



Informative Research

AccountChek USER 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 a comprehensive overview of how to use AccountChek covering how to create and manage orders within the AccountChek Dashboard, monitor borrower progress, generate and download reports, and manage the order lifecycle.

The AccountChek process follows a straightforward lifecycle:

Create Order → Borrower Connects Accounts → Reports Generate → Optional Refresh → Close Order

Each section of this guide explains the relevant screens, system behavior, and available options in detail. Screenshots are included throughout to provide visual reference and improve clarity.



The Lender Experience

Logging in to the AccountChek Dashboard

Once you have credentials for the AccountChek Dashboard, you can log in to the Dashboard using your **email address** and **password**.

See the URL for accessing the AccountChek Dashboard in Production:

<https://dashboard.accountchek.com/>

If you have been assigned to multiple clientIDs, you will need select the ClientID check box above the login, and use your Informative Research **ClientID**, **UserID**, and **Password**.

The screenshot shows the Informative Research login page. At the top is the Informative Research logo. Below it is a checkbox labeled "Login with Client ID" which is unchecked. Underneath is the "Email ID" field with the placeholder text "email@email.com". Below that is the "Password" field with masked characters. At the bottom left is a link "Forgot Password?". At the bottom are two orange buttons: "Sign In" and "SSO Sign In", separated by an "or" text.

This screenshot shows the same login page but with the "Login with Client ID" checkbox checked and highlighted by a red box. Below this checkbox are three additional input fields: "Client ID" with the value "8888888", "User ID" with the value "userIDExample", and "Password" with masked characters. The "Forgot Password?" link and the "Sign In" and "SSO Sign In" buttons remain at the bottom.

If you have already been set up with credentials and are unable to login, you can select “Forgot Password?” to be taken to the password reset form.

If you continue to experience difficulties logging in to the AccountChek Dashboard, please reach out to helpdesk@accountchek.com.



Navigating the AccountChek Orders Dashboard

Once you log in, you will be taken to the Orders Dashboard. The Orders Dashboard displays all orders created by you and any that you have permission to view. Below are the components in your Dashboard.

Order Summary

Orders are displayed line by line with basic summary information present. Selecting the down pointer to the left of the borrower's name will display an expanded summary panel.

Erica Lambert	100000000048	0000000001	InProgress	2/13/26, 1:08 PM	85 days	DataAvailable	Created	1234	
TYPE Asset	REQUESTED DATE 2/13/26, 6:08 PM	STATUS DataAvailable	UPDATED DATE 2/13/26, 6:19 PM	View Report					
TYPE Employment	REQUESTED DATE 2/13/26, 6:08 PM	STATUS Created							

Clicking on the borrower's name will take you to the Order Details page for that order. The Order Details page will include the full details for the borrower, as well as any reports that have been generated, such as a VOA, a VOIE, a billing report, and includes the Communication Logs to show what emails have been sent to the borrower and loan officer associated with the order.

Below is a description of columns on Order Summary page:

- Borrower – borrower's first name and last name.
- OrderID – Informative Research OrderID for this order.
- Reference # – reference number input by the loan officer for this order number.
- Order Status – status of the overall order.
 - Opened – the order has been created but not yet opened by the borrower.
 - InProgress – the order is in progress.
 - Closed – the order has been closed and can no longer be updated.
- Order Date – the date and time that the order was created.
- Time Remaining – the amount of time until the order expires and is automatically closed.
- Asset – displays the status of the Asset Report.
- Employment – displays the status of the Employment Report.
- Access Code – the code used by the borrower to access their AccountChek order.
- Borrower Login – this column contains two buttons.
 - The first button opens the Borrower Experience in a new tab in your browser.
 - The second button copies a direct link to the Borrower Experience for you to paste and send to the borrower.

Order Search

You can use the Search field to search for orders by First Name, Last Name, Reference Number, or OrderID.



Orders New Order

Order Status: All Statuses Order Date: mm/dd/yyyy to mm/dd/yyyy Search: Name or Ref Num or OrderId Advanced Search

Borrower	Orderid	Reference #	Order Status	Order Date	Time Remaining	Asset	Employment	Access Code	Borrower login
Timothy Harvin	100000000050	0000000003	Opened	2/13/26, 1:10 PM	60 days	Created	Created	9012	
Dolores Rene	100000000049	0000000002	Opened	2/13/26, 1:09 PM	60 days	Created	Created	5678	
Erica Lambert	100000000048	0000000001	InProgress	2/13/26, 1:08 PM	89 days	DataAvailable	Created	1234	

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Advanced Search

The Advanced Search feature will allow you to refine your search by date and by order placed by a specific Verifier. **NOTE** - only users with the “View All Reports” role permission may use this feature. Please reach out to your Informative Research representative for more information.

Orders New Order

Order Status: All Statuses Order Date: mm/dd/yyyy to mm/dd/yyyy Search: Name or Ref Num or OrderId Advanced Search

Borrower	Orderid	Reference #	Order Status	Order Date	Time Remaining	Asset	Employment
Timothy Harvin	100000000050	0000000003	Closed	2/13/26, 1:10 PM	0 days	Closed	Closed
Dolores Rene	100000000049	0000000002	InProgress	2/13/26, 1:09 PM	85 days	Created	DataAvailable
Erica Lambert	100000000048	0000000001	InProgress	2/13/26, 1:08 PM	85 days	DataAvailable	Created

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☒ Verifiers ☐ Order Number ☐ Reference Number

Select verifier

01/18/2026 02/17/2026

30 days default, max 90 days

Search X Clear

Placing a New AccountChek Order via the Orders Dashboard

New orders can be created from the Orders Dashboard by selecting the New Order Button.

Informative Research **ACCOUNTCHEK** Orders Dustin

Orders New Order

Order Status: All Statuses Order Date: mm/dd/yyyy to mm/dd/yyyy Search: Name or Ref Num or OrderId Advanced Search

After clicking the New Order button, a dialogue box will appear.

Both the Assets and Income & Employment checkboxes will be enabled by default. If you only wish to order Assets, please deselect the Income & Employment box.

The fields for First Name, Last Name, Email, Last 4 of SSN, and Reference # are required fields. The Phone Number field is optional.



New Borrower Order

Verifications

☒ Assets

Account Monitoring: 60 Day Refresh Period

Account History: 60 Days

☒ Income & Employment

Borrower Details

First Name **Last Name**

First Name Last Name

Email **Phone Number**

Email Phone Number

Last 4 of SSN **Reference #**

Last 4 of SSN Reference #

When you click "Submit Order," an email will be sent to the Borrower.

Submit Order **Cancel**

For the Asset section, there are additional options for the Account Monitoring Period and the Account History.

Verifications

☒ Assets

Account Monitoring

60 Day Refresh Period

1 Day Refresh Period

30 Day Refresh Period

60 Day Refresh Period

90 Day Refresh Period

First Name

Account History

60 Days

30 Days

60 Days

90 Days

183 Days

365 Days

731 Days

Account Monitoring – the time the AccountChek order will be active and able to be refreshed with new account information.

Account History – the number of days of history present on the report. This can be adjusted during report refreshes.

After all the required fields have been input, the Submit Order button will become active. Once you are ready, please select the Submit Order button to create the new AccountChek order.



New Borrower Order

Verifications

☒ Assets

Account Monitoring
 60 Day Refresh Period

☒ Income & Employment

Account History
 60 Days

Borrower Details

First Name

Erica

Last Name

Lambert

Email

test@informativeresearch.com

Phone Number

Phone Number

Last 4 of SSN

1234

Reference #

0000000005

When you click "Submit Order," an email will be sent to the Borrower.

Submit Order

Cancel

Understanding the Order Details Page

The first section of the Order Details page is the Borrower Information. Included are the borrower's first and last name, the borrower's email address, the borrower's phone number (if entered), the borrower's last four Social Security Number digits, and the Borrower Login.

Selecting the Edit button below any field will allow you to edit the information present for the AccountChek order.

The two buttons in the Borrower Login section will open the Borrower Experience in a new tab in your browser (first button) and copy a direct link to the Borrower Experience for you to send directly to the borrower (second button).

Borrower Information				
Borrower Erica Lambert Edit	Email test@informativeresearch.com Edit	Phone Number - Edit	Last 4 of SSN 1234 Edit	Borrower Login Open Copy

The next section of the Order Details page is the Order Information. This section details specifics about the order such as the Reference #, OrderID, Order Status, Time Remaining, Asset Status, and Employment Status.

Order Information					
Reference # 0000000001	Order Id 100000000048	Order Status InProgress	Time Remaining 85 days	Asset Status DataAvailable	Employment Status Created
Close Order					

The third section is the Asset Summary. This section is collapsed by default but can be expanded by clicking the Expand button in the upper right corner to display the asset account(s) information.

Expanded View



Asset Summary ^ Collapse				
Name	Account #	Account Name	Account Type	Account Balance
AccountChek Bank	****3210	Checking	Deposit	\$23,454.46
AccountChek Bank	****4321	Savings	Deposit	\$8,249.76

Next is the Asset Reports section. This section is displayed collapsed by default. When collapsed, the most recent report entry will be shown. You can click the View Report button to view this report.

Once the Asset Reports section has been expanded, additional reports and additional report information will be displayed.

Asset Reports Generate Updated Reports ^ Collapse						
Report ID	Reissue Key	Date Requested	Date Updated	Type	Accounts	Status
2309	1000000000480002	2/17/26, 4:10 PM	2/17/26, 4:10 PM	VOA	Filtered	View Report
2302	1000000000480001	2/13/26, 1:19 PM	2/13/26, 1:19 PM	VOA	Filtered	View Report

In both the collapsed and expanded views, an updated report can be generated by selecting the Generate Updated Reports button.

Clicking on the Generate Updated Reports Button will display a dialogue box for you to select options for the updated report. The Select All Accounts button will allow you to specify which accounts you would like on the updated reported. Once you have confirmed Report Type, Days of Account History, and what account(s) you want on the new report, click the Generate Report button.

Generate New Report ×

Report Type

☒ Verification of Asset
☐ Deposits-Based Verification of Employment (10-Day PCV)

Days of Account History

60 Days ▼

Accounts On Report

☐ Select all accounts

☐	Institution	Account Type	Name	Balance
☐	AccountChek Bank	Checking	****3210	\$72,969.87
☐	AccountChek Bank	Savings	****4321	\$17,514

After that is the Income & Employment Reports section. This section is also displayed collapsed by default. When collapsed, the most recent report entry will be shown. You can click the View Report button to view this report.



Income & Employment Reports							Generate Updated Reports Expand
Latest Report							
Report ID	Reissue Key	Date Requested	Date Updated	Type	Provider(s)	Status	
2319	1000000000370303	2/19/26, 12:42 PM	2/19/26, 12:42 PM	VOIE			View Report

Once the Income & Employment Reports section has been expanded, additional reports and additional report information will be displayed.

Income & Employment Reports							Generate Updated Reports Collapse
Report ID	Reissue Key	Date Requested	Date Updated	Type	Provider(s)	Status	
2319	1000000000370303	2/19/26, 12:42 PM	2/19/26, 12:42 PM	VOIE			View Report

In both the collapsed and expanded views, an updated report can be generated by selecting the Generate Updated Reports button. Clicking on the Generate Updated Reports Button will display a dialogue box for you to select options for the updated report. Once you have confirmed Report Type, click the Generate Report button.

Generate New Report

Report Type
☒ Verification of Income & Employment
☐ Reverification of Employment

Generate Report

The final two sections are the Billing Summary and the Communication Logs. Both sections are displayed collapsed by default. These two sections contain logs relevant to the order.

The Billing Summary includes the time and date, billing description, and fee amount associated with each action on the order. The Communication Log contains the time and date, recipient, and brief message description for any email associated with the order. You can resend the initial invite email to the borrower by clicking the Resend button in the top right of the Communication Logs section.



Billing Summary			Collapse
Date	Billing Description	Amount	
2/18/26, 10:53 AM	VOA order with 60 day refresh	12.5000	
2/17/26, 4:10 PM	VOA order with 90 day refresh	15.0000	
2/13/26, 1:19 PM	VOA new report	40.0000	

Communication logs			Resend Collapse
Date	To	Message Description	
2/13/26, 1:08 PM	@informativeresearch.com	InviteEmail3	
2/13/26, 1:15 PM	@informativeresearch.com	EnrollmentCompleteBorrower	
2/13/26, 1:15 PM	@informativeresearch.com	EnrollmentCompleteVerifier	
2/13/26, 1:19 PM	@informativeresearch.com	ReportGenBorrower	
2/13/26, 1:19 PM	@informativeresearch.com	ReportGenVerifier	
2/18/26, 10:59 AM	@informativeresearch.com	InviteEmail3	

Downloading and Refreshing Reports via the Dashboard

Reports can be viewed and downloaded from the Orders Dashboard or the Order Details page.

To view and download a report from the Orders Dashboard, be sure to expand the order you would like to view. Once expanded, the View Report button will be present on the right side.

Erica Lambert	100000000048	0000000001	InProgress	2/13/26, 1:08 PM	85 days	DataAvailable	Created	1234	
TYPE Asset	REQUESTED DATE 2/13/26, 6:08 PM	STATUS DataAvailable	UPDATED DATE 2/13/26, 6:19 PM	View Report					
TYPE Employment	REQUESTED DATE 2/13/26, 6:08 PM	STATUS Created							

Clicking on the View Report button will display the report in a pop-up window. Clicking the Save icon will allow you to save the report locally.

View Report

AccountChek

Asset Report

Erica Lambert

SSN: xxx-xx-1234

Email: test@informativeresearch.com

AccountChek Asset Report for: Erica Lambert

Information current as of: 2/18/2026

Reissue Key: 1000000000480003

Report id: 2312

Product Price: \$40.00

Other Price: \$27.50

Total Price: \$67.50

Order ID: 100000000048

Loan Number: 0000000001

Days Requested: 60 days

History Available: 729 days

Account Refresh: 60 days

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Save

From the Order Details page, locate the Asset Reports section. While collapsed, the most recent report will be present, and the View Report button will be available. If any additional reports are available, a message will be displayed at the bottom of the section.



Asset Reports						
Generate Updated Reports Expand						
Latest Report						
Report ID	Reissue Key	Date Requested	Date Updated	Type	Accounts	Status
2312	100000000480003	2/18/26, 10:53 AM	2/18/26, 10:53 AM	VOA	Filtered	View Report
2 more reports available						

Once expanded, all reports for the order will be displayed. These reports can be viewed and downloaded as outlined above.

Asset Reports						
Generate Updated Reports Collapse						
Report ID	Reissue Key	Date Requested	Date Updated	Type	Accounts	Status
2312	100000000480003	2/18/26, 10:53 AM	2/18/26, 10:53 AM	VOA	Filtered	View Report
2309	100000000480002	2/17/26, 4:10 PM	2/17/26, 4:10 PM	VOA	Filtered	View Report
2302	100000000480001	2/13/26, 1:19 PM	2/13/26, 1:19 PM	VOA	Filtered	View Report

Closing an AccountChek Order

An AccountChek order will close automatically at the end of the refresh period, or Account Monitoring period. However, an order can be manually closed earlier if needed. Closing the order will ensure the borrower no longer receives any automated communication about the AccountChek order. This can be useful if the loan has closed, additional refreshes are no longer needed, or if the borrower has opted not to use the AccountChek service.

Please Note: Once an AccountChek order has been closed, either automatically or manually, it cannot be reopened. If additional reports are needed for the borrower, a new AccountChek order will need to be created.

From the Order Details page, locate the Order Information section. At the bottom-middle of this section is the Close Order button.

Order Information					
Reference # 0000000001	Order Id 100000000048	Order Status InProgress	Time Remaining 85 days	Asset Status DataAvailable	Employment Status Created
Close Order					

Close Order

Are you sure you want to close this order?

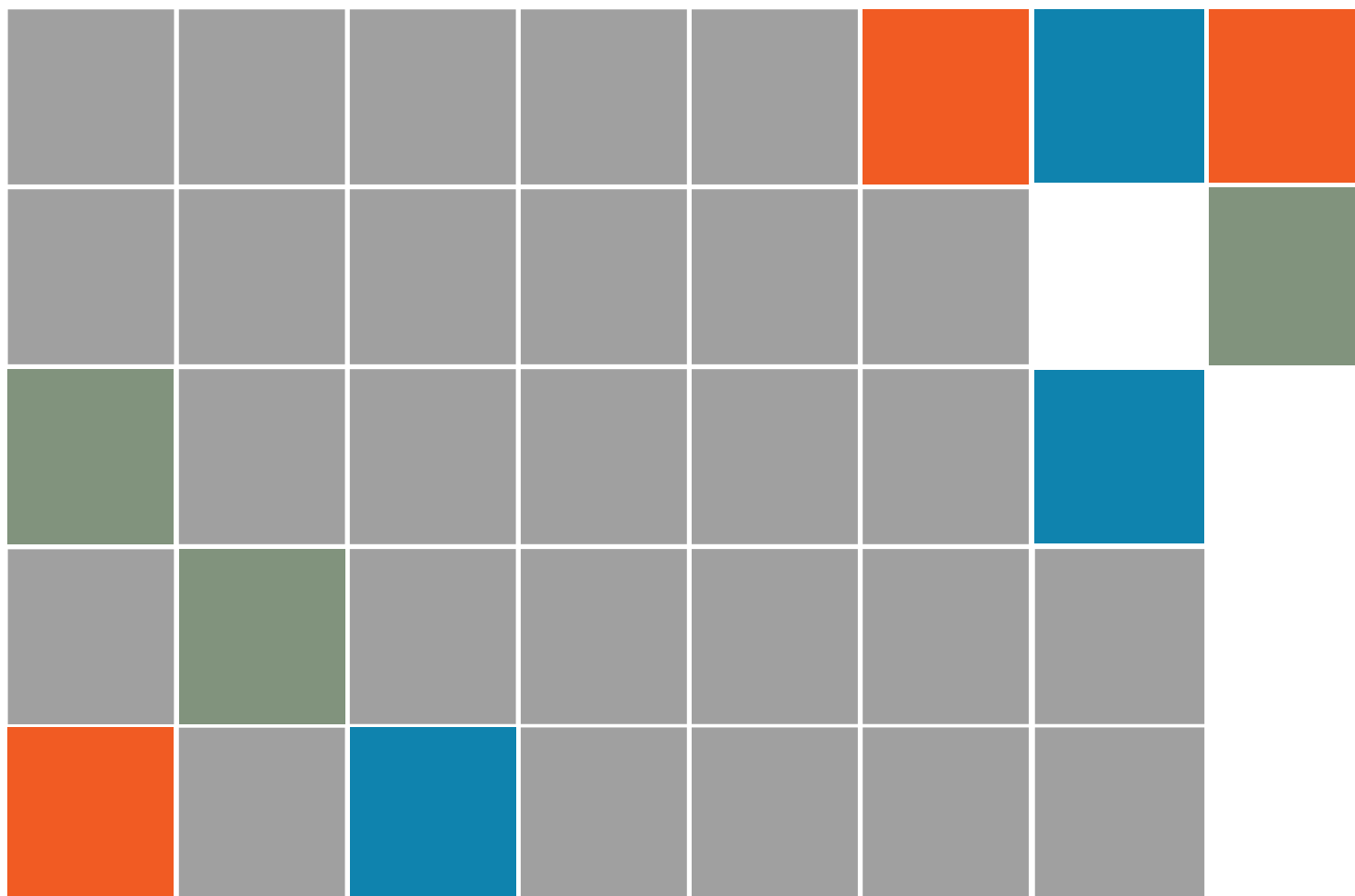
No

Yes

Once the Close Order has been clicked, a dialogue box will display to confirm the selection. Selecting Yes will close the order.



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Questions?

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USER GUIDE**



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