



## Stewart partners with RynohLive as preferred software provider.

### Manage escrow accounts, prevent fraud and protect your future.

When you protect your agency against fraud and theft, you protect your future. And the first step to protection begins with the right tool – RynohLive®. RynohLive software is Stewart's exclusively endorsed escrow account reconciliation, fraud prevention and financial management software, providing ALTA® Best Practices approved solutions to its network of Stewart Trusted Providers™ that use production software other than AIM+® or AIM for Windows®.

RynohLive is the industry standard in escrow security and financial management. Their patented solution exceeds the requirements for ALTA's Best Practice Pillar No. 2. RynohLive conducts a daily and automated 3-way reconciliation and an end-to-end auditing of escrow accounts, and works around the clock to identify anomalies, potential fraud, and audit issues to minimize their clients' exposure to loss. RynohLive seamlessly integrates with your settlement software and financial institution, allowing you to easily manage escrow account activity without interrupting your current workflow. The solution includes the following four modules:

#### RynohPay – Positive Pay

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.

#### RynohTrax – Track Funds

Automatically track and validate funds flowing in and out of your escrow account with RynohTrax. RynohTrax can act as a second pair of eyes for your agency. 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. If a specific transaction does not occur within a certain time that you determine, you are notified automatically.

#### RynohRecon – Reconciles Accounts

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. RynohRecon provides automatic, daily three-way account reconciliation, as well as electronic verification of reconciliation. 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 and pinpoints the necessary corrective actions.

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**RynohReport – Comprehensive Daily/ Monthly Reports**

This all-inclusive set of daily and monthly reports enable you to proactively manage all agency escrow activities. These reports assist in protecting you from fraud, embezzlement, bank errors and employee errors. The daily “Morning Report” is the key management report that reflects those critical time-sensitive items requiring immediate attention.

**For more information or to sign up for RynohLive today, visit [rynoh.com](http://rynoh.com) or call (877) 467-9664.**