



Informative Research

AccountChek Borrower Guide





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Introduction

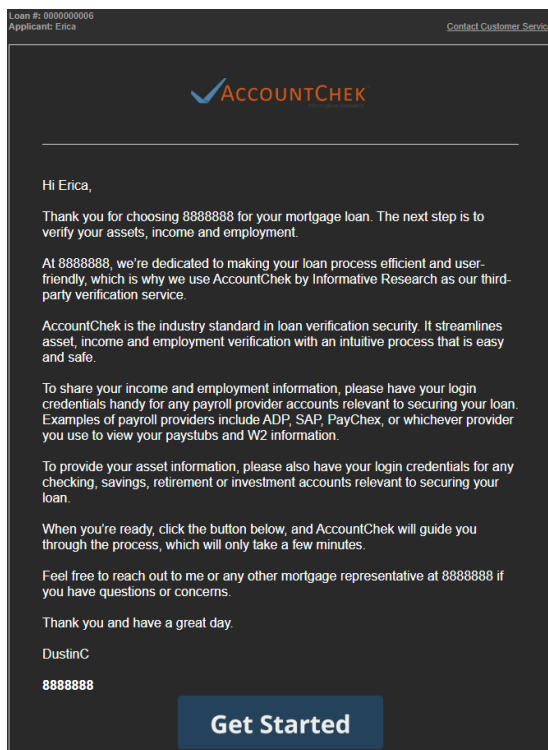
The AccountChek Platform streamlines the verification process by allowing borrowers to securely connect their accounts online, eliminating the need for manual document collection and reducing processing time.

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.



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).

Great, let's start Erica!

Exit

Let's verify your assets, income and employment to speed up your approval process and close faster.

Asset Accounts

→

Verify Assets to get started

Start

Income & Employment

→

Verify a payroll provider to get started

Start

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

Back

Where do you bank?

Showing top 20 financial institutions

Ally Bank	American Expr...	Bank of America	California Ban...
Capital One	Chase Bank	Citibank	Evergreen Ban...
Fifth Third Bank	First American...	Heritage Bank...	Metropolitan ...
Morgan Stanley	NATCO Credit ...	PCB Bank	PNC Bank
SunTrust 401k	U.S. Bank 401(k)	USAA	Wells Fargo



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.

The screenshot shows a search interface titled "Where do you bank?". It includes a "Back" button, a search bar containing "accountchek bank", and an information icon. Below the search bar, it states "Showing top 1 results for 'accountchek bank'". The result is "AccountChek Bank", accompanied by a blue checkmark icon.

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

The screenshot shows a page titled "Connect to AccountChek Bank". It includes a "Search" button, a "Please log in to your institution account to establish a secure connection" message, and a back arrow. The main content area displays the AccountChek Bank logo and name. Below this, it says "Log in at AccountChek Bank" and provides a two-step process: 1. You'll be sent to AccountChek Bank to securely log in. 2. Then you'll return here to finish connecting. A blue "Go to log in" button with an external link icon is at the bottom.

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:

The screenshot shows a "Local Account" login form. It has fields for "Username" (containing "jane.doe@acb.com") and "Password" (masked with dots). There is a "Remember My Login" checkbox and two buttons: "Login" and "Cancel".



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.

About sharing your accounts
AccountChek is requesting access to your accounts.

You're protected and in control
They won't have access to your username or password. You choose which accounts to share, and can stop sharing at any time.

What info AccountChek is requesting ^
Routing and account numbers
Full account number and bank routing number.

Account details ^
Account nickname, account type, partial account number, scheduled payments, or interest rates.

Balances and transactions ^
Account balances, historical and current transactions, transaction types, amounts, dates, and descriptions.

Continue

Cancel

Private and secure

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.

Select accounts
Choose which accounts you want to share with AccountChek.

Select all accounts ☐

Personal Checking ...3210 ☐

Personal Savings ...4321 ☐

Automatically share new accounts opened in the future. ☐

Continue

Cancel

Private and secure

Review and share
Once you confirm, we'll sign you out of and return you to AccountChek, who will have access until you stop sharing.

Accounts you'll share with AccountChek

- Personal Checking ...3210
- Personal Savings ...4321

Data you'll share with them

- Account details
- Routing and account numbers
- Balances and transactions

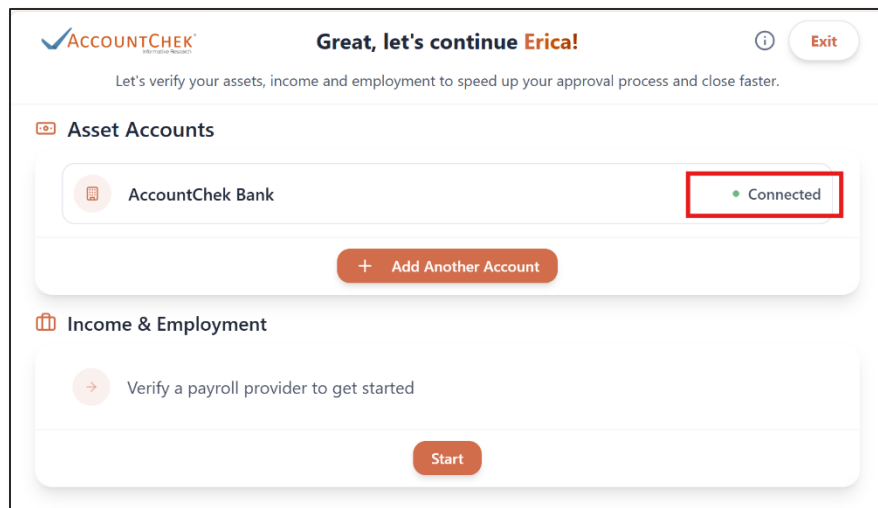
Confirm

Cancel

Private and secure

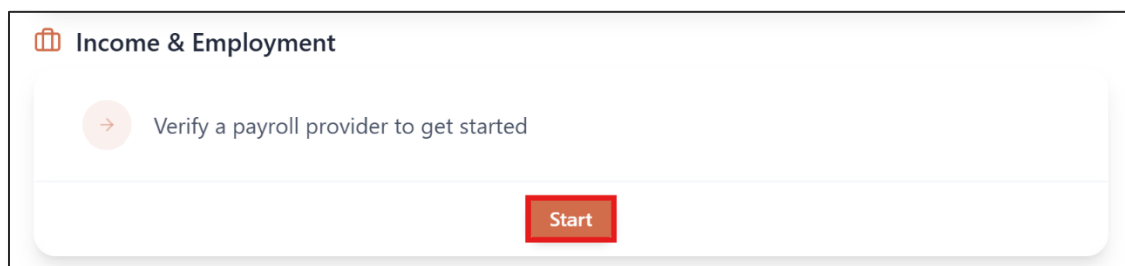


Once the borrower clicks **Confirm** to link their financial institution, it may take a few moments for the connection to be successfully established and for the information to sync. Once the connection is successful, the borrower may see a brief Success message and will then be redirected to the AccountChek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



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

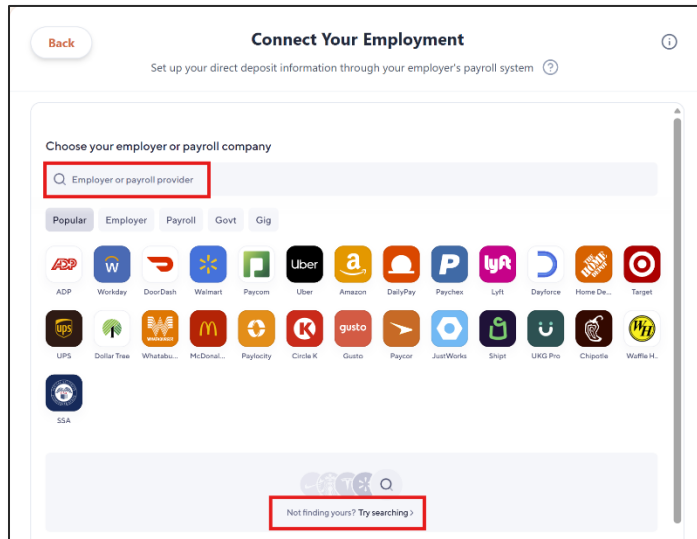
Next, let's go over the steps for the borrower to link their payroll provider. First, we will cover the standard process of linking a payroll account, and then we will go over linking a payroll account via the TrueAuth application.



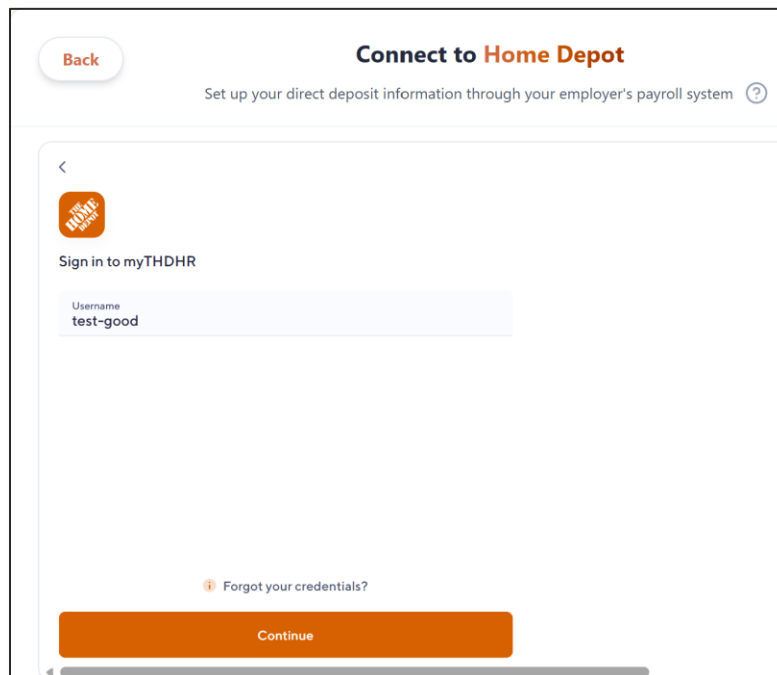


Linking Payroll Provider/Employer

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.

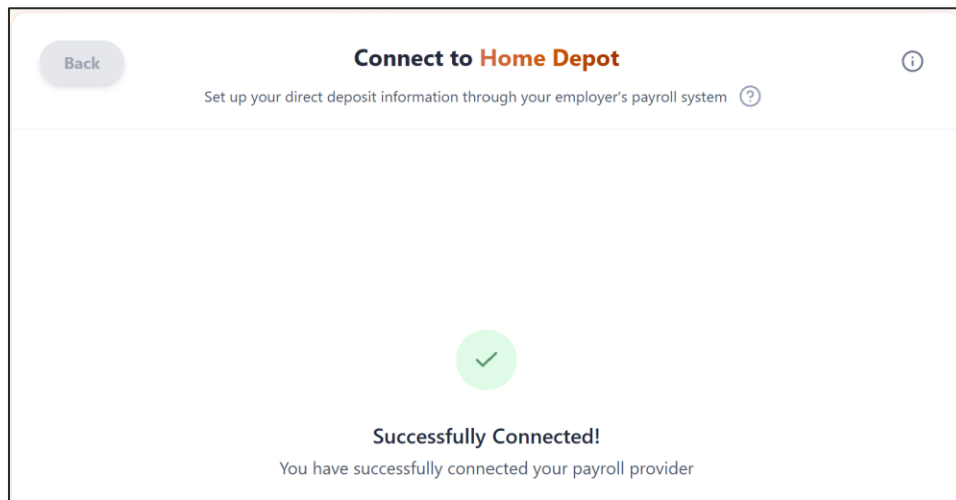


For this guide, we will be linking the payroll provider for The Home Depot. The payroll provider linking process may look different from the following screenshots depending on the payroll provider however, the steps should be comparable. Once the borrower locates and selecting their payroll provider,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

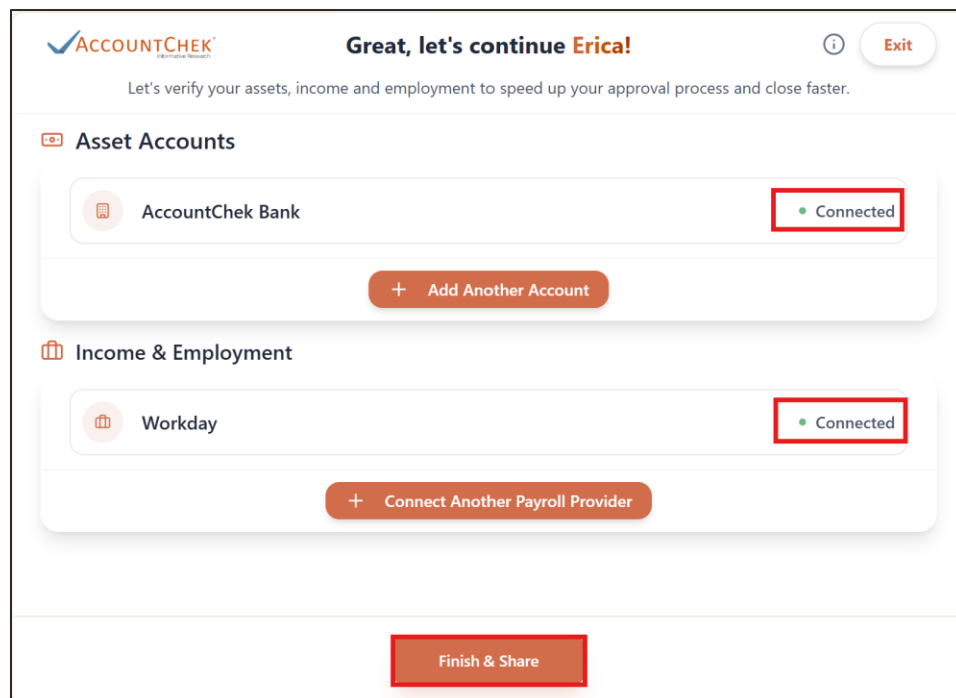




The payroll provider connection may take a few moments to fully connect and synchronize. Once the payroll provider has been successfully connected, the borrower may see a brief Successfully Connected! message before being redirected to the Borrower Portal.



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.



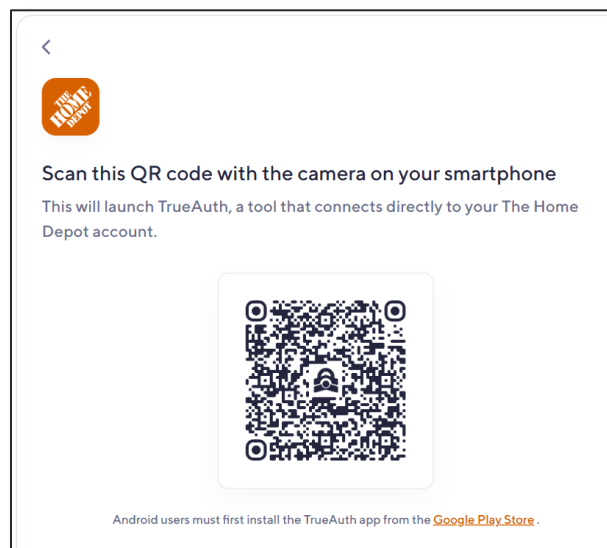
Accounts Successfully Shared!

Your financial information has been securely shared with your lender.

You can now close this 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.



English | Français | Español



THD Account Sign On

User ID

Password

[Sign In](#)

[Forgot Password](#) [Change Password](#)

[Terms of Use](#)

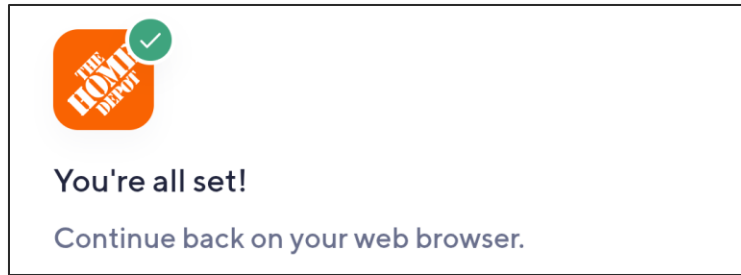
Once the borrower enters their credentials, it may take a few minutes for them to be verified.



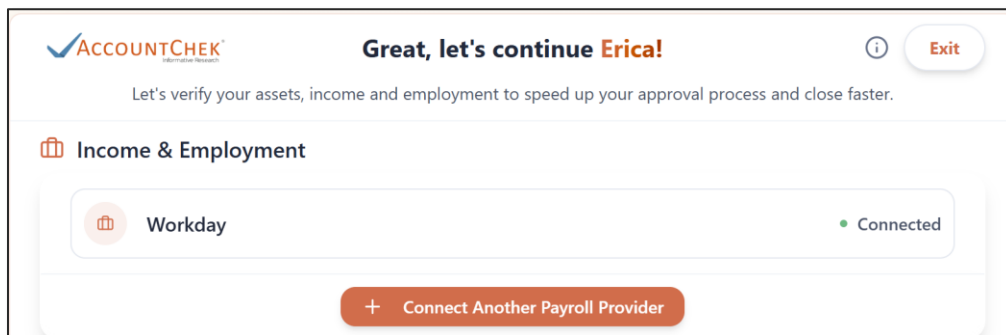
Almost there! Verifying your employment details...

- Connecting to myTHDHR
- Verifying your credentials
- Verifying your employment

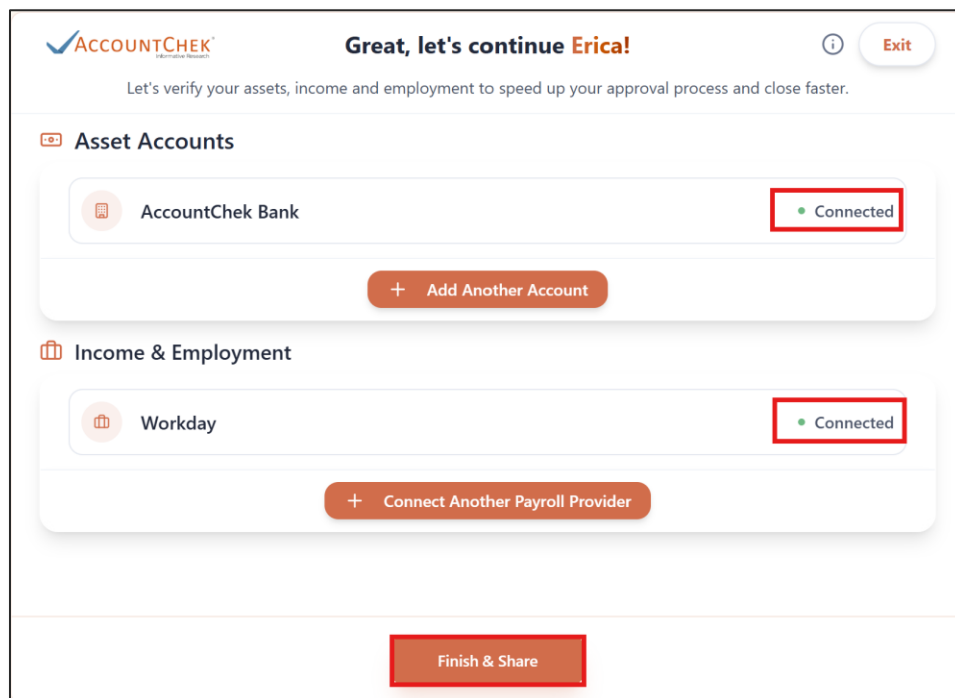
Once the credentials have been validated, the borrower will receive a message indicating that they can return to their web browser to complete the rest of the AccountChek process.



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.





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Questions?

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Borrower Guide**



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