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

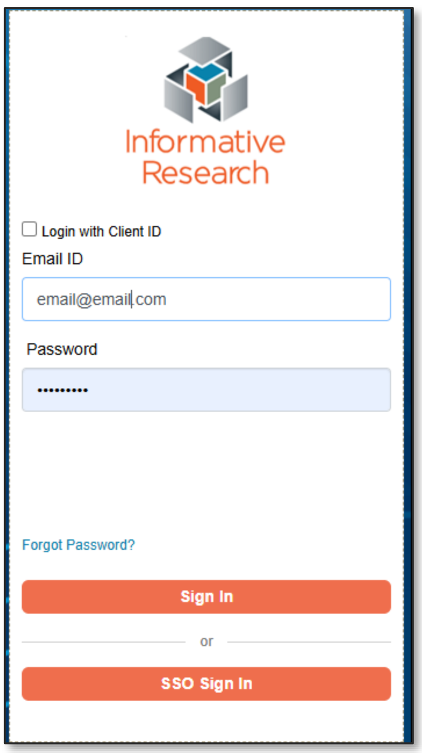
Logging in to the AccountChek Dashboard

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.**



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.

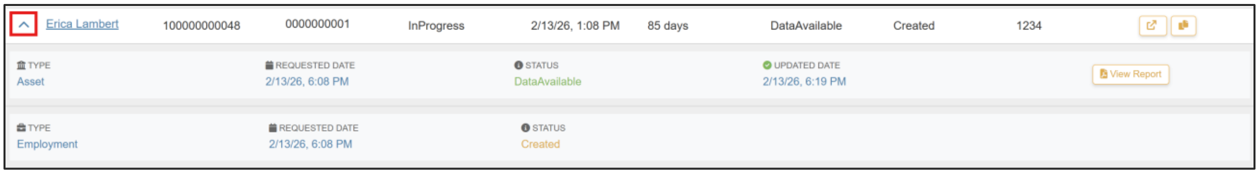
If you continue to experience difficulties logging in to the AccountChek Dashboard, please reach out to helpdesk@accountchek.com.

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.



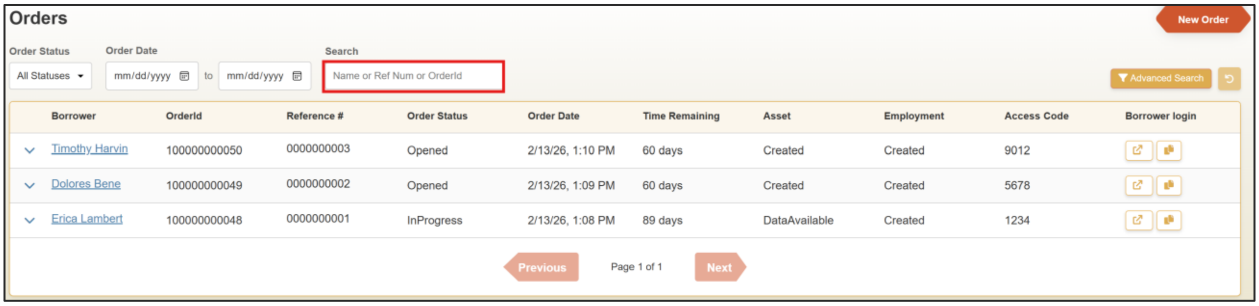
Clicking on the borrower's name will take you to the Order Details page for that order. The Order Details page will include the full details for the borrower, as well as any reports that have been generated, such as a VOA, a VOIE, a billing report, and includes the Communication Logs to show what emails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

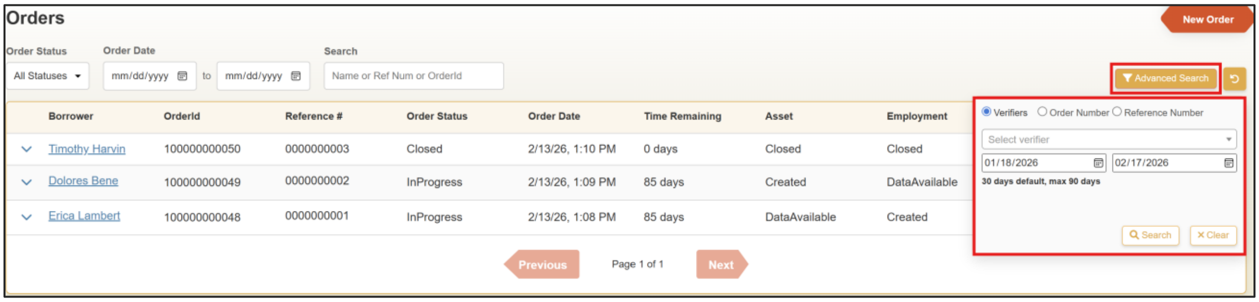
Order Search

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



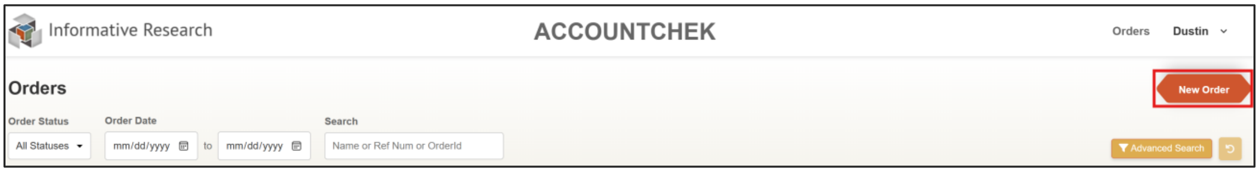
Advanced Search

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.



Placing a New AccountChek Order via the Orders Dashboard

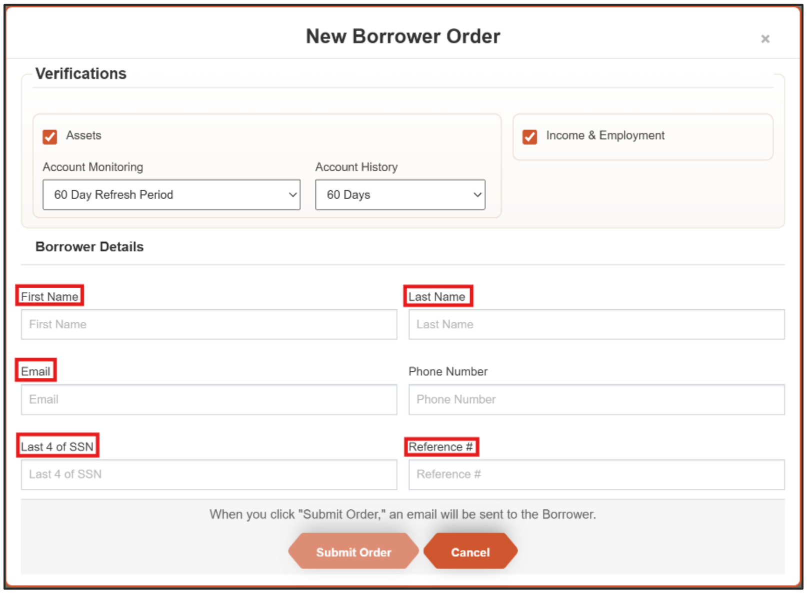
New orders can be created from the Orders Dashboard by selecting the New Order Button.



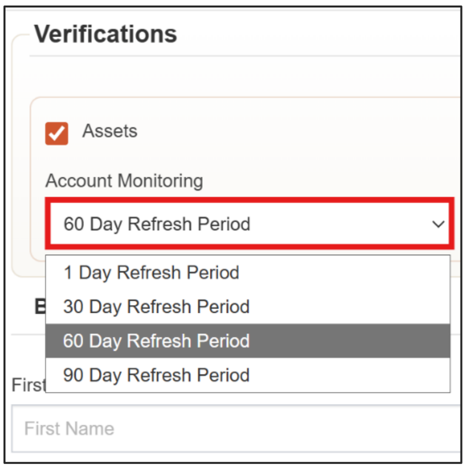
After clicking the New Order button, a dialogue box will appear.

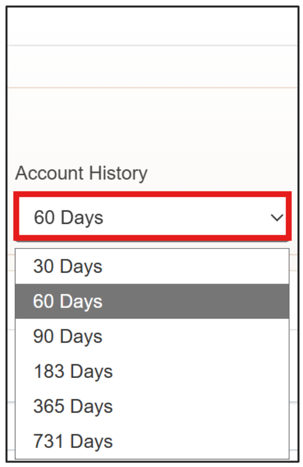
Both the Assets and Income & Employment checkboxes will be enabled by default. If you only wish to order Assets, please deselect the Income & Employment box.

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



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

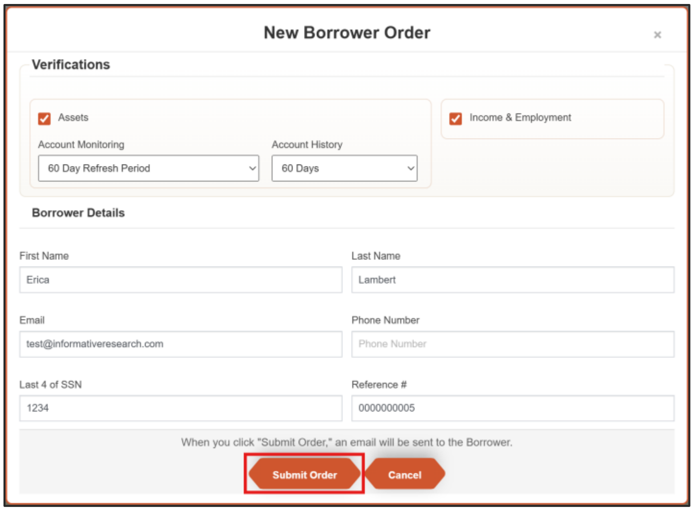




Account Monitoring – the time the AccountChek order will be active and able to be refreshed with new account information.

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.

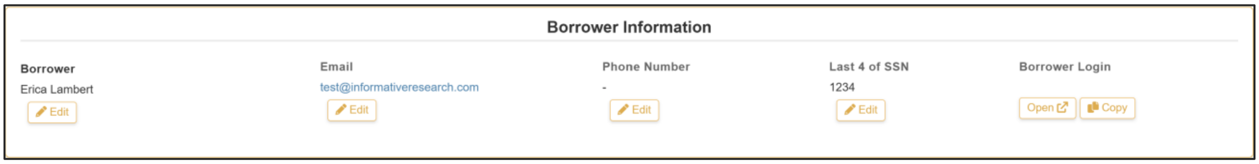


Understanding the Order Details Page

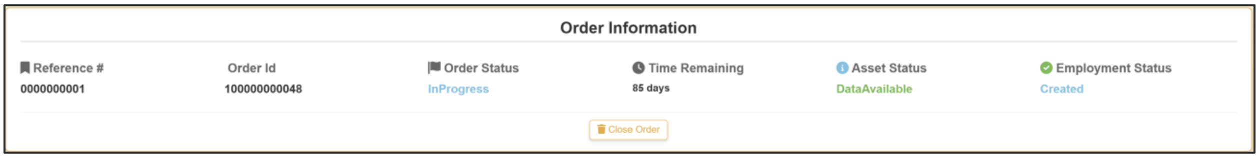
The first section of the Order Details page is the Borrower Information. Included are the borrower's first and last name, the borrower's email address, the borrower's phone number (if entered), the borrower's last four Social Security Number digits, and the Borrower Login.

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).

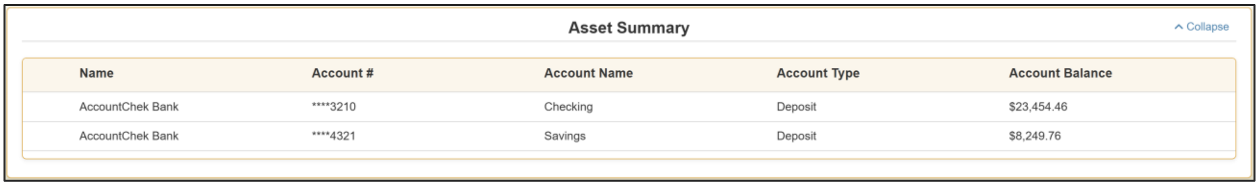


The next section of the Order Details page is the Order Information. This section details specifics about the order such as the Reference #, OrderID, Order Status, Time Remaining, Asset Status, and Employment Status.



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

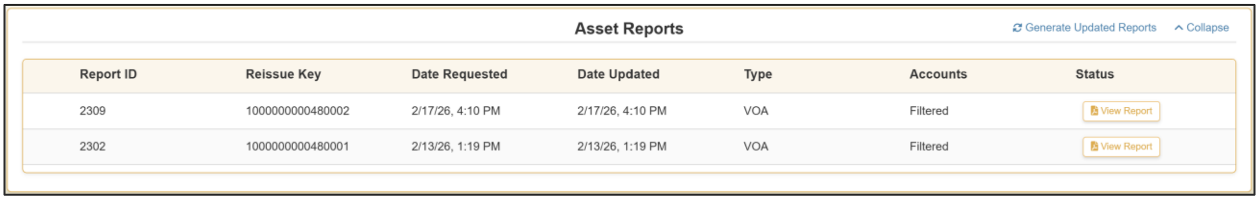


Asset Summary

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.

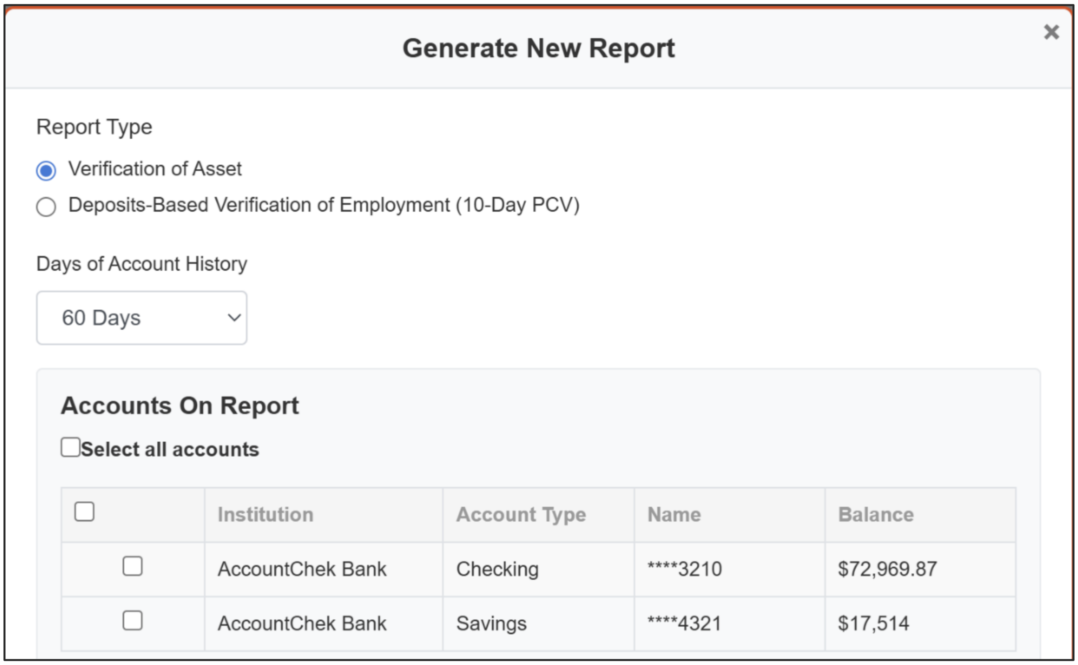


Asset Reports

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.

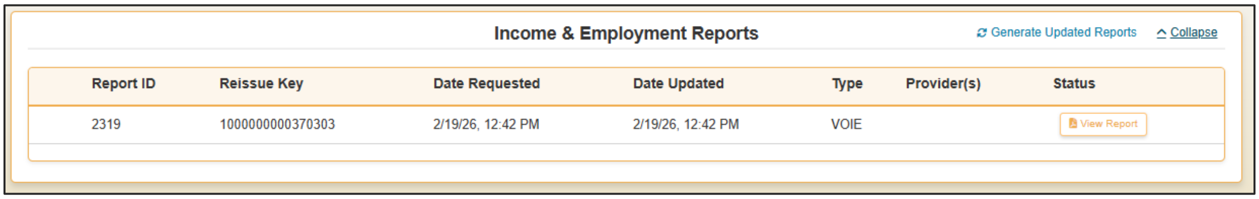
Clicking on the Generate Updated Reports Button will display a dialogue box for you to select options for the updated report. The Select All Accounts button will allow you to specify which accounts you would like on the updated reported. Once you have confirmed Report Type, Days of Account History, and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



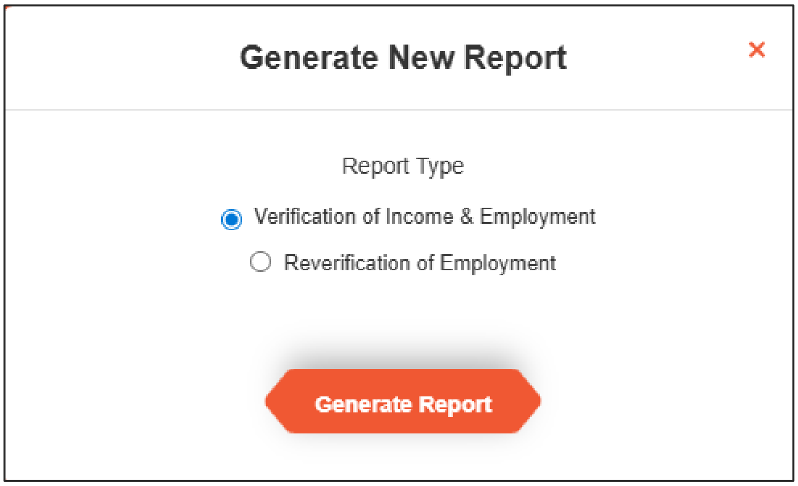
	Institution	Account Type	Name	Balance
	AccountChek Bank	Checking	****3210	$72,969.87
	AccountChek Bank	Savings	****4321	$17,514

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.

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

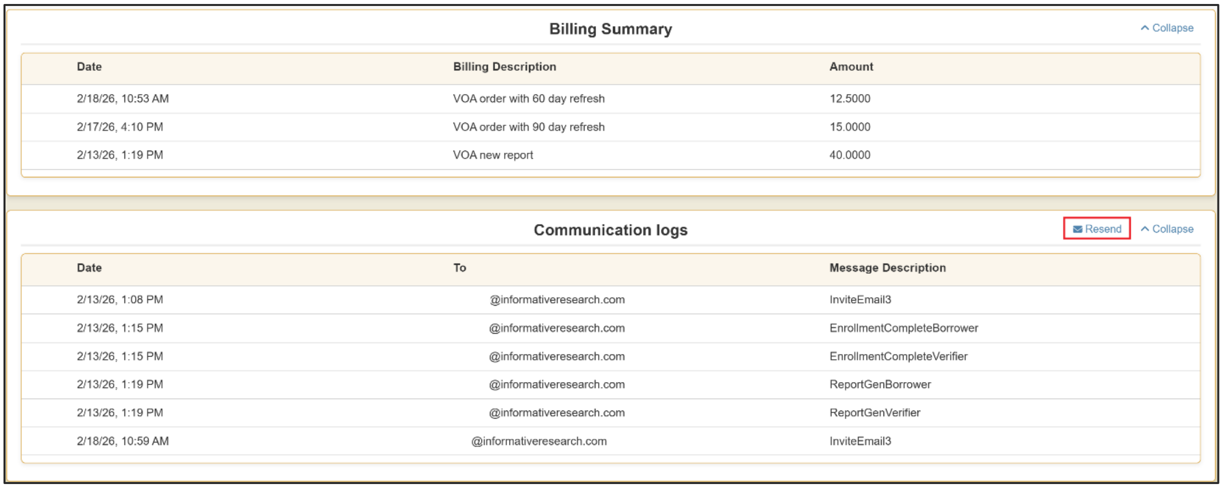


In both the collapsed and expanded views, an updated report can be generated by selecting the Generate Updated Reports button. Clicking on the Generate Updated Reports Button will display a dialogue box for you to select options for the updated report. Once you have confirmed Report Type, click the Generate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



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

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

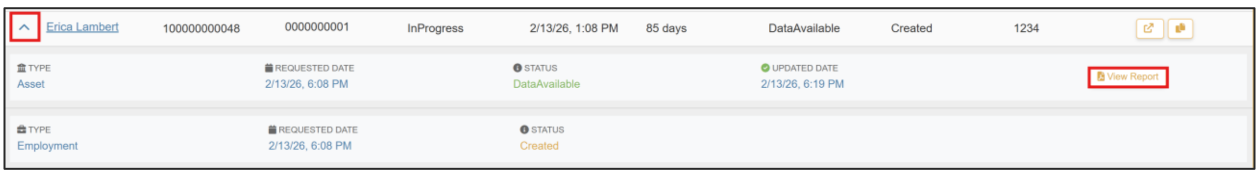
Communication logs

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

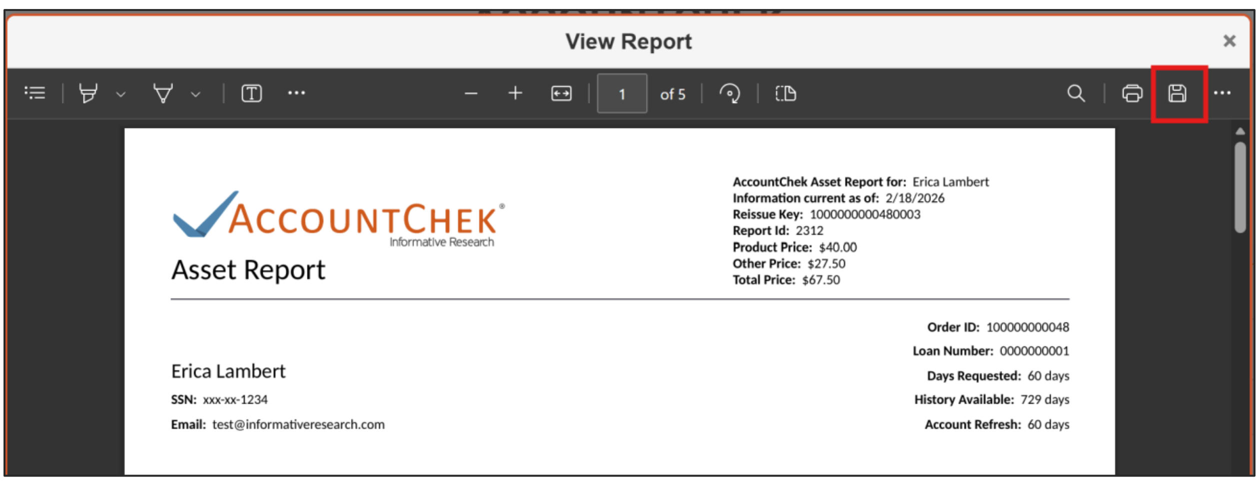
Downloading and Refreshing Reports via the Dashboard

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

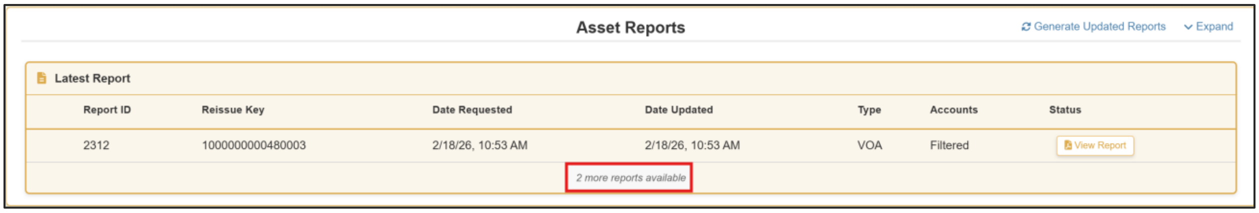
To view and download a report from the Orders Dashboard, be sure to expand the order you would like to view. Once expanded, the View Report button will be present on the right side.



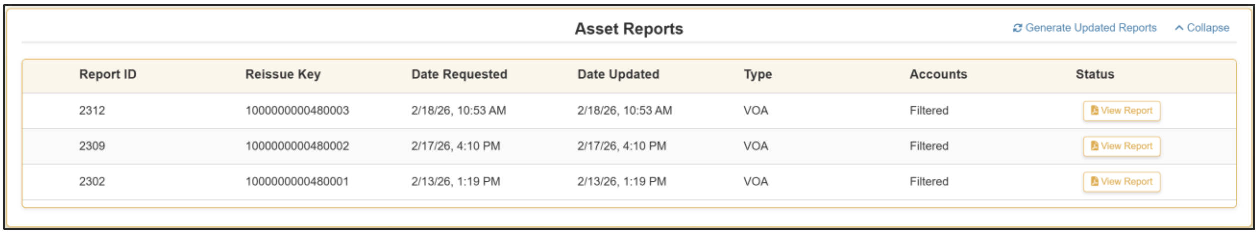
Clicking on the View Report button will display the report in a pop-up window. Clicking the Save icon will allow you to save the report locally.



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.



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

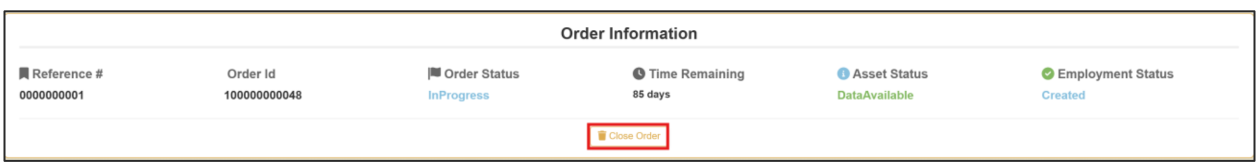


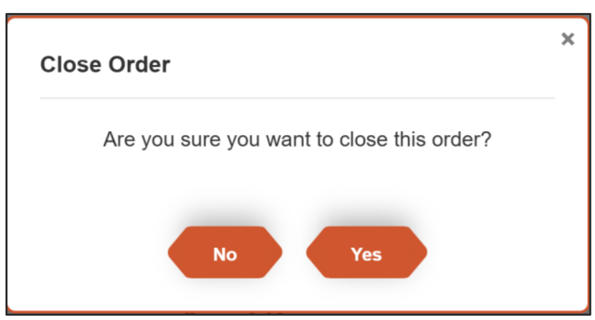
Closing an AccountChek Order

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.





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

Informative Research

Questions?

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USER GUIDE

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