



Verification of Accounts

Electronically Retrieving Consumer Account Data from Thousands of Institutions

Veri-Tax's Verification of Accounts (VOA) automates the manual verification of deposits and assets by electronically pulling consumer account data directly from thousands of financial institutions. With the consumer's authorization, a secure web-based platform accesses their asset and liability accounts, and instantly helps evaluate a consumer's ability-to-pay. Veri-Tax's VOA helps a verifier reduce risk and expedite the overall verification process.

Features:

- 24/7 online access
- Real-time and historical account analysis
- Alerts unusual activity
- Account transaction detail and cash flow analysis
- Account monitoring options for 30, 60, 90 days
- Electronic consumer authorization
- Flags undisclosed consumer debts

Benefits:

- Secure and trusted third-party verification
- One fee per consumer, not per institution
- Direct access to over 14,000 financial institutions
- Comprehensive account verification
- 100% paperless process
- Equivalent to printed bank statements
- Mitigate risk of fraud and inaccurate income interpretation
- No personal bias or interpretation by verifier
- Gather asset and liabilities information to estimate net worth or debt-to-income ratio

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

**Veri-Tax's
automated VOA
saves times and
mitigates fraud**

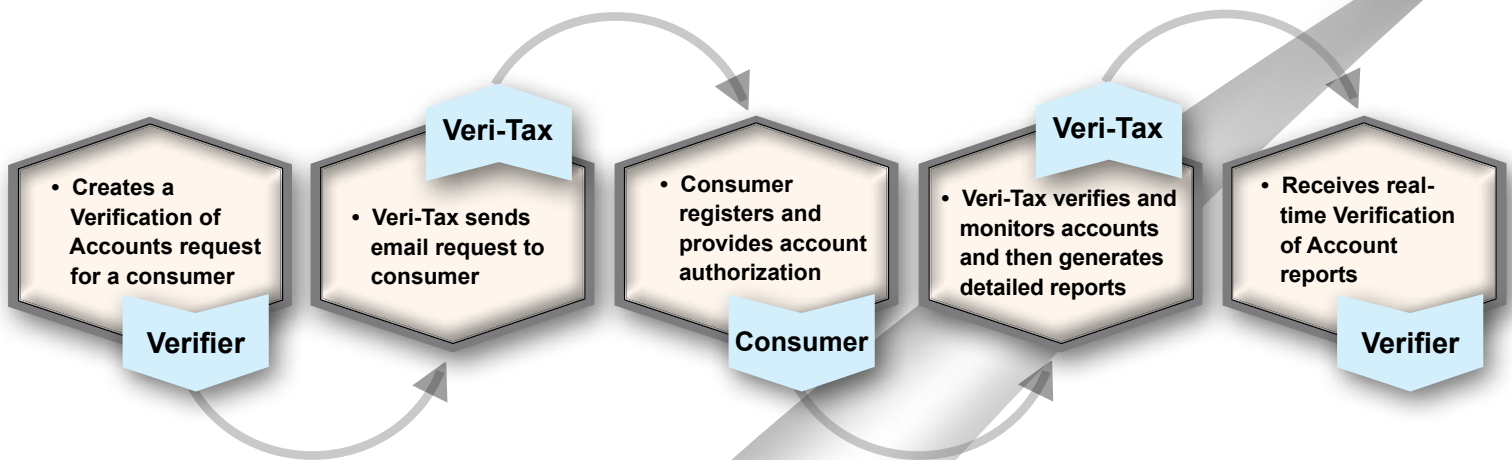


veri-tax™

Veri-Tax VOA Applications

Verification of Deposits (VOD)	Verification of Employment (VOE)	Estimate Net Worth or Debt-to-Income Ratio
<ul style="list-style-type: none"> • Approved as a valid Fannie Mae VOD 1006 alternative • Validates and monitors accounts and balances • Equivalent to bank statements submitted by a consumer 	<ul style="list-style-type: none"> • Verifies direct deposit pay schedule and income amounts • Verifies current employer name • Get current income results in minutes, not days 	<ul style="list-style-type: none"> • Retrieve assets and liabilities account data for a consumer • Saves time gathering data needed to calculate a consumer's net worth or debt-to-income ratio

How VOA Works



Veri-Tax's suite of verification services helps customers better evaluate a consumer's ability-to-pay and identify fraudulent activity by delivering fast and reliable income, identity, employment and account data. All products and services can be accessed through Veri-Tax's web portal, direct web service integration (API), third-party platforms and custom solutions.



Ability-to-Pay Verification Suite

- ✓ 4506-T Income Verification
- ✓ Social Security Number Verification
- ✓ Verification of Accounts
- ✓ Verification of Employment

Contact our Customer Happiness Team to learn more:



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