# Electronic Remittance (eRemit) and Policy Upload – Process in Closers' Choice©

Learn how to electronically remit premiums and fees, and upload First American Title Policies on individual or multiple files, using the Closers' Choice© Integration with AgentNet®. This feature is available in Closers' Choice© version 01092019 or higher.

**NOTE**: eRemit is available for all open files with eJackets generated through integration, including files created prior to release of version 01092019. AgentNet users must have '**Can Remit**' rights to use this feature.

## Prerequisites to eRemit

The following activities must be completed in Closers' Choice© in order to eRemit on files:

- Must receive program version 01092019 upgrade. Cloud users will be automatically upgraded. Installed users must contact Closers' Choice.

- Endorsement Mapping must be certified in AgentNet under Administration>Manage Firm Mappings.

- Rates must be calculated in your Closers' Choice file. You must not have previously submitted a remittance for the file number through the integration, AgentNet web, or First American accounting/lockbox.

- At least one eJacket must be generated via the Integration with an Issue date entered in your system. Effective date must not occur in the future.
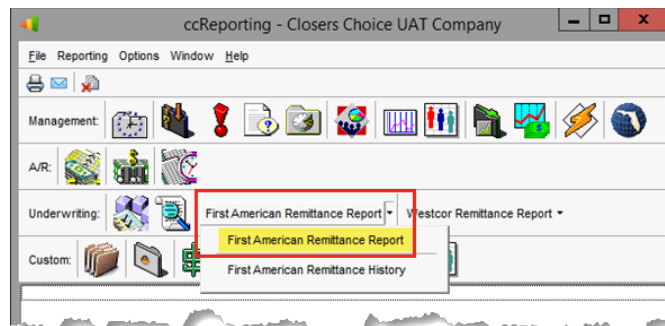
## Remittance Upload

After final pricing has been completed on the title products in your file using the integration, follow these steps to electronically remit to First American.

Beginning from the **Closers' Choice** main screen:



1. Click
2. In **Reporting** window, select **First American Remittance Report** from the **Underwriting Report** drop-down menu



3. In **First American Remittance** window, select the **Policy Issued Date Range**
   **NOTE:** The date range defaults to the first day of the current month and today's date. Use the drop-down arrows to change the dates.
4. Click **List Files**
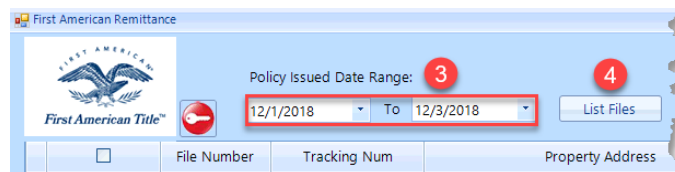


**NOTES**:
- File Numbers will be listed with the Tracking Number (if any), Property Address, Policy Date, Premium and Remit Amount details.
- Clicking **+** to the left of each file will display remittance amount details.

5. Select the checkbox(es) next to the file(s) to include in the Remittance Report
   **NOTES**:
   - You can select the checkbox at the top of the column to select all files listed.
   - Totals for the premiums and remittance will update with each selection.

**6.** Click **Remit**



**NOTES:**

- For submissions over 50 files, you will receive an email to your Closers' Link email address.
- If the remittance is rejected, the batch will not be submitted. Files that are not able to submit will have a status of 'Not Ready to Remit' with the reason displayed.
- The screen will refresh with the **Status** displayed. See **Resubmit Batch** section.



## Optional - Review Files Prior to Remittance

**1.** Complete steps 1-5 above

**2.** Click [Review Files]

**NOTES:**

- A new window will appear with details on each policy and each endorsement. You can modify the effective date, time, premiums and remittances for the policies and necessary endorsements.
- If you close out of the Review screen after making changes, but before submitting, your changes will not be saved. You will need to go back into the particular file(s) to update your file if you make any changes in this screen.



**3.** If more than one file is selected to review, click [Next ➡]

**NOTE:** On the last record of the Review window, the 'Next' button changes to a 'Remit' button. You can remit from this window or go back to the **First American Remittance** window to remit.

**4.** Click [↪ Remit]

**NOTE:** To close window without submitting files, click **Cancel**.

## Resubmit Batch

If your original submission resulted in an error, you must make the corrections and resubmit the batch. You can either remit the files that are ready, or go back and correct the files with errors and re-submit the entire batch. The file(s) that is/are not ready to submit will not remit until the indicated error(s) is/are corrected.

**1.** In the **First American Remittance** screen, verify/select files to be remitted

**2.** Click **Submit**



**NOTE:** Once you remit, the screen will change again with the status column displayed as '**REMITTED**.' The Order Number column will populate with First American's order number.



**3.** If preferred, click [📊] to export to Excel.

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First American Title™

Closers' Choice
NOW PART OF ACCUTITLE

FIRST AMERICAN
EAGLE
ACADEMY™

**NOTE:** A browser window will open for you to choose where to save the Excel spreadsheet. You can also rename the report, if preferred.

## Create Payment Transmittal Sheet

Once files have been eRemitted, generate a Payment Transmittal Sheet following the below steps.

1. In the **Remittance History** window, select submitted files
2. Click **Create Payment Transmittal Sheet**
   **NOTES:**
   - The document will open to view or edit. Select the File option to print or save the document.
   - Checks cut to First American will populate the check number and amount to the Transmittal sheet.

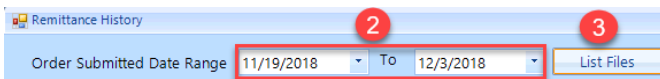## Prerequisite to Policy Document Upload

Documents must be saved into your Saved Documents for your file in Closers' Choice prior to policy document upload.

## Policy Document Upload

1. In the **Reporting** window, select **Remittance History** from the **Underwriting Report** drop-down menu
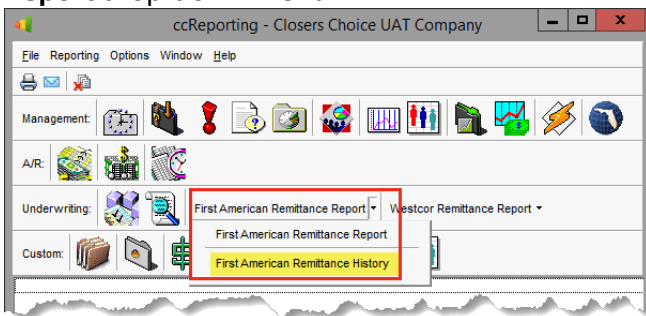


2. In **Remittance History** window, select **Order Submitted Date Range**
3. Click **List Files**



**NOTE:** A list of files remitted during the selected date range will be displayed with the Order information displayed. Files with previously uploaded documents will be highlighted in green.

4. Click 
   **NOTES:**
   - The **Policy Document Upload** window will appear listing all documents in your file. By default the list will show Policy Documents you created.
   - Select "Other Documents" to list other documents saved to your file.
   - To view each document, click **View**
5. In the **Policy Document Upload** window, select applicable document(s)
   **Merge Documents:** To merge all policy documents into a single policy document to upload:
   a. Select each **Policy** or **Other** document
   b. In each appropriate document section, click ▶ to assign it to either the Loan or Owner Documents
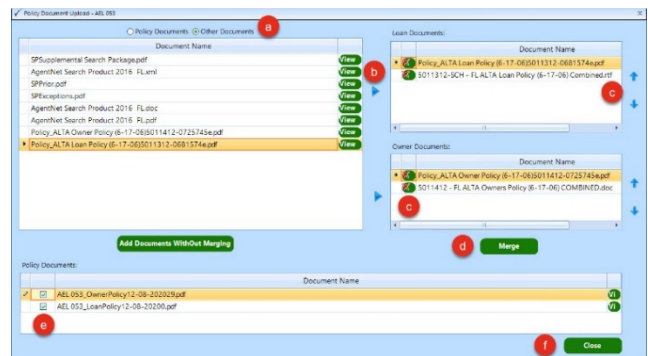   c. Repeat for subsequent documents
   **NOTES:**
   - Use arrows to arrange the order in which the selected documents appear.
   - To remove documents from the Merge list, click ✗
   d. Click **Merge**
   e. Select all document(s) to upload
   f. Click **Close**



**Add Documents Without Merging:** To upload documents individually without merging:
a. Select applicable document(s)
   **NOTE:** You can select more than one document by holding down the Control button on your keyboard, selecting the documents, and then clicking your mouse.
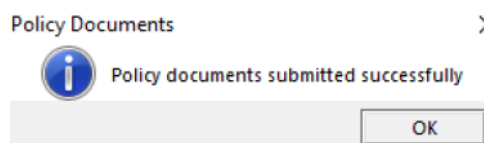
b. Click **Add Documents WithOut Merging**
   **NOTE**: Selected documents must be added to the bottom panel to upload for both Merged and unMerged documents.
c. Select all document(s) to upload
d. Click **Close**
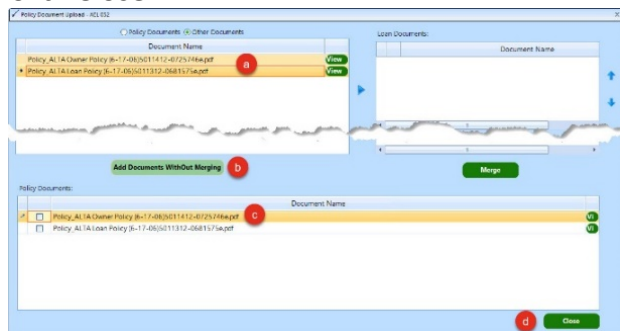


6. In the **Remittance History** window, select file(s) to submit policy documents
7. Click **Submit Policy Documents**
   **NOTE**: If the documents were successfully submitted, the **Policy Documents** window will open displaying a message indicating the documents were submitted successfully.



8. Click **OK**



**NOTE**: Once Policy Documents are successfully submitted, the row is highlighted green to indicate the upload is completed.



## Remittance Failures

It is possible that you may encounter some error messages during this process. Below are common remittance failure reasons and responses to resolve them.

| Status | Description | Resolution |
|---|---|---|
| **eRemit button not found in Closers' Choice** | • Proper system update to v01092019 not completed<br>• 'Can Remit' rights not activated | Contact Closers' Choice at 1-800-393-4460 |
| **Not Ready to Remit**<br>One or more of the jackets in this file will be effective in a future date (Date of Policy is greater than today's date). If the date is correct, you must wait until the date is reached to remit your file. | Issue Date of policy jackets are greater than today's date. | Correct Policy Issue Dates or wait until the Issue Date to remit. |
| **Not Ready to Remit - Unmapped Endorsement name** | • One or more endorsements are not properly mapped, or the endorsement name does not match the name mapped in Closers' Choice<br>• Endorsement name in Closer's Choice does not match the name mapped in AgentNet. | Edit the endorsement name in Closer's Choice, or contact your First American Technical Consultant, or contact Closers' Choice. |

| Status | Description | Resolution |
|---|---|---|
| **Unable to find jackets for this file** | File has been remitted manually on AgentNet. | This file is unavailable for remittance via Closer's Choice as it has already been remitted via AgentNet. |
| **Not Ready to Remit – Open Jacket product count mismatched - Product ID does not belong to this file ID** | • Error Remitting pop-up will occur when attempting to remit.<br>• One or more Policy Jackets has a Pending status in AgentNet. | Void Policy Jackets with Pending status in AgentNet. |
| **FileID =... is provided in the request and File exists but not in OPEN status. Contact ASC for assistance (866) 701-3361.** | File has already been closed in AgentNet, as it was already remitted manually via AgentNet or was auto-closed due to a significant delay in time. | If needing to upload policy documents, navigate to AgentNet's Policy Upload window to do so manually. Otherwise, contact the ASC for assistance at 1.866.701.3361. |