



Setting up a Business Account

Follow these steps to set up your Earnest business account.

1

Enter your email address to log in to Earnest. You'll receive a code via email. Enter the code to continue.

Once verified, you'll be prompted to create your Earnest account.

2

Start by entering your contact information to create an account.

Before moving to the next step, please give our Strategic Partnerships team a quick call at **1-864-568-4659**.

3

Select **Enroll a Business**.

This option is for organizations that need to collect, manage, and track escrow and non-escrow payments within the Earnest Admin Dashboard.

4

Click **Continue** to begin the enrollment process.

Our onboarding team will be notified of your request and must approve your enrollment before you can complete registration.

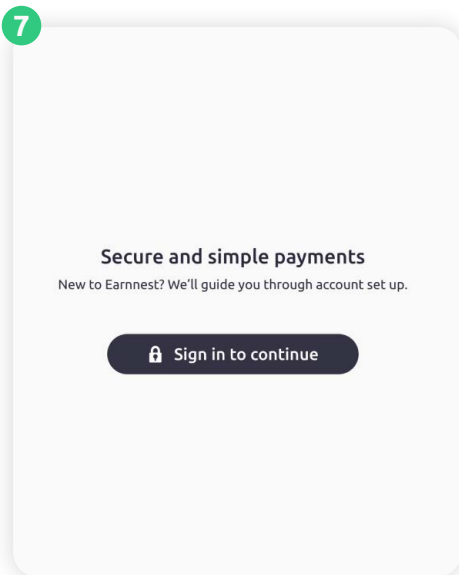
5

Once your enrollment is approved, you'll receive an email.

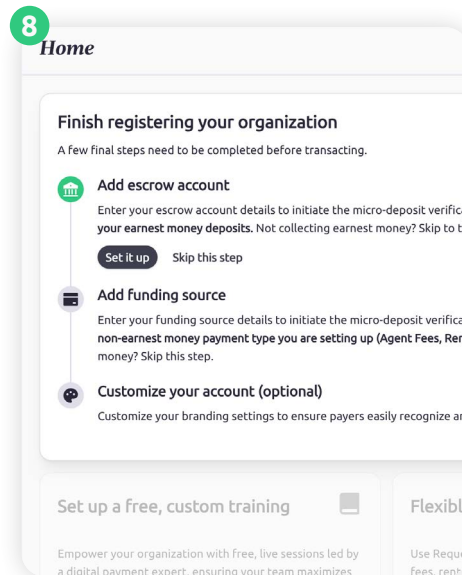
Return to the my.earnest.com/role to enter your business details.

6

Click **Continue** to sign into your admin dashboard.

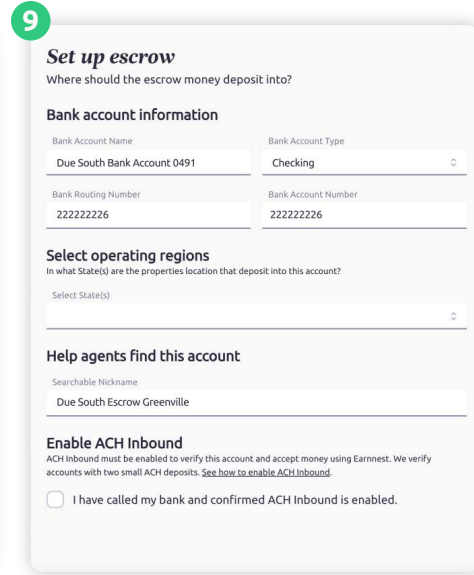


Click **Sign in to continue**.



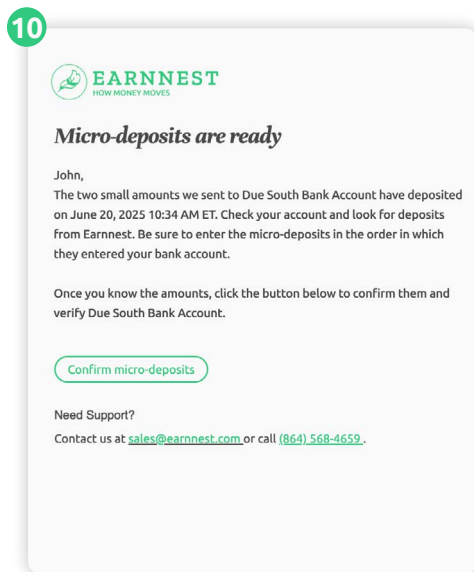
If you will be collecting earnest money, click **Set it up** to add an escrow account.

If you will not be collecting earnest money, click **Skip this step** and proceed to Step 9 on this guide.



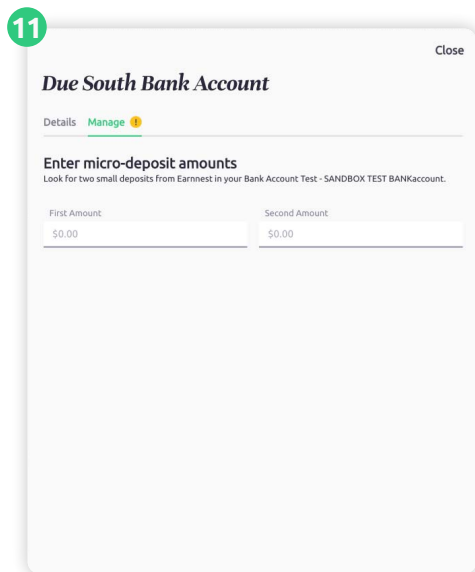
Give your bank account a unique name so you can easily distinguish it from others.

Clicking **Continue** will trigger micro-deposits into the account for verification. If you have additional escrow accounts, you can repeat this process by clicking **Add another account**.



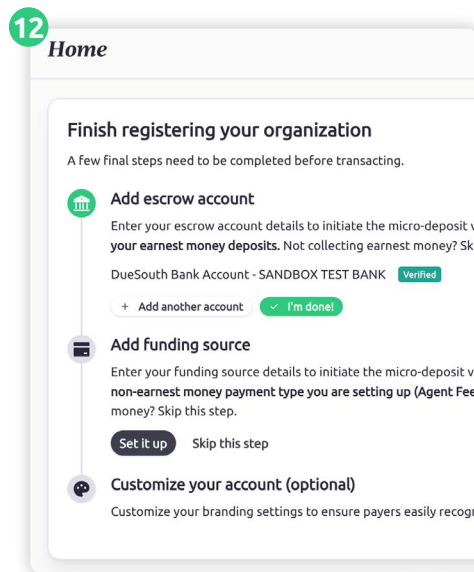
You'll receive an email once the micro-deposits have been made. Check your bank account for deposits from Earnnest.

Then, click **Confirm micro-deposits** to access your dashboard.



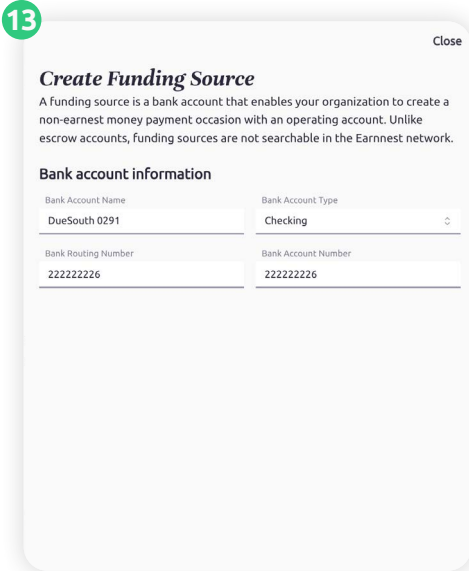
Enter the micro-deposit amounts to verify your account.

Once confirmed, you'll receive an email letting you know your bank account has been successfully verified.



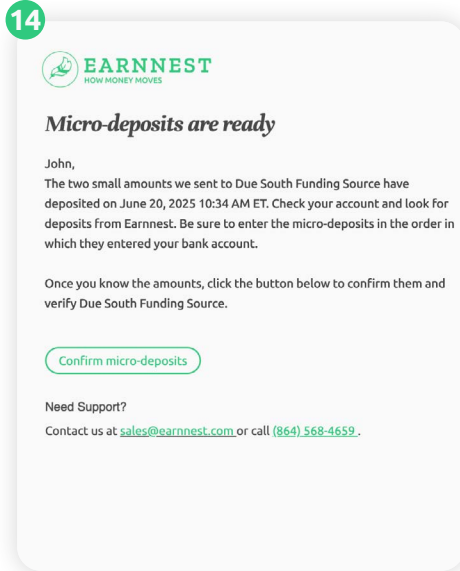
If your organization will be collecting non-earnest money payments, click **Set it up** to add a funding source.

If you're only collecting earnest money, click **Skip this step** and proceed to Step 13 on this guide.



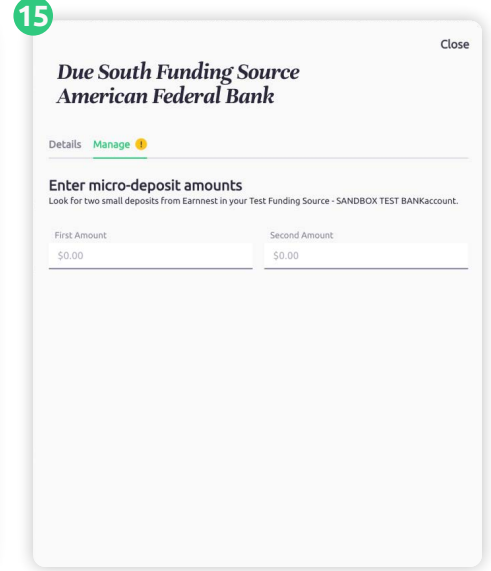
Enter your funding source details. Clicking **Continue** will initiate micro-deposits into the account for verification.

If you have more funding sources, repeat this process by clicking **Add another account**.



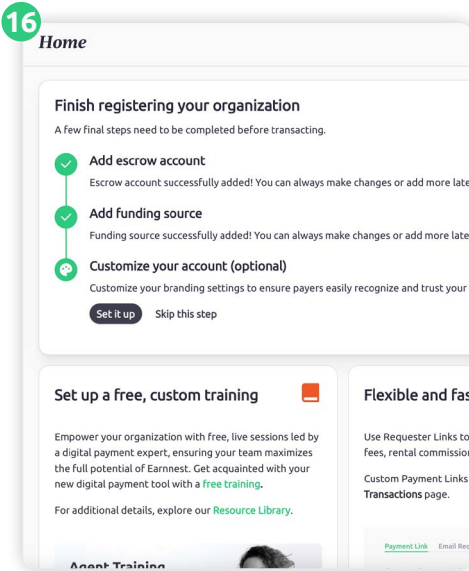
You'll receive an email once the micro-deposits have been made. Check your bank account for deposits from Earnnest.

Then, click **Confirm micro-deposits** to access your dashboard.



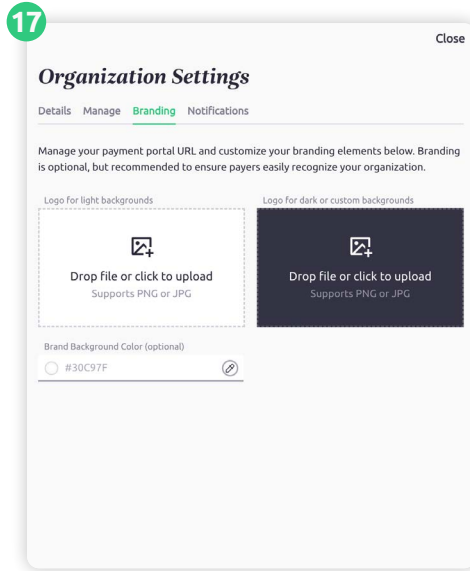
Enter the micro-deposit amounts to verify your account.

Once confirmed, you'll receive an email letting you know your funding source has been successfully verified.



Optional: Customize your branding so payers can easily recognize and trust your organization.

Click **Set it up** to edit your branding settings.



Optional: Upload your organization's logo for both light and dark backgrounds. Enter a HEX code for your preferred background color.

Protected Payments

Earnnest is the only digital earnest money provider that offers full protection for escrow accounts against pullbacks, chargebacks, and other payment risks. We take every precaution to ensure that only secure, authorized payments are processed—providing unmatched peace of mind. Payments are handled through the ACH network, which operates under specific rules and standards.

Ask your bank to enable ACH inbound (credits only) for your trust account. Then, set a filter to allow payments from “Earnnest Earnnest” or ACH ID 945440567_ (underscore is a required space).

ACH Return Code Reference Guide

Below are common return codes you may encounter during account verification or payment processing:

R03 – Unable to Locate Account / No Account

The account number does not match an open account during the verification process.

R04 – Invalid Account Number / Bad Account

The account number is either invalid or entered incorrectly and does not match an existing account.

R23 – Credit Entry Refused by Receiver

Micro-deposits or other credits may be returned if ACH inbound isn't enabled or if the transaction is refused by you or your bank.

R29 – Corporate Customer Advises Not Authorized

This code means your bank or organization has flagged the Earnnest transaction as unauthorized.

We strongly advise against rejecting inbound micro-deposits or Earnnest transactions. Doing so may delay or prevent successful account verification or payment processing. If you believe a transaction was made in error or need assistance, please contact Earnnest Support at 1-888-870-2336 to discuss the situation.

Troubleshooting & Support

You can reach us at support@earnnest.com or call us Mon-Fri 8 a.m.- 8 p.m. EST toll-free [1-888-870-2336](tel:1-888-870-2336).