



Verification of Assets (VOA)

Powered by AccountChek

Electronically Retrieve Consumer Account Data from Thousands of Institutions

Veri-Tax powered by AccountChek provides the only patented automated third-party asset verification service. It uses artificial intelligence and over 1,000 proprietary algorithms to generate digital Verification of Asset and Deposit (VOA/VOD) reports in less than 5 minutes.

Bank-Level Security & Privacy

- SSAE 16/ISAE 3402 SOC 1 and SOC 2 Attestations
- Cloud Security Alliance Cloud Controls Matrix Audited
- ISO/IEC 27001 :2005 Audit and Certification

Features

- 24/7 online access
- Real-time and historical account analysis
- Alerts unusual activity
- Account refresh options for 30,60, 90 days
- Electronic consumer authorization
- Flags undisclosed consumer debts
- Read-only product

Benefits

- One fee per consumer, not per institute
- 100% paperless process
- Equivalent to printed bank statements
- Mitigate risk of fraud and inaccurate income interpretation
- Direct access to over 15,000 Financial Institutions
- When used through Fannie Mae's Desktop Underwriter® (DU®) validation service, lender will receive reps and warrants relief from Fannie Mae for the validated components of the loan

	Manual	Veri-Tax VOA
General Features		
One Fee per Financial Institution	✓	
One Fee per Consumer		✓
Enhanced Credit Risk Management		✓
Real-Time Information		✓
Secure Third-Party Verification		✓
Report Analysis		
Historical & Current Balances	✓	✓
Account Activity Summary		✓
Cash flow Calculations		✓
Account Transactions Analysis		✓
Fraud Mitigation		
Account Owner Verification	✓	✓
Direct Deposit Verification		✓
Rule Based Alerting		✓
Suspicious Activity Identification		✓