

Electronic Earnest Money Deposit (EMD) FAQs

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If I have a customized email address, can I use this to access Earnestly

No, you will need to use your Long & Foster email to access Earnestly. Your Long & Foster email will be on the welcome message you receive from Earnestly and you can always call the Long & Foster Service Desk to assist with your login.

What do I do if I did not receive an invitation with login credentials via email from Earnestly

If you do not receive an invitation via email with login credentials, please follow these steps:

1. Access Earnestly - <https://earnestly.payload.co/long-and-foster/>
2. [Click on Login](#)
3. Select Forgot Password
4. Enter your Long & Foster email address
5. Click on the Send Recovery Email button
6. You will then receive an email with the option to reset your password



If you still have login issues, please contact our Service Desk at ServiceDesk@LongandFoster.com for assistance.

Can this application be used for other types of deposits and/or deposits external to Long and Foster

No

Can my buyer cancel their deposit

Yes, if your buyer needs to cancel their deposit, they should contact Earnestly Customer Service at help@payload.co or (833) 593-0877 for assistance within 48 hours.

If my buyer does not receive the payment deposit receipt, what should they do

- Contact Earnestly Customer Service at help@payload.co or (833) 593-0877 or
- Contact you as their real estate agent who can provide them with their copy of the receipt (note: the agent is copied on the deposit receipt)

Is the Electronic Earnest Money Deposit (EMD) option available for all Long and Foster agents

No, we are currently in a pilot phase with limited offices and once complete, will then rollout to all Long & Foster agents.

After my buyer submits the payment, how long does it take for it to reflect within their account? When does Long and Foster receive the deposit

Once the buyer submits the payment, it reflects within their account the next business day (24 hours) and Long & Foster receives the deposit after 72 hours.

Is there a limit on the amount of earnest money allowed to be deposited via the electronic Earnest Money Deposit (EMD)

Yes, your buyer can only deposit a maximum of \$50k using the electronic Earnest Money Deposit (EMD) option. If the deposit amount is greater than \$50k, they will need to write a check or request wiring instructions.

There were multiple buyers for the same property. What should I do if a case was created for the offer that wasn't accepted

If you have multiple buyers for the same property, and a case was created more than once, you will need to delete the case for the offer that wasn't accepted in Case Sheet Online (CSOL).



I have a case created in Case Sheet Online (CSOL), but a deposit was never made. Should I delete it

Yes, if you created a case in Case Sheets Online (CSOL), but a deposit was never made, you should delete it.

How soon are funds transferred

Once a payment is initiated, it typically takes 3-4 business days for fund availability into the depository account. This provides time to ensure any returns or declined transactions are identified.

Is there a convenience fee to use the Electronic Earnest Money Deposit application

Yes, there is a convenience fee of \$7.50, which will be charged to the client at the time of the deposit.

What level of tracking and reporting does the Earnestly platform provide

The Earnestly platform includes a user-friendly dashboard that gives assigned users access to real time payment tracking, refund administration, and detailed deposit reports. Additionally, once a payment is made, a receipt is automatically generated and distributed to designated parties.

Is Earnestly secure

We are a PCI Level 1 certified platform meaning we abide by and are certified for the highest level of data security in the industry. All financial information is securely transferred via end-to-end encryption from your device to our PCI certified vault. Our platform undergoes rigorous penetration and vulnerability testing and scanning, and we develop proprietary machine learning and risk monitoring systems to keep you safe.

Does the Earnestly application accept foreign checks

The Earnestly application does not accept foreign checks for processing at this time.

Who can I contact if I have questions about Earnestly

If you have any questions or experience problems running the report, please contact the Long & Foster Service Desk at ServiceDesk@LongandFoster.com or via Phone: 703-653-5555 or Toll Free: 877-774-7747.

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