

Digital EMD Delivery Z-Check

(iPhone only - with participating banks)

(DC, MD, VA Instructions)

Before using Zoccam for your contract deposit, please confirm it is at least 10 business days prior to your settlement date. If there are less than 10 business days, please contact our office for further instructions to submit your deposit.

Getting Started on Zoccam:

- Download from the App Store or Google Play
- Register with name, email address, and mobile number
- Verify device with PIN sent via text (or use PIN to log in if you miss the verify box)
- Create an 8-digit numeric passcode and confirm passcode

1 Deliver Deposit with iPhone using “Z-Check”

- Sign in with mobile number and the 8-digit numeric password you created
- Select **Earnest Money**, then select **Earnest Money again**
 - **Do not select Closing Funds** – Zoccam cannot be used for closing funds due at Settlement. Closing funds must be made by wire transfer, certified check, or cashier’s check
 - **DO NOT select ID Check**

2 Select the Escrow Agent

- Search: **Vesta Settlements** (for DC, MD, VA properties)
 - Confirm selection
- Then select the Vesta office **based on the property location:** (Maryland, Northern Virginia, Richmond/Central Virginia, Washington DC)

3 Enter Transaction Details

- Enter the address of the property you are purchasing and the check amount
- Fill out buyer and seller information and select the "Me" box for the role that pertains to you
 - Fill out as much information as you know. Any additional information you are unsure or unaware of, enter “unknown” or “N/A” in those boxes

4 Create “Z-Check”

- Click the “Create” button and select your bank from the options shown, or type in the search bar
- Use your bank username and password to login
- Pick the account you wish the check to be created from
 - (check amount may not exceed the balance in the account)
- Agree to e-sign terms and the check will be created on the screen
- Sign in the white box as you would any check and review the check before pressing continue and send
 - Email notifications will be sent to all parties entered once the check has been submitted
- **Be aware, for your account security, your bank may try to contact you during/after submission to verify the payment**