# Benefits of MLS Integrated Digital Payments

When it comes to earnest money transactions, not all solutions are created equal. TrustFunds MLS integrated service offers unmatched security, efficiency, and convenience compared to other outdated and risk-prone payment solutions.

| | TrustFunds ACH Payments | Other Electronic Services | Wires | Paper Checks |
|---|---|---|---|---|
| **Convenience** | All agents have free access from the MLS via SSO. Property, office, & agent data is auto-populated from the MLS, for accuracy and ease of use. | Agents are required to use an external online service, requiring registration, separate login credentials, and manual entry of all transaction information. | Must be sent from a physical bank branch requiring travel. | Agents and Buyers need to coordinate pick-up, drop-offs, expensive couriers, or risk delays with the mail. |
| **Fraud Potential** | The closed MLS ecosystem only allows agents in the MLS to create requests, and all receiving companies are fully vetted and underwritten. | Potential credential hacking, fake accounts, anybody can request and send funds to any party, increasing the risk of fraud and mistakes. | Potential for hackers to intercept wire instructions and modify bank routing information. | Banking information shared with multiple parties increases identity theft risk. |
| **Shared Information** | The buyer's account information is protected and is not shared with other parties to the transaction. | The buyer's account information is protected and is not shared with other parties to the transaction. | Account information must be shared for the buyer to route funds to the account. | Visible personal and banking information are shared throughout the process. |
| **Buyer Fees** | $12 or less per transaction | $12-$24 per transaction | $25-$40 per wire | $8-$20 per cashier's check |
| **Proof of Payment** | History Report includes detailed payment information and time stamps for each step in the payment process. | Payment history is available online | None | Involves a photocopy of the check, containing sensitive bank information. |

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