Training Resources and Process Flow Guide



IINK.COM

WHAT WE DO

We make insurance payments easier. **For everyone involved.**

No more check chasing or phone tag. iink streamlines payments for public adjusters, property attorneys, contractors, and homeowners.

MULTI-PARTY PAYMENTS

Easily split and distribute funds between public adjusters, property attorneys, contractors, and property owners — without the back-and-forth. Everyone gets paid, clearly and quickly.

Split checks instantly
Direct funds to multiple parties with clear routing and visibility.

Track disbursements
Monitor who's been paid, what was paid, and when it happened.

DIGITAL ENDORSEMENTS

Securely sign checks from anywhere. iink enables digital signatures that are fast, compliant, and easy for everyone involved.

Mobile-friendly signing
Endorse checks from your phone, tablet, or computer.

Legally compliant
Signatures meet bank and Federal Reserve requirements.

ADDITIONAL INFORMATION

iink.com/trainingresources

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1

CREATE YOUR ACCOUNT

Visit app.iink.com to create your account. You'll answer a few simple questions about your insurance claim. Be sure to have your scope of loss (also known as an adjuster's worksheet or settlement letter) available.

If you are receiving funds, you will also connect your bank account using **Plaid — a secure, widely trusted platform used by over 12,000 financial institutions that gives you full control over your information.**



2

UPLOAD CHECK IMAGES

If your contractor or professional hasn't already done so, you'll be prompted to upload images of your insurance check. You can upload files from your computer or mobile device, or take photos directly from your smartphone.



3

AUTHORIZE IINK

You will receive a digital signature request authorizing IINK to act on your behalf. This allows IINK to:

- **Communicate with your mortgage servicer**
- **Facilitate the claim process**
- **Digitally endorse the check**
- **Approve fund disbursement, including allocations and recipients**



4

CLAIM PACKET SUBMISSION & REVIEW

IINK will compile and submit a claim packet to your mortgage servicer. Within a few business days, the servicer will determine whether your claim is non-monitored or monitored.

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IF YOUR CLAIM IS NON-MONITORED

Typically under $40,000 and no loan delinquency

The servicer will endorse the check and mail it back. IINK provides a prepaid 2-day shipping label with tracking, along with a return label.

Important:

Do NOT sign the check before sending it. Write your loan number on the front of the check.

Some Mortgage companies may not use IINK's return label and instead use standard USPS (7–10 business days) per their internal policies.

Once the endorsed check is returned you (or your professional) upload an image of the back of the check showing the mortgage endorsement. Funds typically clear within up to 3 business days, then are released via ACH to your connected bank account within 2–3 business days.

Instant transfers may be available for a small fee after funds clear.

IF YOUR CLAIM IS MONITORED

Typically over $40,000 or if there is a loan delinquency

Additional documentation may be required, such as:

- **Contractor information**
- **Repair affidavits**
- **Estimates**
- **Conditional Waiver of Lien**

Most servicers release an initial amount (often up to $40,000), with remaining funds disbursed in stages based on repair progress and inspections.

IINK will guide you through all requirements and help coordinate the process.

Important:

Write your loan number or ILD # (internal loss draft number) provided by iink on the front of the check. Ensure all required parties sign the check before submission

The servicer will deposit the check into a restricted escrow account and release funds incrementally based on inspection milestones.

IINK provides prepaid 2-day shipping labels with tracking for this process as well.

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NON-MONITORED

Most in 13 days
Claim Submission to Funds in Your Account

1. **Claim Submitted and Reviewed**
   INSTANT
2. **Approve and Authorize**
   iink sends reminders to sign ASAP!
3. **Final Review - iink**
   < 2 Business Days (*Pending no issues*)
4. **Mortgage Bank Review**
   2-5 Business Days
5. **Mail Check to Mortgage Bank**
   Pre-paid 2-Day FedEx Shipping Label
6. **iink Will Follow Up with Mortgage Bank**
   3-5 Business Days for the Release
7. **Check Mailed Back**
   Servicer Dependent: USPS 7-10 Business Days OR 2-Day Pre-Paid FedEx Label
8. **Submit Check for Deposit**
   iink requires < 1 business day to validate check details and approve for deposit.
   iink sends reminders to upload check for deposit into iink as soon as possible!
9. **Check Clearing**
   ~3 Business Days *(checks under $100k)*
10. **Funds Transferred via ACH**
    ~2 Business Days *(for Instant Payment for a fee)*
    Sent to your Provided Bank Account

Timelines are estimated and may vary based on lender/servicer policies, volume, and other factors.

VS

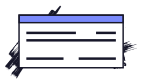
MONITORED

Most in 26 days
Claim Submission to Funds in Your Account

1. **Claim Submitted & Reviewed**
   INSTANT
2. **Approve & Authorize**
   iink sends reminders to sign ASAP!
3. **Final Review**
   < 2 Business Days (*Pending no issues*)
4. **Check Sent to Mortgage Company**
   Pre-paid 2-Day FedEx Shipping Label
5. **Mortgage Bank Review and Check Deposited into Escrow**
   2-5 Business Days
   Escrow & Milestone Control: Funds are held in a restricted escrow account. Disbursements are released based on completion of work or progress milestones.
6. **Check Mailed Back and Initial Disbursement Released**
   Servicer Dependent: USPS 7-10 Business Days OR 2-Day Pre-Paid FedEx Label. Typically up to $40k OR 33-50% progress milestone.
7. **Check Clearing**
   ~3 Business Days *(checks under $100k)*
8. **Funds Transferred via ACH**
   ~2 Business Days *(for Instant Payment for a fee)*
   Sent to your Provided Bank Account
9. **Request Progress Inspection for Next Disbursement**
   Request inspection | **< 1 Business Day**
   Third party inspector to reach out to schedule inspection | **3-5 Business Days**
   Complete inspection | **2-3 Business Days**
   Mortgage bank reviews results and releases next disbursement | **< 5 Business Days**
   Your next disbursement check repeats the process.

Additional time is required to schedule the inspection, complete the inspection, and review results before approving the next disbursement.

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WHEN DISBURSEMENT CHECKS ARE ISSUED

You (or your professional) will upload them to the IINK platform.

The deposit and disbursement process follows the same steps as a non-monitored claim.

FINAL NOTE

Timelines and requirements vary by mortgage servicer, but IINK is here to guide you every step of the way — making what can be a complex process as simple and seamless as possible.

iink has processed over $3 billion in insurance claims since 2017 across over 1,500 mortgage servicers and assisted tens of thousands of property owners just like you!

MULTI-PARTY CHECK DEPOSITS *(no mortgage company)*

Without Mortgage Company:

1. Check is Submitted for Signatures
2. All Stakeholders provide approval and e-signatures
3. Once all Signatures are obtained the check will begin the clearing process
4. After check completes the clearing period the funds will be deposited to the connected bank account

iink

CONTACT IINK SUPPORT TEAM

833-468-4465
support@iink.com
In-app chat available via your iink account

Office Hours
Monday-Friday
9:00 AM - 5:00 PM EST

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