

Getting started on iink

FOR PROPERTY OWNERS

Learn how to get started using iink Pay for your property damage claim.



WHY IINK?

Get back to normal life. Let iink handle the rest.

iink is here to help to get your insurance claim check endorsed by your mortgage company and reduce the added stress and frustration on top of an already damaged situation.

iink has already helped tens of thousands of property owners just like you.

- iink will provide the FedEx label to send the check to the mortgage company
- We'll provide the mortgage company with the documentation working with you and your restoration professional.
- You'll have full access to the iink app so you can track and see the progress of the check

VIDEO ABOUT IINK



Click the video to watch



More efficient property claim payments

When you have an insurance claim check with your mortgage company listed as a payee, it can take weeks, and sometimes months, before that check is endorsed and funds are paid to you and your restoration professional. iink helps streamline this process to get your property back to normal.



4 Steps Toward An Easy Payment Process

- 1** **Congratulations—your claim check arrived in the mail. Let's get started.**
Your restoration professional will start a new payment in the iink web app, upload or request a picture of the check, and submit a few claim details for everyone's approval.
- 2** **Authorize and approve your iink transaction.**
You will receive a request from iink to approve the transaction and authorize us to work with your mortgage bank to get your funds released. Everyone receiving funds will securely connect their bank account using Plaid in the iink web app.
- 3** **iink helps prepare the digital claims package for your mortgage bank.**
The mortgage bank may ask for documents such as repair affidavits, your insurance policy, waivers of lien, contracts, photo reports, and more. iink makes sure we get all the right documentation over for speedy review. If they require property inspections we can help schedule those too.
- 4** **Deposit and disburse funds.**
We'll let you know when the signed check is on its way back from the mortgage company. Instead of running to your bank, we'll provide you with a link to securely deposit the check and disburse funds by simply snapping a photo of the back of the check.

More information: info@iink.com | 833-468-4465 | iink.com

Funds are FDIC Insured. iink is an authorized third party sender of Avidia Bank (Member FDIC# 90215). All money transmission is provided by Avidia Bank pursuant to Avidia Bank's Licenses (NMLS# 422902).

[Click this link to download](#)



Your Restoration Professional will invite you to the iink web app via email and text generated by iink.

You'll start by setting up your account with iink.



Reminder: Mary Property, your signature requested
by Joe's Roofing

Hi Mary Property,

Joe's Roofing has registered your Access Home Insurance claim
P012345 with iink Payments!

iink Payments helps Joe's Roofing complete your restoration
quickly by processing your insurance funds in a fast, secure
platform.

To get started, please verify your mortgage information and
authorize terms of this payment below:

[Click here to e-sign](#)

Please do not share this link with anyone, as it is unique to you.
Each property owner will receive a unique link like this.

Thanks,
The iink Team

After you click to start the enrollment process, this is the form that will need to be filled out where designated.

Once completed you will provide your electronic signature which will be used to process your insurance check.

Welcome to iink Payments

Not familiar with iink? [Learn more](#)

You have been listed as a property owner for the following insurance payment. In order to complete the transaction, we require a few actions on your part. Please complete the form as instructed below.

Why are we asking for this? We will be acting on your behalf with the mortgage company and insurance carrier, saving you and your contractor time and money.

Insurance

CARRIER	CLAIM #	POLICY #
Access Home Insurance	PO12345	123
DATE OF LOSS	TYPE OF LOSS	
Wed Dec 20, 2023	Hail	

Property Address

12345 Main Street, Wayne, NJ 07470

After account setup, you'll receive a link to e-sign your claim.

You should receive a link to e-sign by both email and text.

IS THIS Still going to be the case



Reminder: lizs, your signature requested by Joe's Roofing

Hi lizs,

Job: –

Claim: **P012345**

Property Owner: **Mary Property**

Joe's Roofing is using iink to complete check endorsements digitally. You can sign or upload your signature using the unique link below:

[Click here to e-sign](#)

Please do not share this link with anyone, as it is unique to you.

Thanks,
The iink Team

Your privacy and security are our top priority.

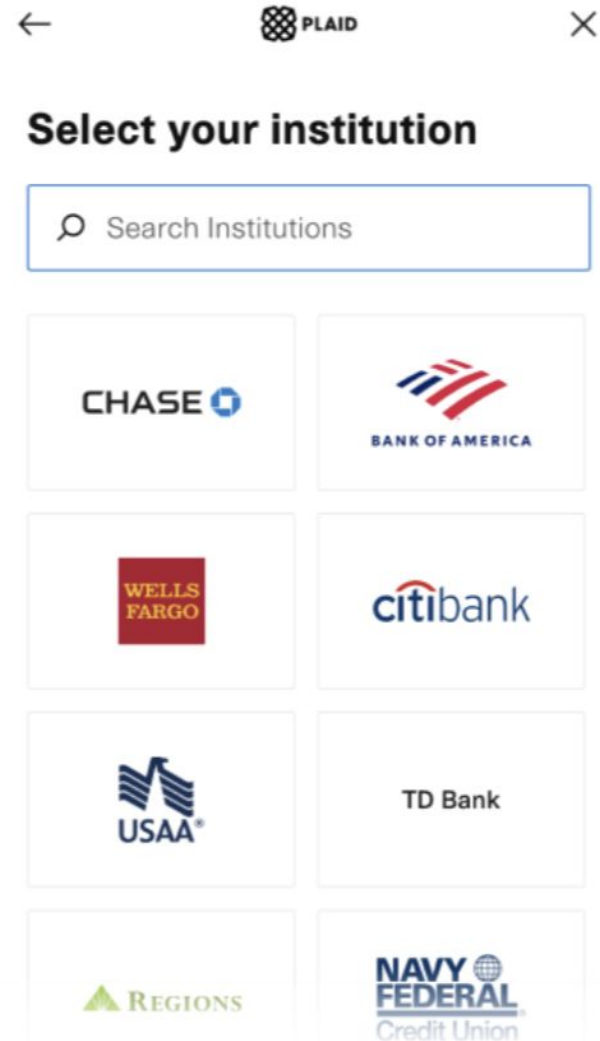
Once done signing, Submit your claim.

Joe's Roofing
lsieling+test1@iinktech.com
2135551568

Option 1 — signing into your banking institution.

To use this option, you'll connect through Plaid and you'll select your banking institution. Once in the Plaid app, follow the directions to connect your bank. You'll be signing into your bank institute using the credentials you always use, and you will automatically connect your designated account, which will ensure iink deposits all funds into your authenticated bank account.

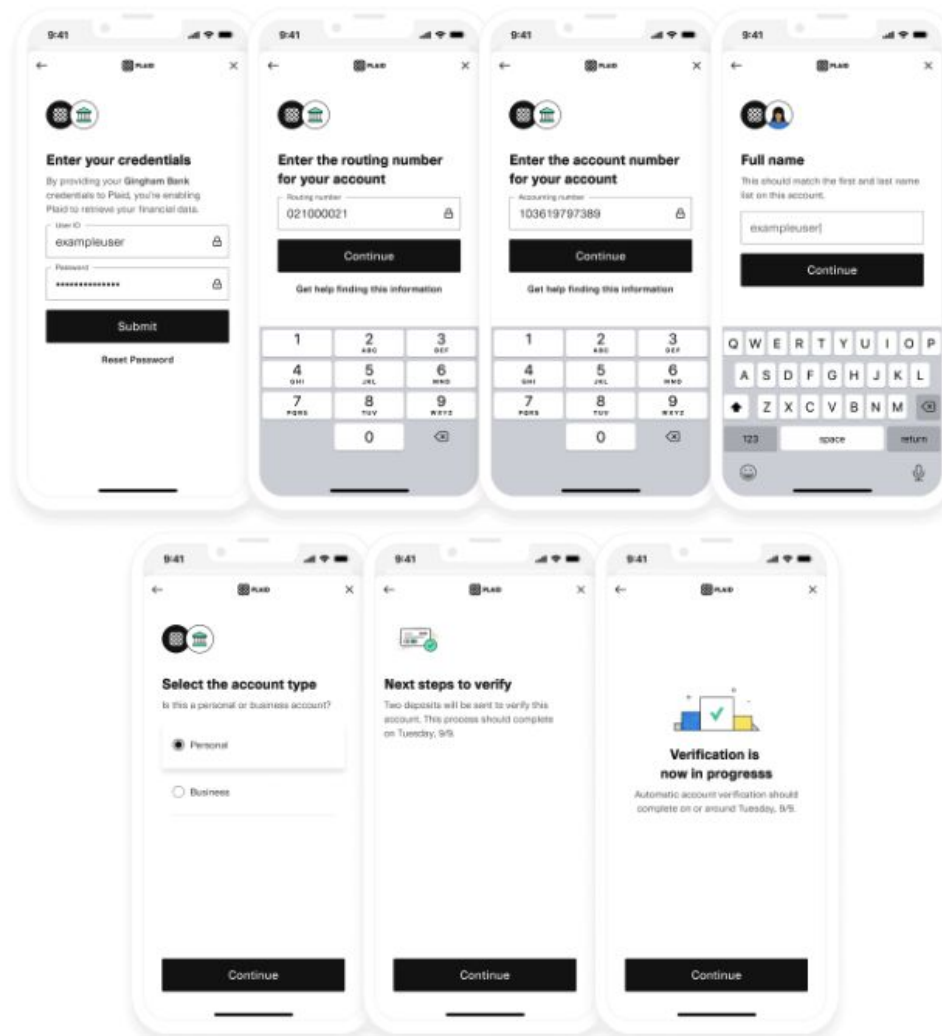
This method is recommended because it prevents typos and ensures no delays in depositing your funds.



Option 2 — entering routing and account numbers manually.

If you would prefer to enter your routing and account numbers manually, you can do so, however this is a more in depth process that will take multiple days to complete.

You will still use the Plaid program, however you will choose the micro deposit method to confirm your designated bank account.



VERY IMPORTANT - You must confirm your micro-deposits from Plaid to complete the connection.

In order to authenticate the bank account added, Plaid will ask you to confirm micro-deposits into the account. You'll either need to log into your bank account online, or call your bank, to receive the 3-letter code at the front of the transaction name.

PLAID X

Enter the 3-letter code

Look for a \$0.01 deposit in your account ending in ***0000. Your code is the first 3 letters after the # symbol.

3-letter code

Recent transactions

NAME	AMOUNT
iink APP ACTVERIFY	\$0.01
Internet bill	\$75.02

Continue

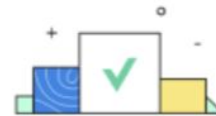
You need to enter this code in order to confirm the micro deposits. You only get 3 attempts and Plaid will lock the system.

1. Behind the scenes, Plaid will send a single micro-deposit to your designated account.
2. You will need to log back into the iink app and verify the deposited amounts that Plaid has placed in your account in order to get verified, within one to two business days.
3. Once verification is successful or fails, Plaid sends an update which will be used to notify iink and you that their account is ready for ACH Deposits once the claim check has been fully endorsed.
7. Finally, Plaid will reverse the micro-deposit to pull back the deposit amount from your bank account.

Successful connection through Plaid!

Once the 3-letter code is submitted successfully, your bank account connection will be complete!

Please note — if this step is not completed, your bank account will not be connected and you will not be able to receive your funds until a successful authentication has been made



Success

Your account has been successfully
linked to iink Payments

Continue

The iink Customer Support Team is here to help!

For assistance registering your claim check or for questions regarding the process, please contact the iink Customer Support Team.

Customer Support Team

833-468-4465

info@iink.com

9am - 5pm EST (Eastern Standard Time),
Monday - Friday

In-app Chat

During our business hours, you can chat live with a Support representative by using the Chat bubble in the bottom right of the screen in our web app.

