

How to Order Verification of Deposit

The VOD (Verification of Deposit) product will allow you to order a report that contains verified information on a consumer's assets. Automated Verifications will ask the consumer to securely provide their online credentials and authorize limited 3rd-party access to their account(s). This information is sent to our system where it can be viewed as a PDF report from the order details page. Manual Verifications are handled manually and require little or no involvement from the borrower. The process to order Manual VODs is relatively straight-forward. The process for Automated VODs is a bit more involved. Below, we will cover the workflow for both types of VODs.

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How to Order an Automated VOD

To order an automated VOD, look for the *Employment/Income/Asset Verification* section from the *Product & Services* area of the main desktop. Select the *Order Verification of Deposit* link. Ensure that the *Automated Verification* product is selected under the *Options* area. Below you will see an example of the order screen which may be slightly different depending on the VOD provider your account is configured for.

AccountChek:

Order Verification of Deposit

Branch Cancel

User

Reference#

Notification Email (R)

Account History (R)

Refresh Period (R)

Borrower Information

First Name (R)

Last Name (R)

SSN (R)

Email Address (R)

Cell Phone Number

Employer Name

Depository Information

Financial Institution

Account Number

Routing Number

Account Nickname

[Add Account](#)

Loan Information

Required Reserve Amount

Options

Automated Verification

Manual Verification

Pay by credit card

Finicity:

Order Verification of Deposit/Assets

User Cancel

Reference#

Notification Email (R)

Account History (R)

Borrower Information

First Name (R)

Last Name (R)

SSN (R)

Email Address (R)

Cell Phone Number (R)

Street Address (R) [less detail](#)

City (R)

State (R)

Zip (R)

DOB (R)

Options

Verification of Assets

Verification of Deposit

Pay by credit card

1. **Fill out the various fields on the screen.** Items with a green (R) next to them are required items.

- **Notification Email** - The email indicated here is where order updates will be sent. An example of an update is when the borrower has successfully authorized their accounts for access.
 - **Account History** - Select how many days worth of past transactions you'd like to see for the accounts.
 - **Refresh Period** - Indicate the amount of time access to the accounts is needed. The duration begins counting down when the borrower successfully registers a financial institution. Selecting "None" means you only want a one-time snapshot of the account information.
 - **Email Address** - This should be populated with the borrower's email address. This is where the invitation link will be sent.
 - **Financial Institution** - The name of the financial institution that holds the asset account. In many cases, this will be the name of the bank or credit union. However, if the borrower owns another type of account (i.e. IRA, 401k, etc), it would be the name of the company that manages it. An exact match of the name is not required, as the borrower will have an opportunity to select the correct institution if the system cannot find a match for what is provided.
 - **Account Number** - This is the account number. It does not need to match exactly, as the borrower will have an opportunity to select which accounts they want to authorize for monitoring upon registering.
 - **Required Reserve Amount** - This is a legacy field and is not currently being used. This may serve a purpose in the future.
2. **Below, we will provide details on notable fields.**
 3. **Once the order page has been filled out, click the "Order" button to place an order.** Note: You can add up to 10 accounts on a single order.

How to Order a Manual VOD

Ordering a manual verification of deposit is similar to ordering an automated one. Because this is being manually verified, more information will need to be provided upon placing the order.

To order a manual VOD, look for the *Employment/Income/Asset Verification* section from the *Product & Services* area of the main desktop. Select the *Order Verification of Deposit* link. Ensure that the *Manual Verification* product is selected under the *Options* area.

Order Verification of Deposit

Branch: EZ LENDING - WESTERN BRANCH
 User: LISA LOAN OFFICER

Reference# [] Notification Email: lisaofficer@email.com

Borrower Information [Add Co-borrower](#)

First Name: John Last Name: Borrower SSN: 000000001

Depository Information

Financial Institution: Wells Fargo Phone Number: 800-123-1234

Address: [more detail](#)

Account Number	Account Type	Name(s) on the Account	Other Name(s)	Balance
1234567890	Checking	Borrower		5000
1234567891	Savings	Borrower		20000

[Add Account](#)

Additional Notes

Borrower's Written Authorization: [Browse...](#)

Options

Automated Verification
 Manual Verification

Pay by credit card

[Order](#)