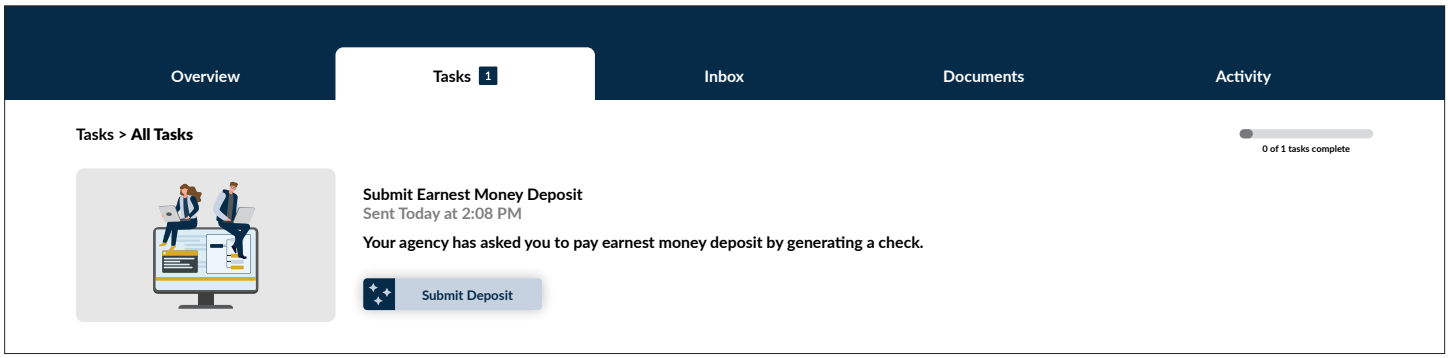
Earnest Money Simplified
with Qualia Connect

Earnest Money Deposit (EMD) Collection is available to all Qualia Connect users, making it easy to securely request, receive, and track deposits—**all in one place.**

- Structured Digital Request Process
- Multiple Payment Options for Buyers
- Real-Time Tracking and Notifications
- Seamless Integration into Your Closing Workflow

What to Expect

The buyer will receive a notification from the title company alerting them to a task that needs to be completed. From the order's Tasks tab in Qualia, they will see a Submit Earnest Money Deposit task, and can start fulfilling the request by clicking the Submit Deposit button.

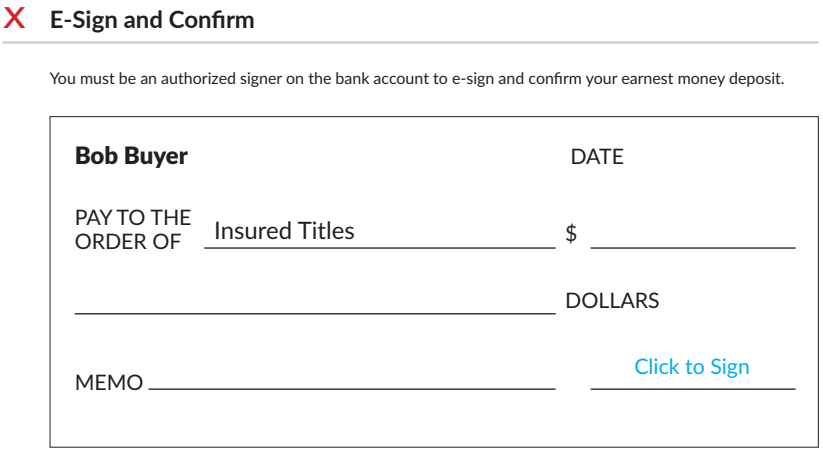


Upon clicking the Submit Deposit button, the buyer will see the earnest money deposit amount that is requested and can pay in one of three ways:

1. Connect their bank account.
2. Upload a check.
3. Confirm submission by checking a box if the earnest money deposit was paid outside Qualia.

Option 1: Connecting the Bank

The buyer will be requested to enter their bank account password, fulfill any additional security measures required by the bank, and then select the account from which the deposit will be made. Qualia will connect to the buyer's bank account and validate account ownership, at which time a check will be generated for the buyer to e-sign.



After e-signing and submitting the check, the buyer will receive a confirmation that the check has been submitted.

Option 2: Upload a Check

Section One: The information needed to fill out the check will be listed.

1 of 3 sections completed for **Earnest Money Payment** What's Missing?

1. Write your check

Please use the information below to complete your check.

Today's Date	July 19, 2024
Payable To	Insured Titles
Amount	$1,000.00
Memo	EMD for 12th Street, Whitefish, MT View check example

Section Two: The buyer will be asked to submit their mobile phone number or scan a QR code to receive a secure link for uploading the check images.

Section Three: Take pictures of the check on your mobile device or upload images from your computer of the front and back of the check.

After the check images are uploaded and submitted to the title company, a submission confirmation document will appear in the order's Documents section.

Option 3: Paid Outside Qualia

In option three, the buyer will be asked to check a box to affirm that the earnest money was deposited by other means (e.g., a paper check or wire transfer outside of Qualia).

☑ **I submitted my earnest money deposit outside Qualia (i.e. mailed/submitted a check to your real estate agent or settlement agent or submitted a wire transfer) to complete this request.**

Submit Information

You're all set to submit. Please verify the information above appears correctly before submitting this data.

Submit

Upon checking the box, the Submit button will turn color, and the buyer will be able to hit submit.

Insured Titles makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions 4/2026.