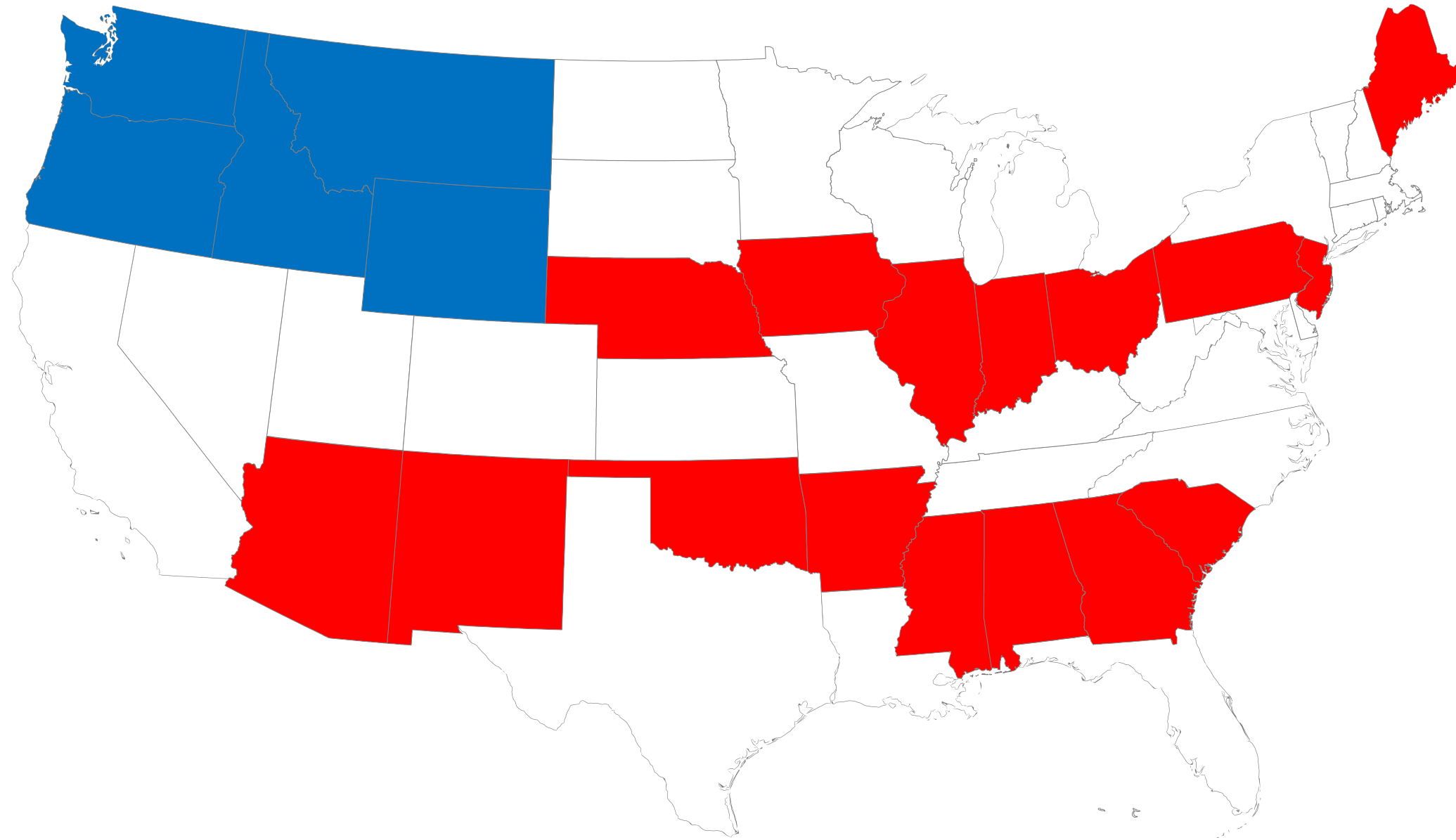
DATE OF THE CREDIT \$

USING A BANK OF AMERICA

1001

1. Routing Number 2. Account Number 3. Check Number

# Same Day ACH Pandemic or Paradigm



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Today  
PAYMENTS



***Removing Paper Checks  
from Real Estate  
Transactions***