AccountChek Borrower Guide

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Introduction

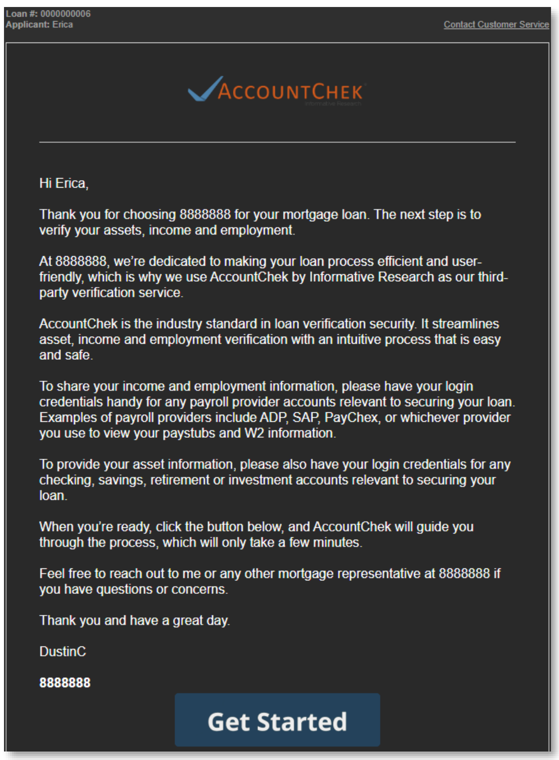
The AccountChek Platform streamlines the verification process by allowing borrowers to securely connect their accounts online, eliminating the need for manual document collection and reducing processing time.

This guide provides step-by-step instructions for accessing an AccountChek order and linking asset accounts and payroll providers

The Borrower Experience

Accessing the AccountChek Order

When a new AccountChek order is created, the borrower will receive an email with a link to access their order and connect their financial institution(s) and/or payroll provider.



Loan #: 0000000006
Applicant: Erica
Contact Customer Service

ACCOUNTCHEK

Hi Erica,

Thank you for choosing 8888888 for your mortgage loan. The next step is to verify your assets, income and employment.

At 8888888, we're dedicated to making your loan process efficient and user-friendly, which is why we use AccountChek by Informative Research as our third-party verification service.

AccountChek is the industry standard in loan verification security. It streamlines asset, income and employment verification with an intuitive process that is easy and safe.

To share your income and employment information, please have your login credentials handy for any payroll provider accounts relevant to securing your loan. Examples of payroll providers include ADP, SAP, PayChex, or whichever provider you use to view your paystubs and W2 information.

To provide your asset information, please also have your login credentials for any checking, savings, retirement or investment accounts relevant to securing your loan.

When you're ready, click the button below, and AccountChek will guide you through the process, which will only take a few minutes.

Feel free to reach out to me or any other mortgage representative at 8888888 if you have questions or concerns.

Thank you and have a great day.

DustinC

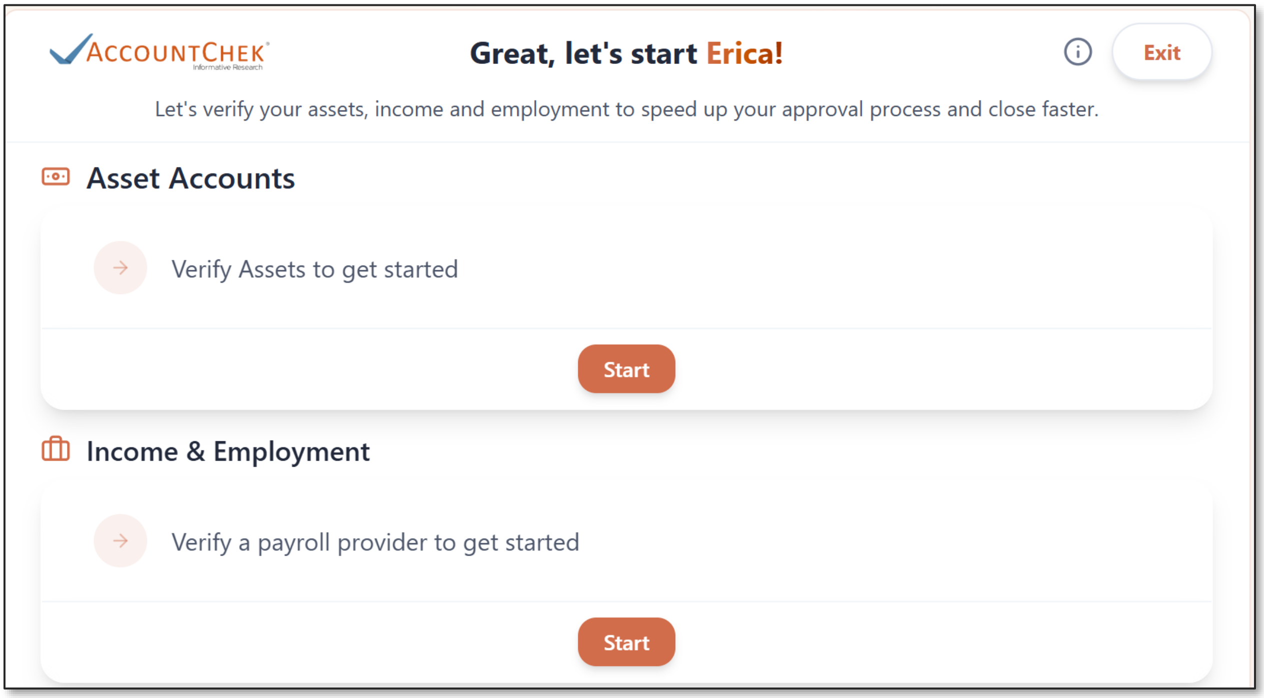
8888888

Get Started

Once the borrower accesses their order by clicking the **Get Started** button, or by copying and pasting the link provided directly into their browser, they will be directed to the Terms of Service page and asked to confirm the terms of service and their identity by entering the last four digits of their Social Security Number (or other pin code entered by the loan officer).

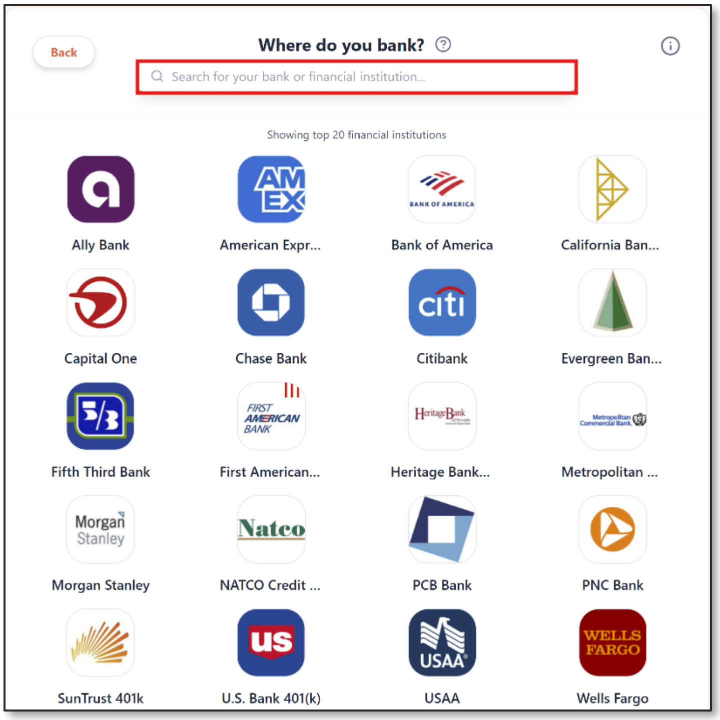
The borrower must enter the code and click to agree to the Terms of Service before they click **Continue**.

Once the borrower has confirmed their identity and agreed to the Terms of Service, they will be asked to connect their financial institution(s) and/or payroll provider(s).

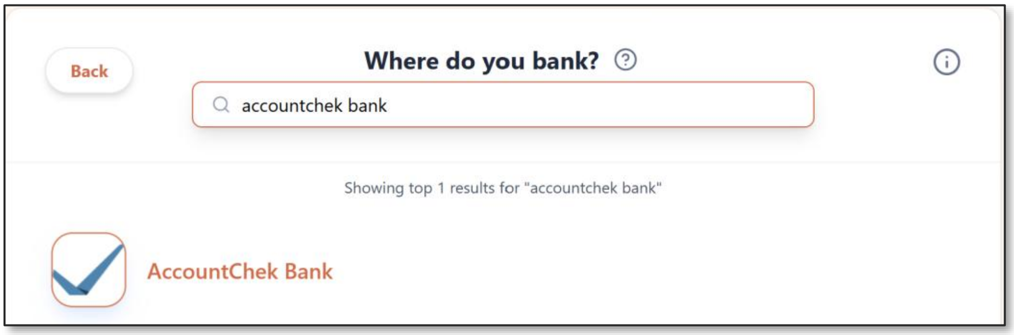


Linking Assets

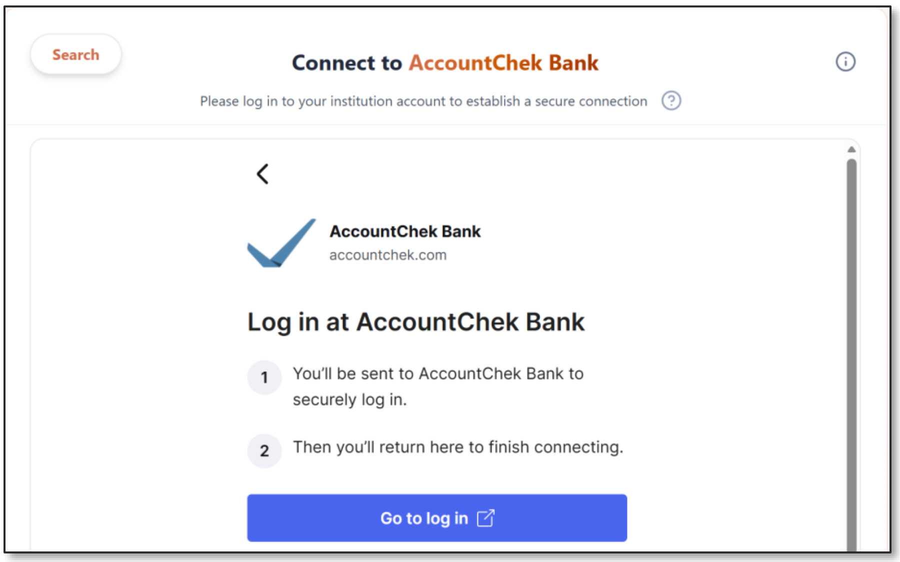
Let's start with the Asset Accounts. Once the borrower clicks the **Start** button in the Asset Accounts section, they will be presented with several choices, representing larger financial institutions. If they do not see their financial institution listed, they may need to search for it. There is a search bar at the top of



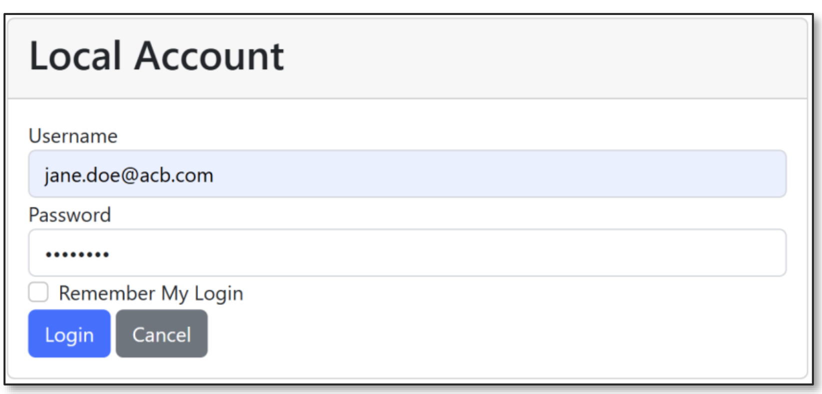
the page that will allow them to search for their financial institution.
For this guide, we will be linking AccountChek Bank as our financial institution.



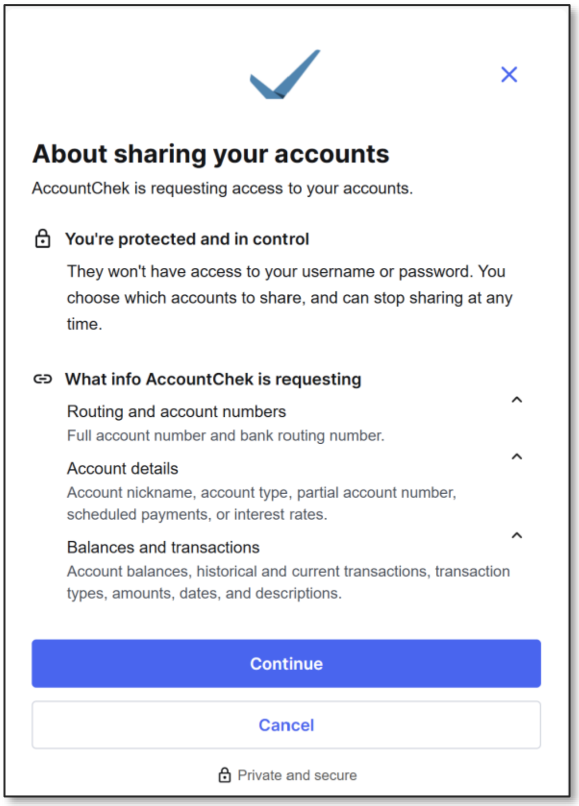
Once the borrower has located their financial institution, they will be asked to log in to the institution.



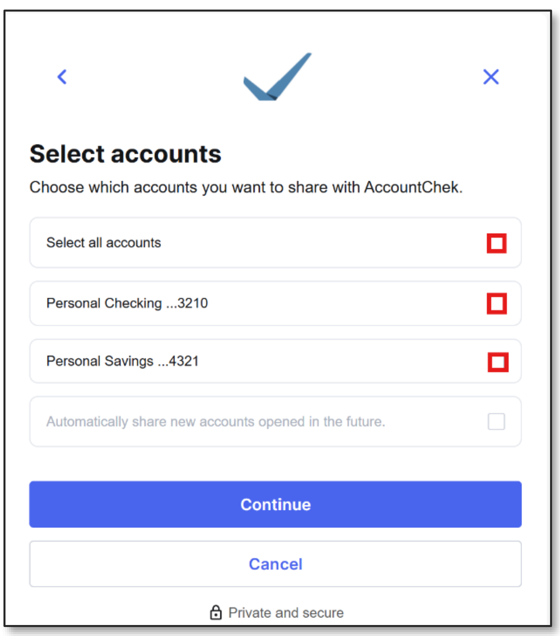
Once they click the **Go to log** in button, they will be directed to a login page. This may open in a new tab and may or may not appear branded to their financial institution, depending on the institution. On this log in page, they will enter their financial institution's credentials, just as if they were logging in directly to their financial institution's website or app. Example:

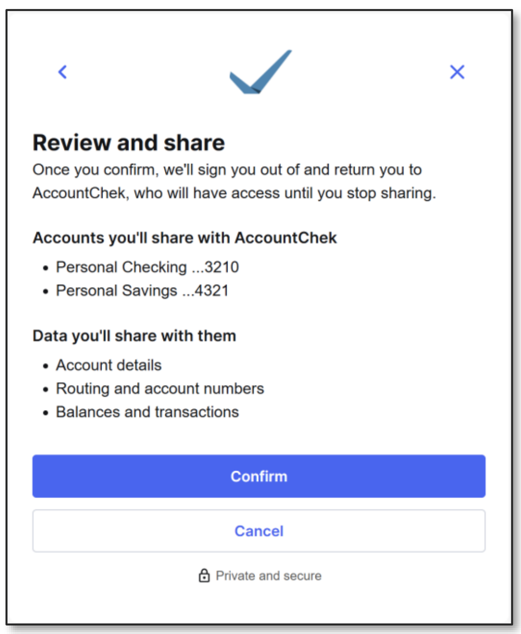


Once they log in, they will be prompted with a notice about what information will be shared. Once the borrower has read this notice, they will need to click the **Continue** button to proceed.

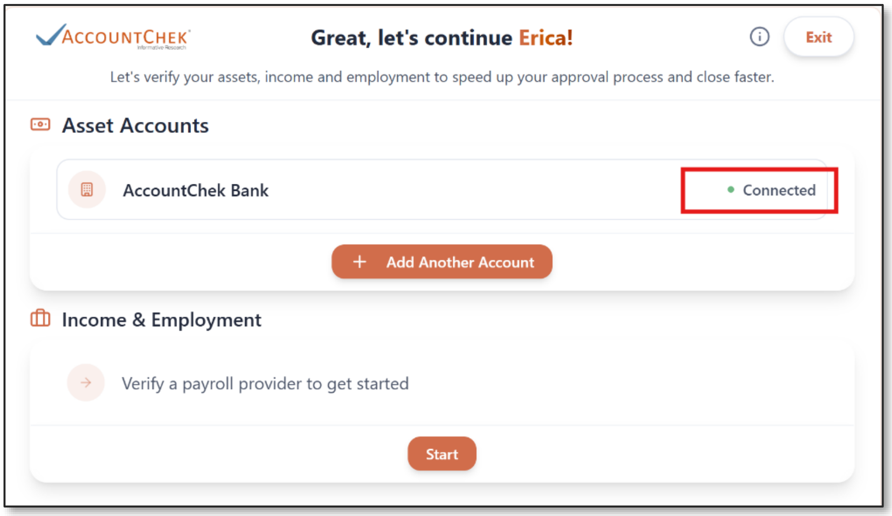


The borrower will be prompted to select which account(s) they wish to share. It is recommended that they share the account where their paycheck is deposited and any other account(s) that are needed on the Verification of Assets Report by selecting the checkboxes next to each account.



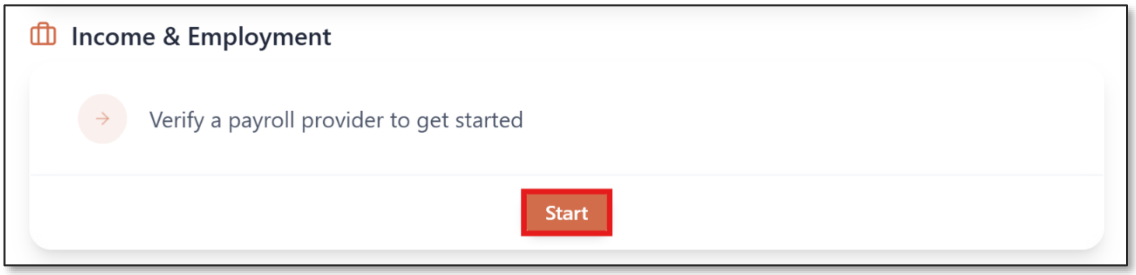


Once the borrower clicks **Confirm** to link their financial institution, it may take a few moments for the connection to be successfully established and for the information to sync. Once the connection is successful, the borrower may see a brief Success message and will then be redirected to the AccountChek Portal.



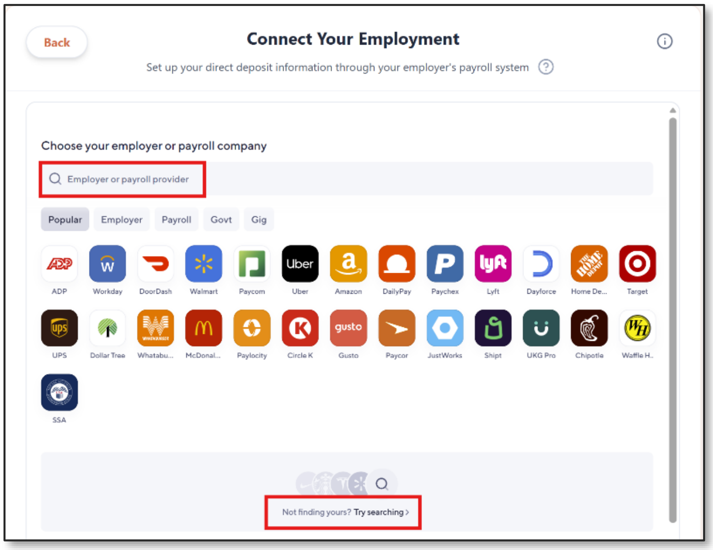
If the borrower needs to link any additional financial institutions, they may repeat this process by clicking the + Add Another Account button.

Next, let's go over the steps for the borrower to link their payroll provider. First, we will cover the standard process of linking a payroll account, and then we will go over linking a payroll account via the TrueAuth application.

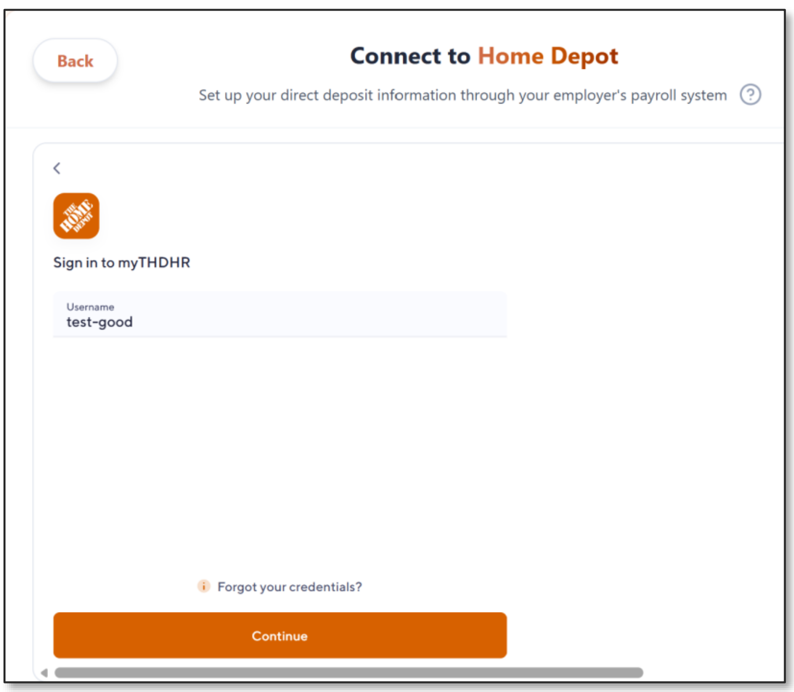


Linking Payroll Provider/Employer

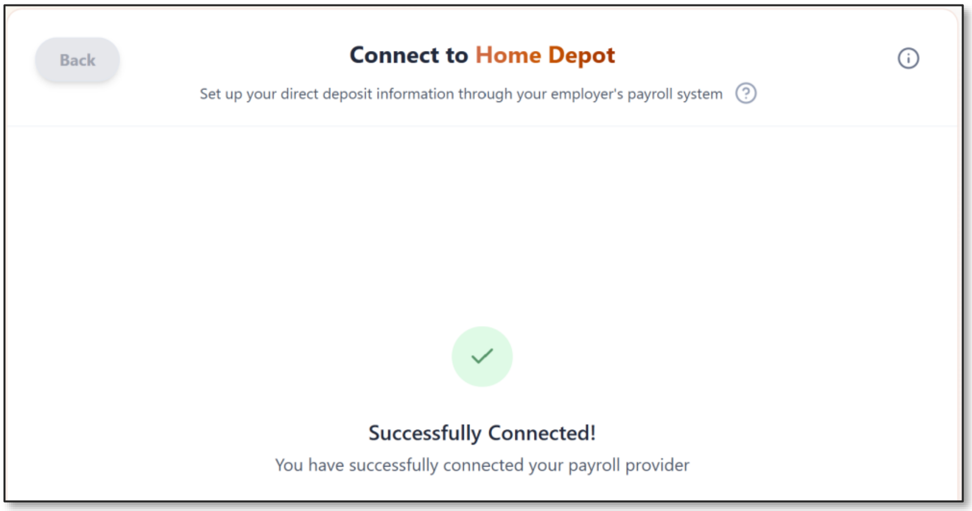
Just as with the list of financial institutions, payroll providers are listed as tiles initially, with the ability to search for additional providers if the borrower is unable to find their exact provider.



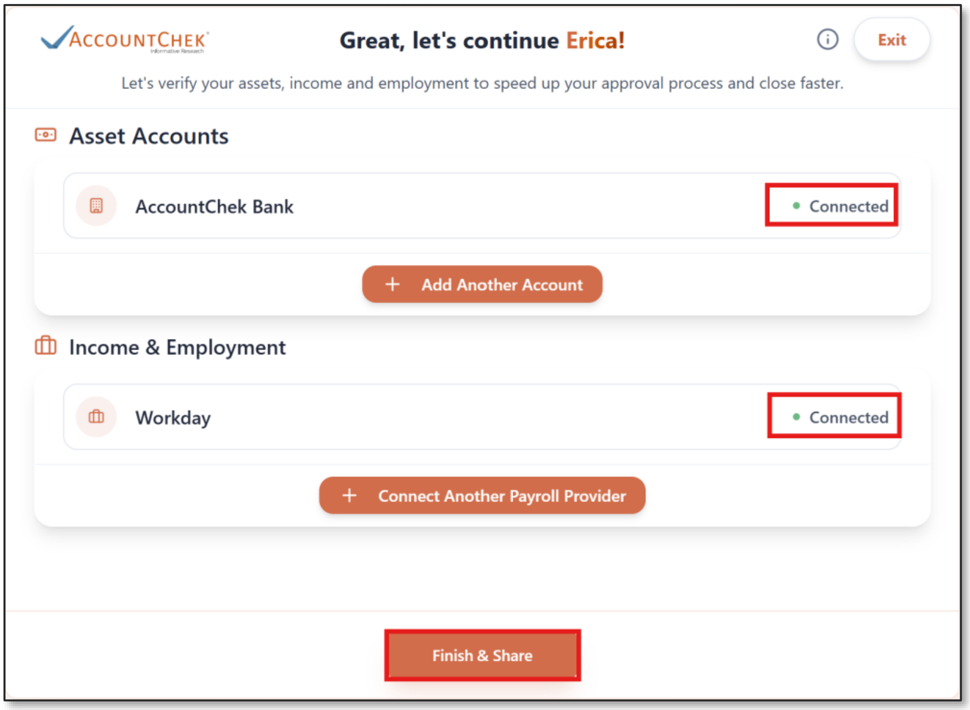
For this guide, we will be linking the payroll provider for The Home Depot. The payroll provider linking process may look different from the following screenshots depending on the payroll provider however, the steps should be comparable. Once the borrower locates and selecting their payroll provider, they will be prompted to enter credentials just as if they were accessing their provider's website.



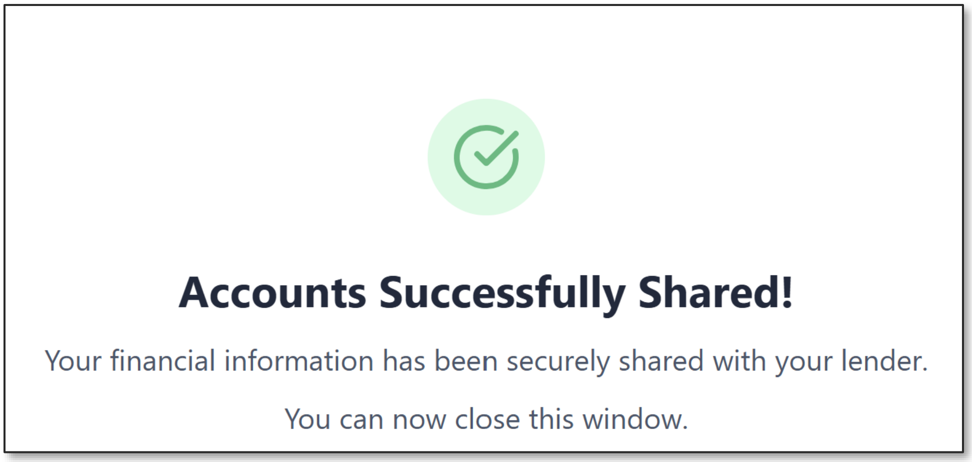
The payroll provider connection may take a few moments to fully connect and synchronize. Once the payroll provider has been successfully connected, the borrower may see a brief Successfully Connected! message before being redirected to the Borrower Portal.



Once the borrower has linked all the Asset Accounts and Income & Employment providers, they can click the **Finish & Share** button at the bottom of the page to complete their AccountChek order.

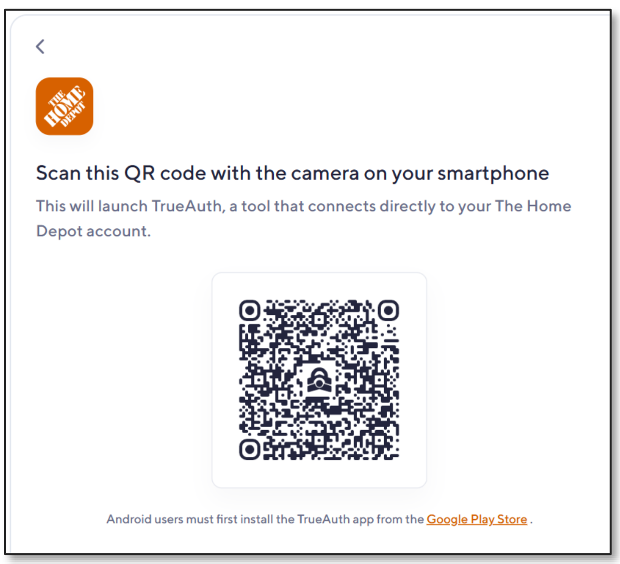


The borrower will receive a message indicating that their accounts have been successfully shared with their lender. They have completed the AccountChek process and can safely close the window.

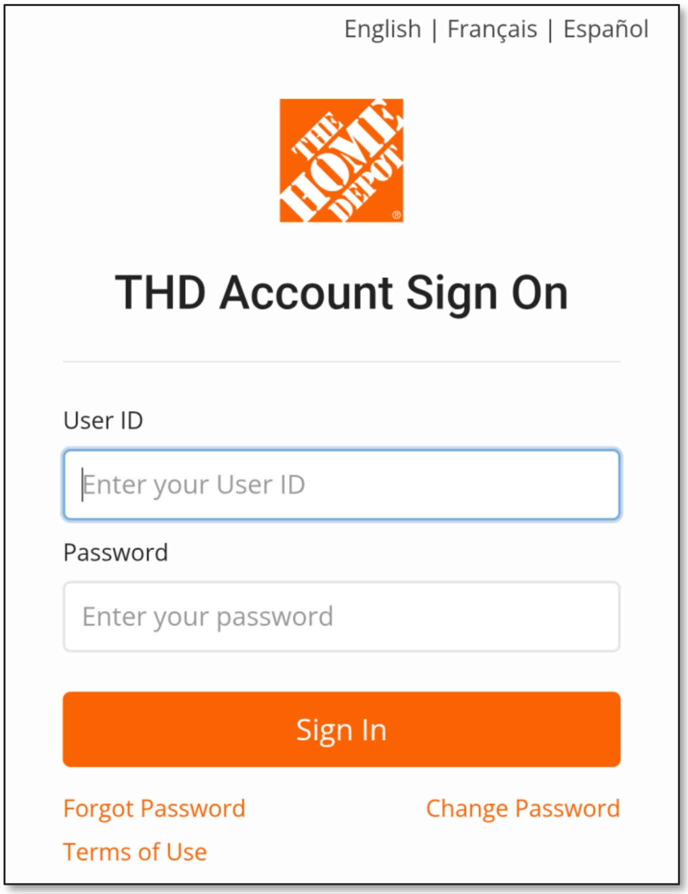


If additional information is needed from the borrower, they may access their AccountChek order via the same link they initially received in their email for as long as the AccountChek order remains open.

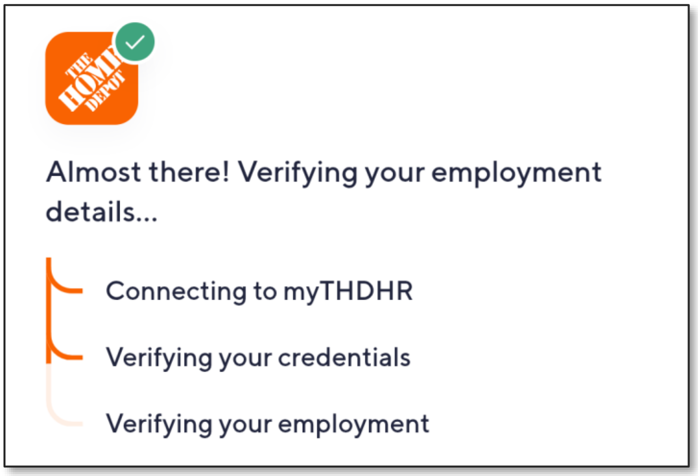
If the borrower opts to use the TrueAuth mobile app to verify their credentials, they will need to install the TrueAuth app on their phone. Once installed, they will scan the QR code in the AccountChek order after selecting their payroll provider. This process may be different based on what type of device is used to download the app (Iphone vs Android). **Please note:** not every payroll provider supports the TrueAuth method.



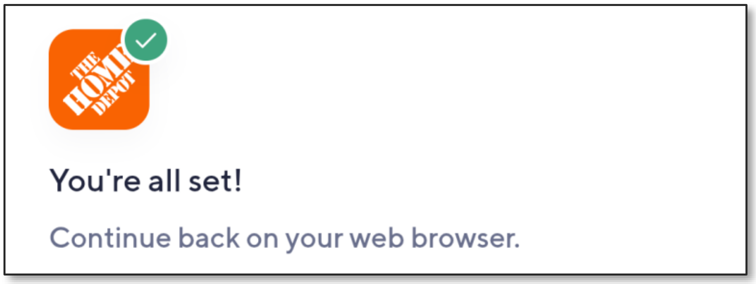
Once the borrower has scanned the QR code, they will be redirected to login to their payroll provider account on their mobile device.



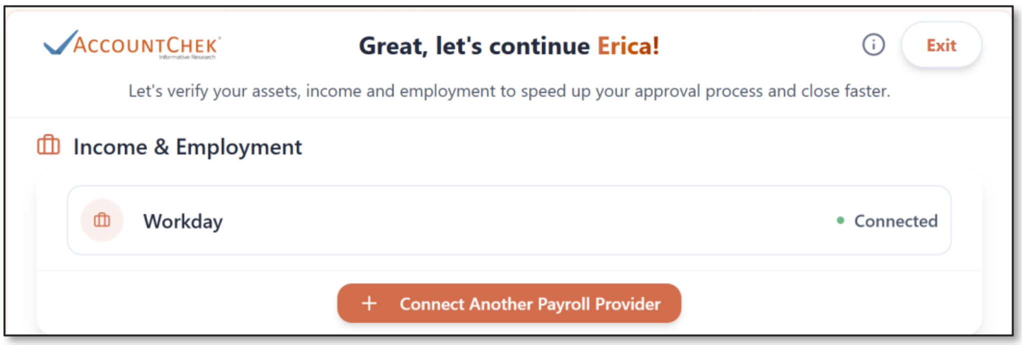
Once the borrower enters their credentials, it may take a few minutes for them to be verified.



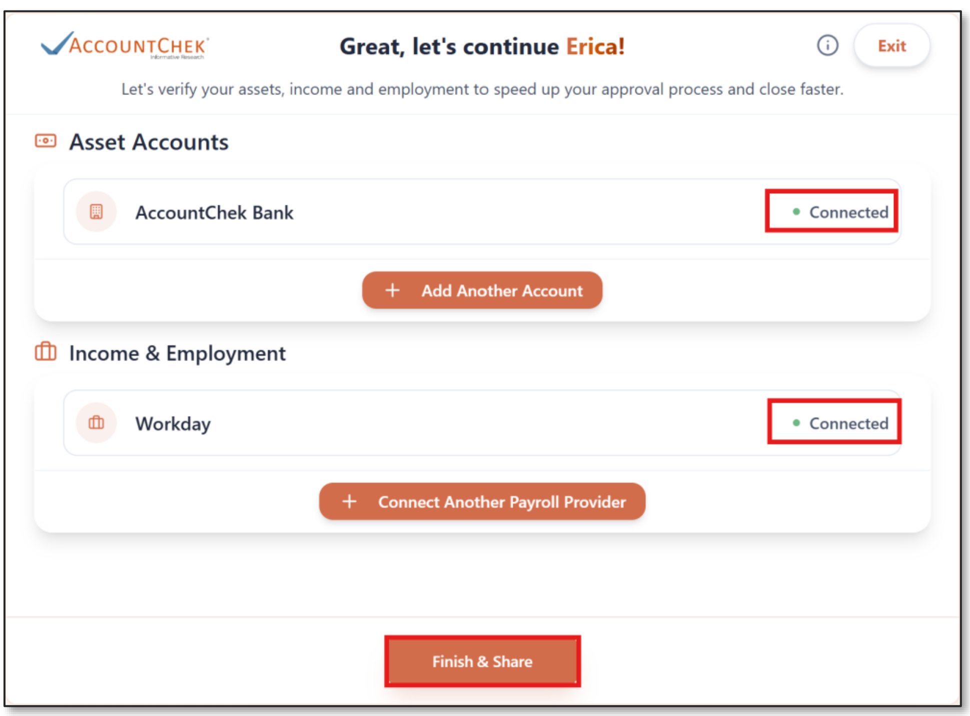
Once the credentials have been validated, the borrower will receive a message indicating that they can return to their web browser to complete the rest of the AccountChek process.



Once the borrower returns to their browser, they will see that their payroll account has been connected to their AccountChek order.



From this screen, the borrower can link any additional accounts they need to connect to their AccountChek order. If they do not have any additional accounts to link, they can select the **Finish and Share** button at the bottom of the screen to complete their order.



Informative Research

Questions?

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Borrower Guide

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