



Informative Research

AccountChek Encompass Partner
Connect™

User Guide

www.informativeresearch.com





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Overview

The Informative Research IR AccountChek integration is an Encompass Partner Connect™ (Partner Connect/EPC) integration. EPC integrations are enabled by Encompass® by ICE Mortgage Technology Administrators when accessing Encompass Web as an Encompass user with Administrator Persona access. This is a User focused guide to cover how to access the integration, order AccountChek reports, and support existing orders.

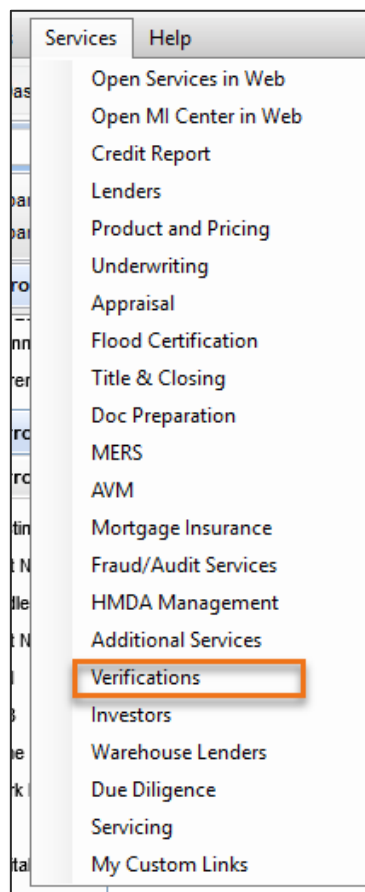
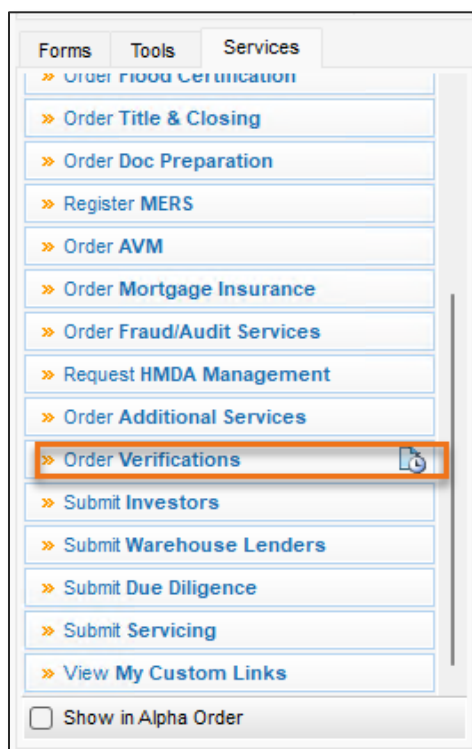
Accessing the IR AccountChek - Integration

Use this section to access the IR AccountChek integration

IMPORTANT – This must first be enabled by your Admin

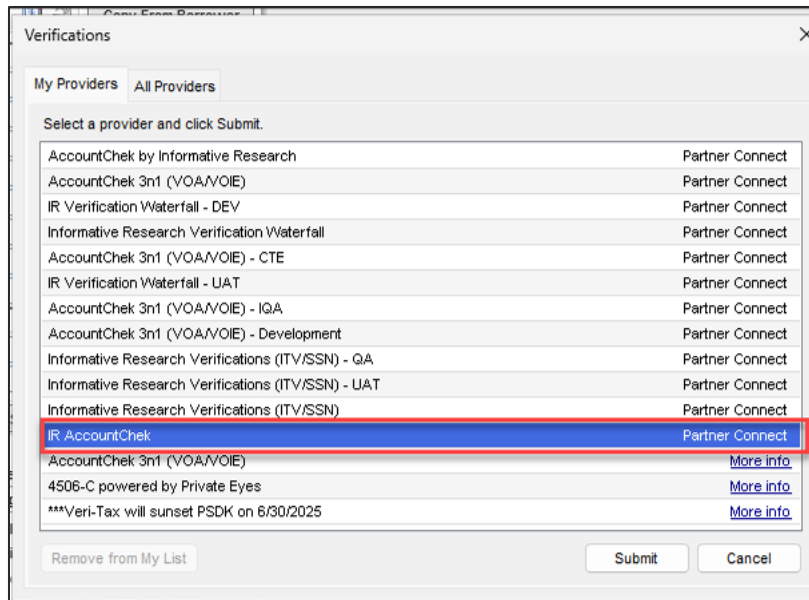
Accessing from Encompass Desktop version

1. Start by selecting the **Verifications** option from the Encompass **Services** tab from within the loan file.





2. Select 'IR AccountChek' from the list of Providers.



IMPORTANT - If you do not see the option available, contact your Encompass administrator.

Accessing from Encompass Web

1. To access the integration, start by selecting **All Services** from the Services tab of the Left-hand navigation bar.
2. Select the  button from the top-right corner to load a list of services.
3. Select **Verifications** from the list of services before selecting **IR AccountChek**

Credentials

When first accessing the integration, you will be prompted to enter IR credentials.

The preferred method of logging it will be entering your **Email** in the **Username** field along with your **Password**. You can leave the ClientID blank in this scenario. Example:



Log in to order service

These credentials will be saved for future use.

Client ID (Required when User ID is NOT email)

Username *

Password *

If you have been assigned to multiple clientIDs, you will need login, and use your Informative Research **ClientID**, **UserID**, and **Password**. Example:

Log in to order service

These credentials will be saved for future use.

Client ID (Required when User ID is NOT email)

Username *

Password *

If you receive an invalid credentials error message, please contact your Encompass Admin.

AccountChek Orders

Once you can access the integration successfully, use this section for ordering AccountChek reports and interacting with existing orders.

Ordering AccountChek

1. Select the **Create New Order** option.



Dashboard

Patricia Purchaser
bfran23@outlook.com
Last 4 SSN: 1234

Alerts
None

Import Order Found In Loan File

Create New Order

2. Select options for VOA
 - a. The choices present will depend on the contracted options for a company:
 - i. **Refresh Period** - How long the AccountChek order is open and refreshed reports generated
 - ii. **Transaction / AccountChek History** - How far back the transaction/ data will appear on the report.
 - b. If a company only has one refresh period in their contract, this option will not be selectable, and the default will be chosen.
3. Choose if a VOIE will be included on this order.
 - a. If VOIE is not contracted, this option will not be available
4. Select **Submit** to complete your AccountChek request.

Create a New Order

For Borrower: Anthony Norcini

☒ Order VOA

Refresh Period *

60

Transaction / Account History *

90

☒ Order VOIE

Submit

Interacting with existing IR AccountChek Orders

When an order has been placed from within the Informative Research IR AccountChek Partner Connect integration, the Dashboard will contain a new option to View Existing Orders. Selecting this option will list all orders for the loan, their status and the amount of time remaining in the refresh period.



Dashboard

Please note that any orders created or refreshed during this session will not show up while the loan file is open. To see updates to your AccountChek orders, please close out of the loan file so that Encompass can process the updates on the loan file.

Anthony Norcini
anthony@informativeresearch.com
Last 4 SSN: 1234

Alerts
None

[View Existing Orders \(1\)](#)
[Create New Order](#)

[Go Back](#)

Anthony Norcini
anthony@informativeresearch.com
Last 4 SSN: 1234

Alerts
None

[Import Order](#)
[Create New Order](#)

AccountChek Order Id:
f6d11828-c36e-ee11-b004-00224823b838
Status: Opened
Days Remaining: 30

[View Order Details](#)

VOA

*** Pending

[Order VOIE](#)

Viewing Order Status

To view the status for an AccountChek order, select View Order Details on the order you wish to view

ACCOUNTCHEK®

Exit

[Go Back](#)

AccountChek Order Id: dfb87508-11e0-ef11-88f8-000d3a3217f
Status: Active
Days Remaining: 27

[Resend Invite Email](#)
[Terminate Order](#)

VOA

✓ Complete

[Order VOIE](#)

Status: Complete

Reports
[Generate Updated VOA Report](#)

Id: 0ca19f0a-7bdc-4c71-8725-5a72b9a378ca
Type: VOA

✓ Complete

You will see the individual reports that are available and be able to request a new report as needed.

Viewing Completed Orders

When an order has been completed, VOA and VOIE reports quest will be uploaded to the eFolder in



Encompass automatically*.

Verifications	Verifications	All	Settlement Service	AC, CL, FN, LD,...
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NOTE - AccountChek Report documents are uploaded to the eFolder as **Verifications** documents. Once the report is available, it will be uploaded immediately. Please note if the loan is currently open no external changes can be made to the loan, and Encompass will not be able to upload the report. Please close the loan a check back in 15 minutes. The loan will be checked every 15 minutes up to 5 times until this process aborts completely.

Requesting Updated Reports

When an order has been completed, you can go into an order using View Order Details and choose to **Generate Updated Report**. On doing so, you will be prompted to choose the report type, history and accounts you want on the new report.

For VOIE reports you will have the options to refresh as Income & Employment or just a Reverification of Employment

NOTE- Any refresh of a VOIE report will require the borrower to reauthenticate with their payroll provider.



Generate Updated VOIE Report

Select the type of report you'd like to generate, then click "Submit".

Report Type

☒ Income & Employment

☐ Reverification of Employment

Submit

Cancelling Pending Orders

Pending Orders can be cancelled by selecting the Cancel Order button. Selecting this button will display a pop-up where you can choose to **Close this Order**.

You are attempting to close this AccountChek order!

Are you sure you want to proceed?

No, do not proceed

Yes, close this order

Importing AccountChek Orders

The AccountChek EPC integration allows you to import existing reports. The user must have valid permissions to view the imported report based on the AccountChek user roles. Once an imported AccountChek order has been linked, the user can manually download reports from that order to the Encompass eFolder. If the user does not have valid permissions, the report will not appear.

Linking Existing AccountChek Orders

1. Select the Import Order button on the Integration landing page or in an existing order.



Dashboard

Please note that any orders created or refreshed during this session will not show up while the loan file is open. To see updates to your AccountChek orders, please close out of the loan file so that Encompass can process the updates on the loan file.

Erica Lambert
Borr1@IR.com
Last 4 SSN: 2955

Alerts
None

Import Order

Create New Order

Erica Lambert
Borr1@IR.com
Last 4 SSN: 2955

Alerts
None

Import Order

Create New Order

AccountChek Order Id:
dfb87508-11e0-ef11-88f8-000d3a13217f

Status: Active

Days Remaining: 30

VOA

Complete

Order VOIE

View Order Details

2. Enter the existing ReportID - See example reports in the next section for reference.
3. Click the **'Search'** button.
4. Click the **'Select & Continue'** button.

ACCOUNTCHEK®

Exit

Go Back

Import AccountChek Order

Use this form to search for an order to import using its Order ID, Report ID or Reissue Key. If there is a match, the order details will appear below with an option to Import the order.

Enter an Order ID, Report ID or Reissue Key

Oca19f0a-7bdc-4c71-8725-5a72b8a378ca

Search

Order ID: dfb87508-11e0-ef11-88f8-000d3a13217f

Name: Erica Lambert

Email: Borr1@IR.com

Last 4 SSN: 2955

Select & Continue



5. Verify the borrower information and Click '**Submit**' to link the AccountChek order to your loan.

ACCOUNTCHEK® Exit Home

Go Back

Import AccountChek Order

Please review the selected AccountChek order and Borrower carefully before submitting your import request. **Borrower assignment can't be changed after import.**

AccountChek Order To Import

Order ID: dfb87508-11e0-ef11-88fb-000d3a3217f
Name: Erica Lambert
Email: Borr1@IR.com
Last 4 SSN: 2955

Borrower To Connect To

Name: Erica Lambert
Email: Borr1@IR.com
Last 4 SSN: 2955

Submit

Manually Downloading to the eFolder -

1. Navigate back to view your existing orders.

Dashboard

Please note that any orders created or refreshed during this session will not show up while the loan file is open. To see updates to your AccountChek orders, please close out of the loan file so that Encompass can process the updates on the loan file.

Erica Lambert
Borr1@IR.com
Last 4 SSN: 2955

Alerts
None

View Existing Orders (1)

Create New Order

2. Click the 'View Order Details' button on the AccountChek Order.

AccountChek Order Id:
1b37029f-4450-f011-8f7c-000d3a9ca917

Status: Active

Days Remaining: 60

VOA

Complete

Order VOIE

View Order Details



- Click the drop-down arrow for the report you wish to download.

- Click the 'Download to Documents' button.

- After receiving the success message, you will need to close out of the Encompass loan file.
- After re-opening the Encompass loan file, the report should be added to the eFolder.

Note – If the report is not available in the eFolder please, close out of the loan and wait up a minimum 15 minutes before opening the loan again.



Product Description

DVOE Deposit Based Verification of Employment

Factors: Currently, the DVOE functionality varies for Freddie or Fannie -

[Guide Section 5302.6 \(freddiemac.com\)](#)

[Guide Section 5303.5 \(freddiemac.com\)](#)

[External Standard template \(fanniemae.com\)](#)

FREDDIE MAC (LPA):

VOI and VOE are independent on LPA findings...meaning, you can use one without the other for AIM. For example, a DVOE can be used for the PCV 10-Day VVOE requirement as a stand-alone VOE, even if you did not receive a reps & warrants for income.

FANNIE MAE (DU/DO):

Currently, the following applies (although this may change)

- VOI and VOE are connected on initial DU AUS run.
- **VOI-** reps and warrants if loan closes by date specified in DU messages. The close-by-date in DU for income validation is equal to 4-months from the “current-as-of” date (the effective date of the report data) of the asset verification report.
- **VOE-** reps and warrants if closes w/in 15 days.
 - If VOE goes beyond the close-by date of 15 days, the utilization of our DVOE report can be pulled and used to satisfy the 10-day PCV of employment. (This manual confirmation (outside of DU) will not result in relief of Reps & Warrants for employment.

VOA- Verification of Asset

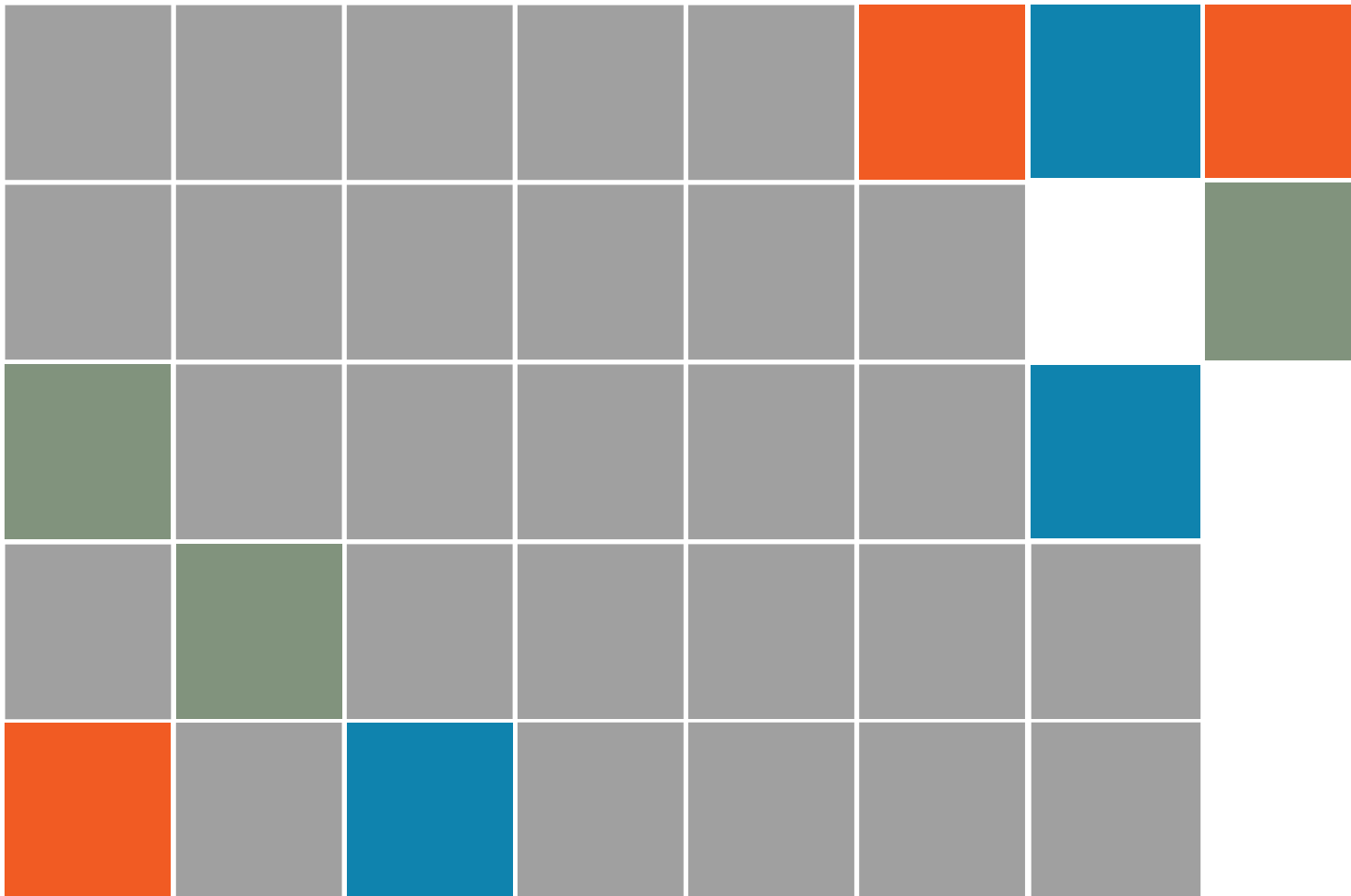
- Power of one report
 - No longer just a replacement for bank statements
 - Utilized for GSE initiatives to meet income/employment, asset, rental analysis, and cash flow analysis.
 - Includes all financial institutions on one flowing report.
 - Ability to work with statements and choose days of history and accounts required for loan and AUS approval.

VOIE- Verification of Income and Employment

- Provides a Borrower permissioned VOIE that is derived from a direct data source by the payroll company of the employer.
- When available from the payroll provider, 6 most recent paystubs and 2-years W-2s are generated.
- Product can be refreshed for an updated VOIE or 10-day VOE (Verification of employment)



Informative Research



Questions?

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ADMINISTRATOR GUIDE



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2026

