Title Insurance Underwriters

National and regional title insurance underwriters, representing more than 90% of the market share, have tested, evaluated, endorsed, and endorsed the use of RynohLive to mitigate losses caused by agent escrow theft and the mishandling of settlement funds.

Mortgage Lenders

For lenders, RynohLive will validate the integrity of the transaction from origination to closing settlements.

680 Insurance Providers

680 insurance providers recognize RynohLive as a reliable solution for extracting fraud, embellishing, and accounting errors prompting many to offer RynohLive users policies as long as they remain active customers.

RynohLive allows title insurance underwriters, lenders, and regulators to:

- Monitor the agent’s escrow accounts continuously and ensure they are fully secured.
- Automatically receive fully capitalized agent notifications.
- Utilize RynohLive’s anti-fraud algorithms to detect potential fraud.
- Access the agent’s accounts remotely to view

- Monitor financial losses due to fraud and agent defalcation.
- Reduce personnel, audit, and travel costs.
- Improve business models and increase profitability.
- Structure partnerships and responsibilities to match corporate responsibilities.
- Ensure regulatory compliance.

RynohOpX

RynohOpX is a patented, cloud-based financial management and fraud prevention system that has revolutionized escrow account management practices. Since it was introduced, RynohOpX has identified and prevented escrow theft, wire and ACH fraud, stopped employee embezzlement, eliminated check fraud and disbursement errors, and saved our clients millions of dollars.

- Automated Positive Pay
- Management and tracking of critical disbursements
- Daily three-way reconciliation
- Daily monitoring and reporting to key management personnel
- Automatic daily recollation
- Convenient and smart reporting
- Customizable account alerts
- Robust activity identification
- Seamlessly integrates with accounting software

RynohLive was created by a settlement agent, for settlement agents, attorneys, underwriters, and lenders, who engineered the ground up for you.

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RynohSecure

- Remotely review any and all escrow accounts
- Easy-to-use dashboard enables macro-to-micro oversight of multiple escrow accounts
- Drill down to see anomalies
- Review the health and well-being of your escrow accounts with one click of your mouse

NEW! RynohDW

RynohDW provides intraday wire notifications so you are alerted in real-time, when wires come in or go out without waiting until the next business day.

- Real-time notification of wires
- Customizable text and email alerts
- Fraud mitigation

RynohRecon

Automate the reconciliation of validated bank-to-bank transactions
- ACI Best Practices #1 & #2 Complete
- Flags unexplained items to ensure daily wire reconciliation
- Drills fraud, anti-tampering, and accounting errors
- Makes monthly audits a snap

RynohReport

- Comprehensive daily and monthly reports
- Automates the preparation of monthly three-way reconciliation reports for review and approval
- “Morning Report” reports fraud, unusually large wires, and fraud-tampering along with wire and credit/debit anomalies
- Reports have internal errors

Rynoh Pay

- Automatically transmits a file of debited checks to your bank
- Systemic batched wires or multiple times per day
- Interfacing with your bank

RynohSecure

- Automatically routes any and all electronic mail
- Easy-to-use dashboard enables macro-to-micro oversight of multiple escrow accounts
- Drill down to see anomalies
- Review the health and well-being of your escrow accounts with one click of your mouse

The Six RynohLive Modules

- Rynoh DW
- Rynoh Recon
- Rynoh Report
- Rynoh Pay
- Rynoh Secure

*Integrates with your escrow accounting software and online banking in a secure, cloud-based environment to provide the industry’s only escrow and financial software solution. We offer continuous and end-to-end accounting, daily reconciliation, transaction monitoring, anti-fraud algorithms, and built-in automated reporting. We tell you what you need to know, when you need to know it, and automatically generate reports that allow you to manage and reconcile your accounts easily.

- Dan Mossman
President, L K. Wilkerson Title Co.
Past President of the American Land Title Association
"I use Rynoh because it truly gives us confidence that our escrow account is being watched closely by the right people. A few years ago I was approached by someone who was considering using RynohLive and he stated that I would have become a client much sooner.

""
RynohLive allows title insurance underwriters, lenders, and regulators to:

- Monitor the agent’s escrow account continuously and ensure they are “all set”
- Automatically review fully funded agent collateral
- Utilize RynohLive’s cash flow algorithms to detect potential problems
- Access all the agents’ accounts remotely to view

RynohLive was created by a settlement agent, for settlement agents, attorneys, underwriters, and lenders, engineered from the ground up for protection.
Remotely review any and all escrow accounts
Easy-to-use dashboard enables macro-to-micro oversight of multiple escrow accounts
Drill down to see anomalies
Review the health and well-being of your escrow accounts with one click of your mouse

The Six RynohLive Modules

- **RynohIDW**
  - Provides real-time notifications so you are alerted, in real time, when wires come in or go out without waiting until the next business day.
  - Real-time record of all wires
  - Customizable text and email alerts
  - Fraud mitigation

- **RynohRecon**
  - Automates the recording of validated bank to bank transactions.
  - AIC single point of click: Complete
  - Flags predetermined items to ensure due three-way reconciliations
  - Detects fraud, anti-tampering, and accounting errors
  - Makes monthly audits a snap

- **RynohReport**
  - Comprehensively daily and monthly reports
  - Automates the preparation of monthly three-way reconciliations
  - Reports for review and approval
  - “Morning Report” reports fraud, breaches, errors, and other issues alongside any and all credibility anomalies
  - Reports have sensitized errors

- **RynohProx**
  - Automatically restitutions when a specific transaction line is not honored
  - Alerts defined based on payment, frequency, amount, and number of failure dates
  - Interlocks with your bank or
  - Automatically transmits a file of idiosyncratic to your bank
  - Systematically checks every or multiple times per day

- **RynohPay**
  - Automatically reports any and all discrepancies
  - Easy-to-use dashboard enables macro-to-micro oversight of multiple escrow accounts
  - Connect to or use as standalone
  - Receive the health and well-being of your escrow accounts with one click of your mouse

- **RynohSecure**
  - Designed specifically for the real estate escrow industry
  - Provides a secure, cloud-based environment to provide the industry’s only escrow and financial security software solution
  - Offers comprehensive and in-depth accounting, daily reconciliation, transaction monitoring, anti-fraud algorithms, and built-in automated reporting.

We tell you what you need to know, when you need to know it, and automatically generates reports that allow you to manage and reconcile your accounts effortlessly.

— Dan Menochek
President, RynohLive Title Co.
Past President of the American Land Title Association”
Settlement Agents & Attorneys

RynohLive seamlessly integrates with your existing accounting software and online banking in a secure, cloud-based environment to provide the industry’s only escrow and financial software solution. We offer continuous and self-auditing, daily reconciliation, transaction monitoring, and fraud algorithms, and built-in automated reporting.

We tell you what you need to know, when you need to know it, and automatically generates reports that allow you to manage and reconcile your accounts easily.

I love Rynoh because it truly gives us confidence that our escrow account is being watched closely by the right people. A few years ago, I was approached by someone who was considering using RynohLive and he stated “If I would have known this, I would have hired a client much sooner.”

- Dan Monnich
President, 1st. Mississippi Title Co.
Past President of the American Land Title Association

The Six RynohLive Modules

RynohLive provides online wire notifications so you are notified, in real time, when wires come in or go out without waiting until the next business day.

Real-time reconciliation of wires

Customizable text and email alerts

Fraud mitigation

RynohRec

Automate the reconciliation of validated bank to bank transactions

ECL Best Practices Model 2 Complete

Fails reconciled lines to ensure daily three-way reconciliations

Drills down to see anomalies

Review the health and well-being of your escrow accounts with one click of your mouse.
RynohLive and RynohOpX allow title insurance underwriters, lenders, and regulators to:

- Monitor the agent’s escrow account continuously and ensure they are fully secured.
- Automatically issue fully updated agent notifications.
- Utilize RynohLive’s anti-fraud algorithms to detect potential problems.
- Access the agent’s accounts remotely to view.

RynohLive was created by a settlement agent, for settlement agents, attorneys, and underwriters, designed from the ground up for protection.

RynohLive
Absolute Financial Protection

RynohOpX
Absolute Financial Protection

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