



April 2025

nCino Mortgage User Guide

Integration Documentation



Contents

- 4** Embedded Borrower Application Experience
- 11** How to Order Verifications
- 13** How to Order a Pre-Close Verification of Employment
- 14** View Order Status
- 16** Email Notifications Received
- 18** How to Resend a Connect Link
- 19** How to View Reports
- 21** How to Refresh a Report Order



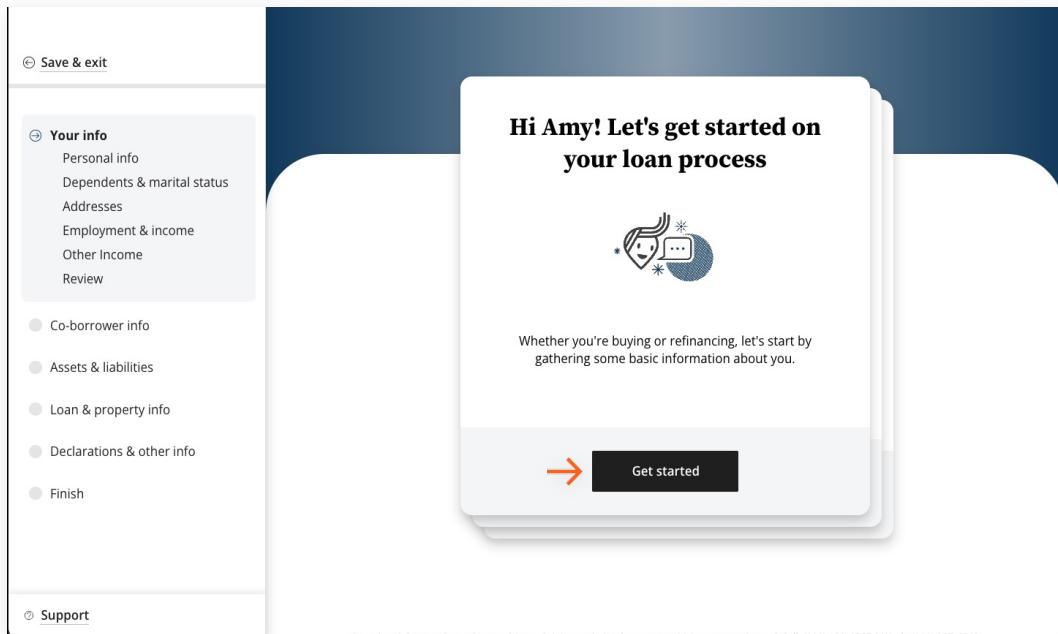


Introduction

Finicity, a Mastercard company is the Open Banking division of Mastercard and provides asset, income and employment verification services. The Finicity integration in nCino Mortgage offers an embedded experience where the Connect experience is embedded in an iFrame within the application. This allows the borrower the opportunity of linking and selecting their financial accounts and/or income and employment information all within the application process. This is an easy and seamless way for the borrower to provide their information. The Finicity integration in nCino Mortgage also has an email experience that allows an end user such as a loan officer, processor, or underwriter to submit a request via email to the borrower for the purposes of verifying assets, income and employment. The borrower selects a link inside the email and is guided through a series of steps which may include linking and approving their financial accounts and/or income and employment information. Once the borrower has completed the process, the nCino Mortgage integration retrieves the information in the form of a report and stores it in the Services tab for easy accessibility in the mortgage loan origination process. The Finicity integration in nCino Mortgage also has a borrower task experience that allows the user such as a loan officer, processor, or underwriter to take a loan application and create borrower tasks for the borrower to complete at their convenience on nCino's web portal. In addition, the nCino Mortgage integration allows the user to request a refresh of the reports generated to get the latest asset, income and employment information.

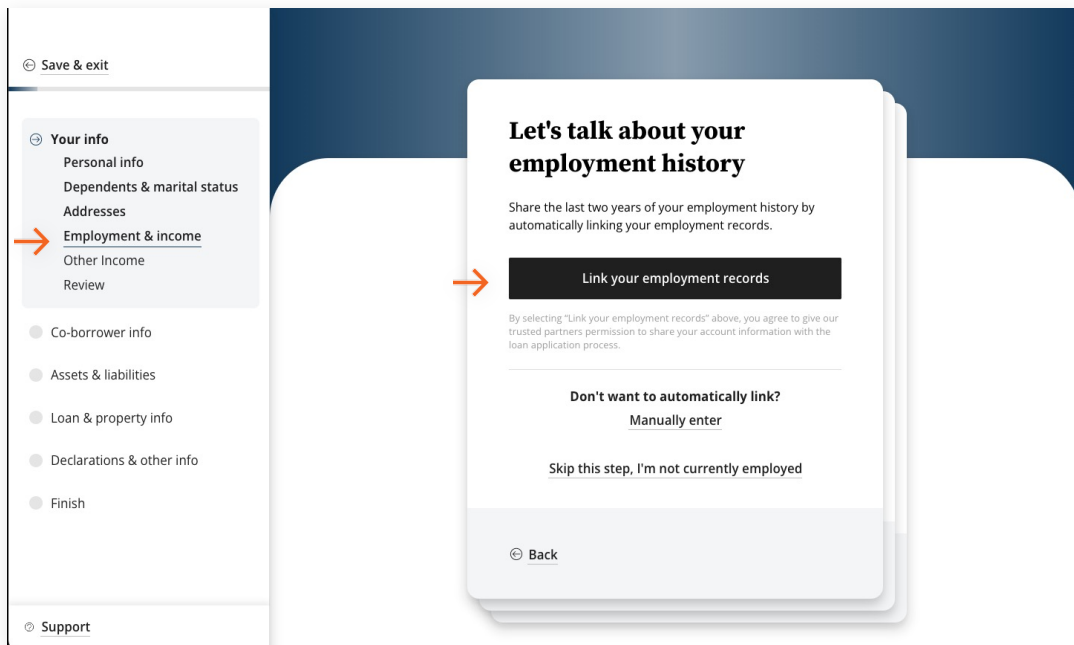
Embedded Borrower Application Experience

01. The borrower will be guided through several screens to gather the borrower's information. The purpose of this section is to highlight the borrower's experience through the employment/income and assets sections.

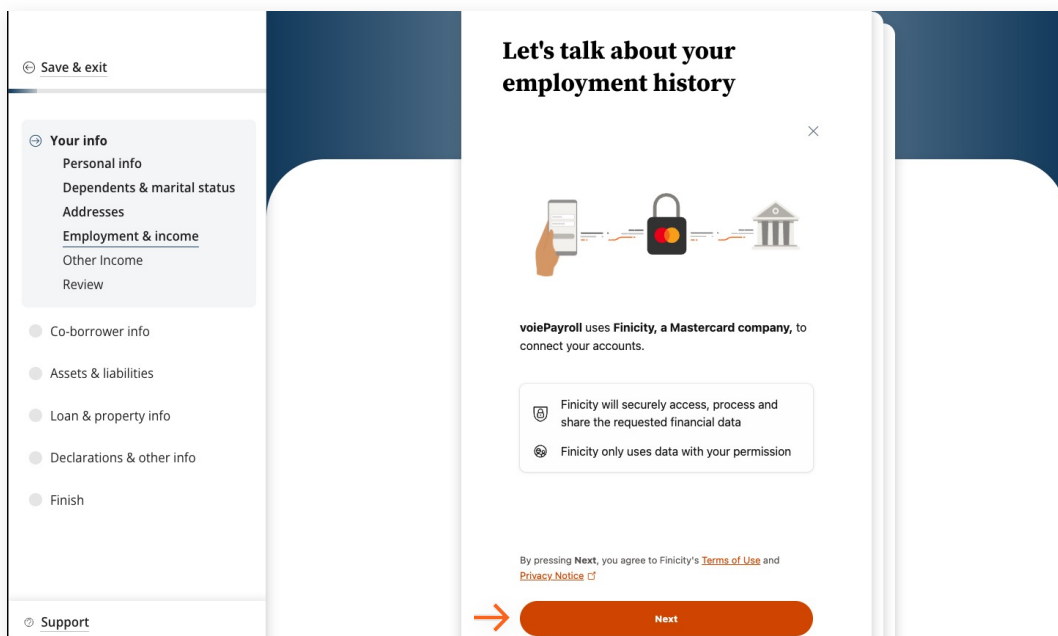


02. For the employment & income section, the borrower will be asked to link employment records by connecting to income and employment information.

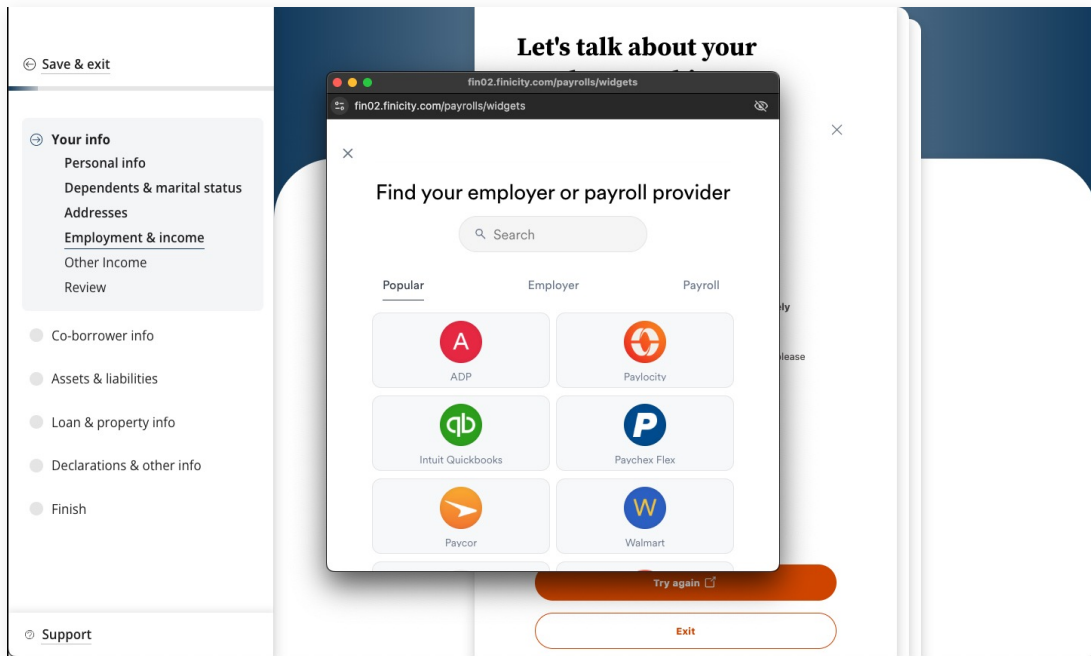
Select '**Link your employment records**'.



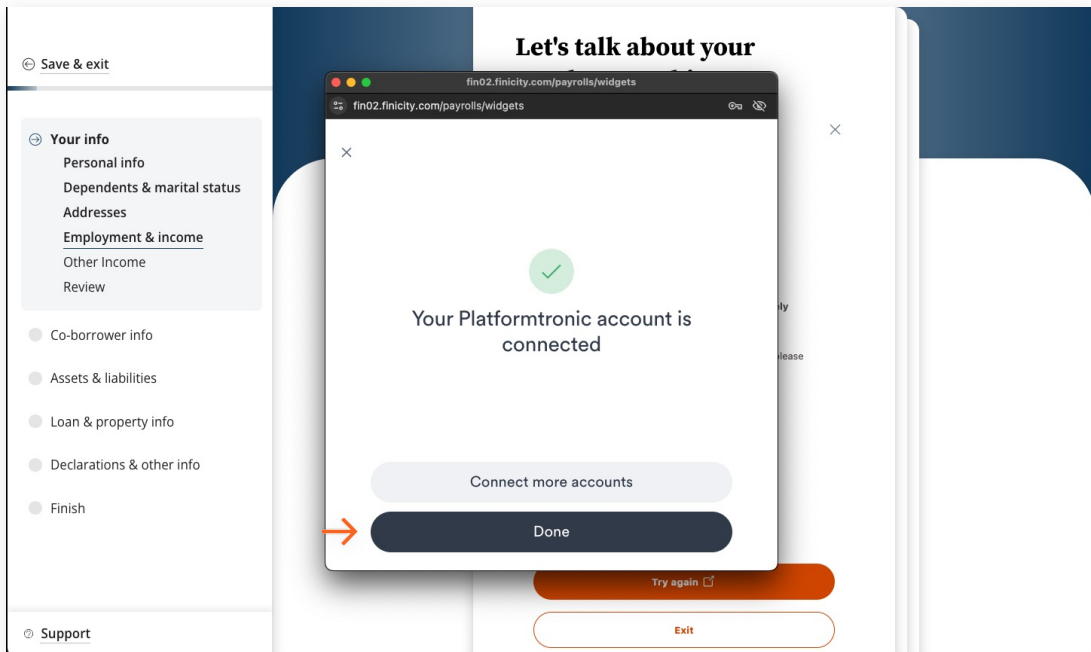
03. The following screen is the start of the Connect session in application process. This allows the borrower to read the Finicity terms and conditions and see the privacy notice by using the links presented before starting the Connect session. Select '**Next**'



04. Borrower searches for employer or payroll provider on the next screen.



05. Once the employer or payroll provider connection has been established, select 'Done'.



06. To complete this section, the borrower will need to select '**Submit**'.

Save & exit

Your info

- Personal info
- Dependents & marital status
- Addresses
- Employment & income**
- Other Income
- Review

Co-borrower info

Assets & liabilities

Loan & property info

Declarations & other info

Finish

Support

Let's talk about your employment history

Successfully connected employment records

Press **Submit** to share your data with voiePayroll.

Submit

07. For the asset section, the borrower will be asked to link accounts by connecting to their financial accounts. Select '**Connect your financial accounts**'.

Save & exit

Your info

Co-borrower info

Assets & liabilities

- Real estate
- Financial accounts**
- Gifts & grants
- Other assets
- Liabilities
- Review

Loan & property info

Declarations & other info

Finish

Support

Help us understand your finances

Help us understand your finances by automatically connecting your bank accounts. All you have to do is sign in and select your accounts and we will take it from there!

Please ensure you've connected to any accounts you would use to fund your loan and any accounts where you deposit your pay.

Connect your financial accounts

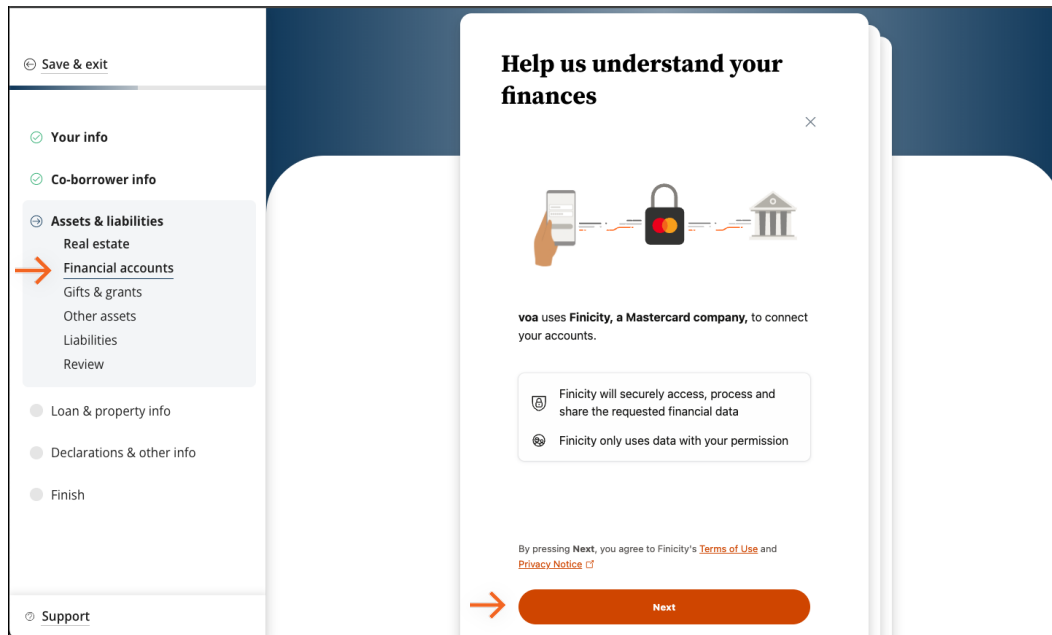
By selecting "Connect your financial accounts" above, you agree to give our trusted partners permission to share your account information with the loan application process. Your information is subject to the terms of use and privacy policy of your mortgage company.

Don't want to automatically connect?
[Manually enter](#)

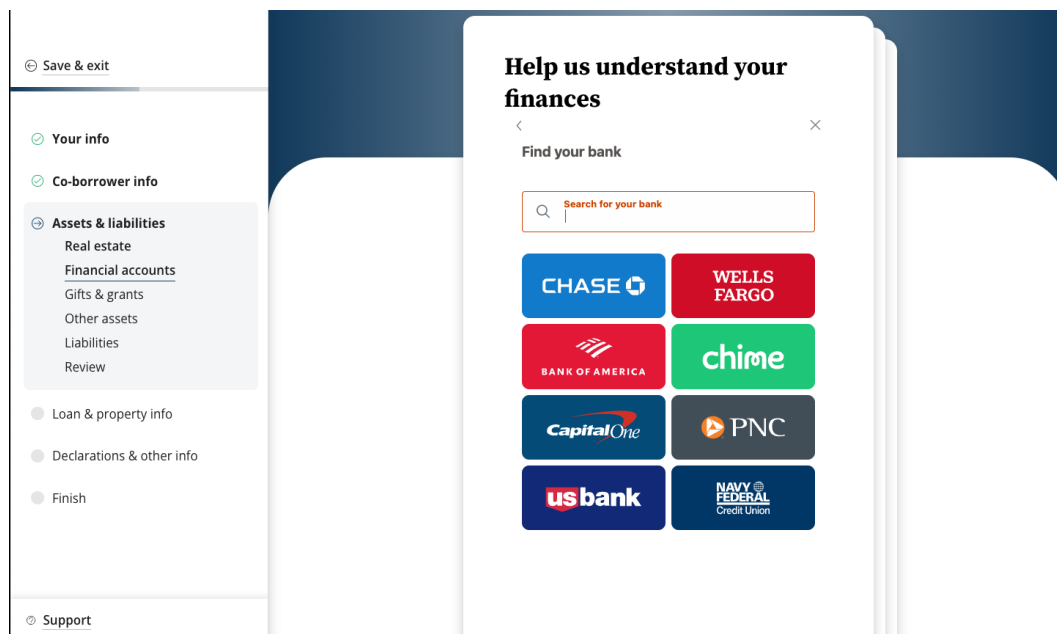
[I don't have any financial accounts I'd like to add](#)

Back

08. The following screen is the start of the Connect session in application process. This allows the borrower to read the Finicity terms and conditions and see the privacy notice by using the links presented before starting the Connect session to connect accounts. Select **'Next'**



09. On the next screen, the borrower searches for the desired bank(s).



10. The borrower uses their credentials to log into their account(s) and selects 'Submit'.

Save & exit

- ✓ Your info
- ✓ Co-borrower info
- ⊖ Assets & liabilities
 - Real estate
 - Financial accounts
 - Gifts & grants
 - Other assets
 - Liabilities
 - Review
- Loan & property info
- Declarations & other info
- Finish

Support

Help us understand your finances

Finbank

By providing your FinBank Billable login details to Finicity, a Mastercard company, you're allowing us to retrieve your financial data.

Banking Userid *

Banking Password *

Submit

Forgot sign in?

11. The borrower selects payroll accounts and other desired asset accounts.
- Note:** Borrowers should connect the accounts where they have payroll deposited.

Select 'Save'

Save & exit

- ✓ Your info
- ✓ Co-borrower info
- ⊖ Assets & liabilities
 - Real estate
 - Financial accounts
 - Gifts & grants
 - Other assets
 - Liabilities
 - Review
- Loan & property info
- Declarations & other info
- Finish

Support

Help us understand your finances

Finbank

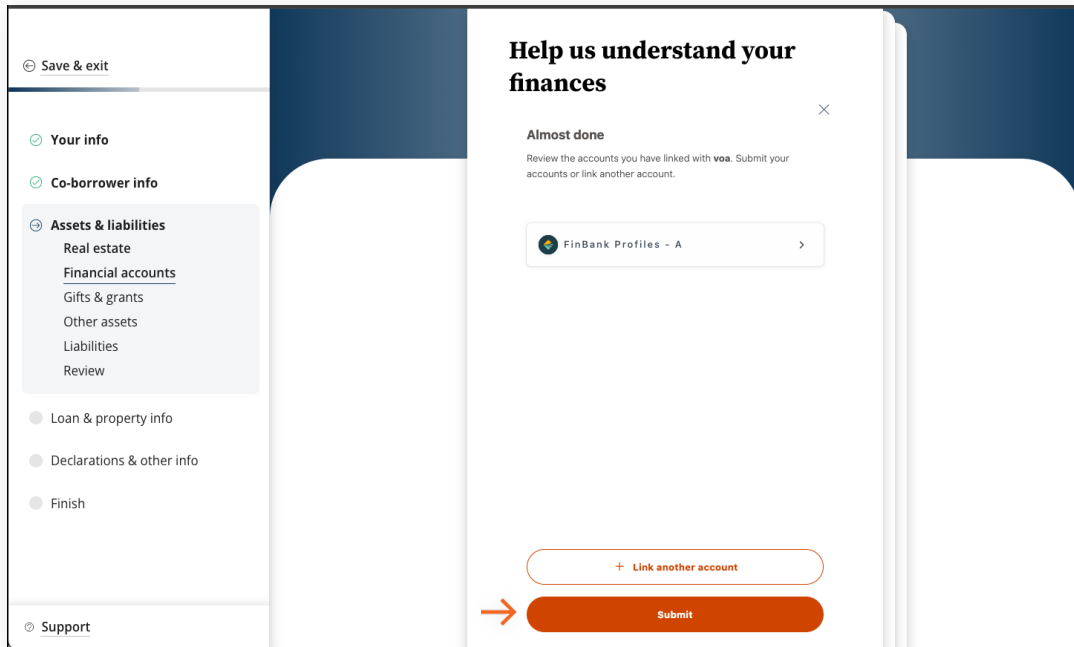
Eligible accounts

Select one or more accounts to continue

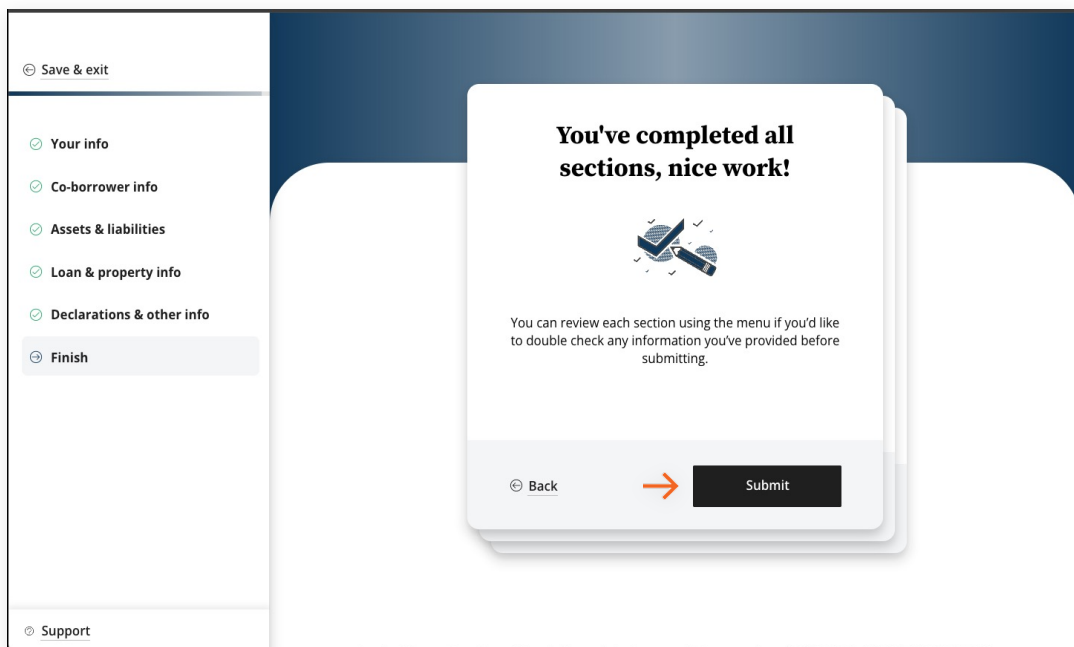
ROTH Ending in 0006 Balance: \$42,934.00	<input checked="" type="checkbox"/>
ROTH Ending in 0007 Balance: \$39,846.00	<input checked="" type="checkbox"/>
401k Ending in 0005 Balance: \$56,075.43	<input checked="" type="checkbox"/>

Save

12. After all desired accounts have been selected, the borrower selects '**Submit**'.

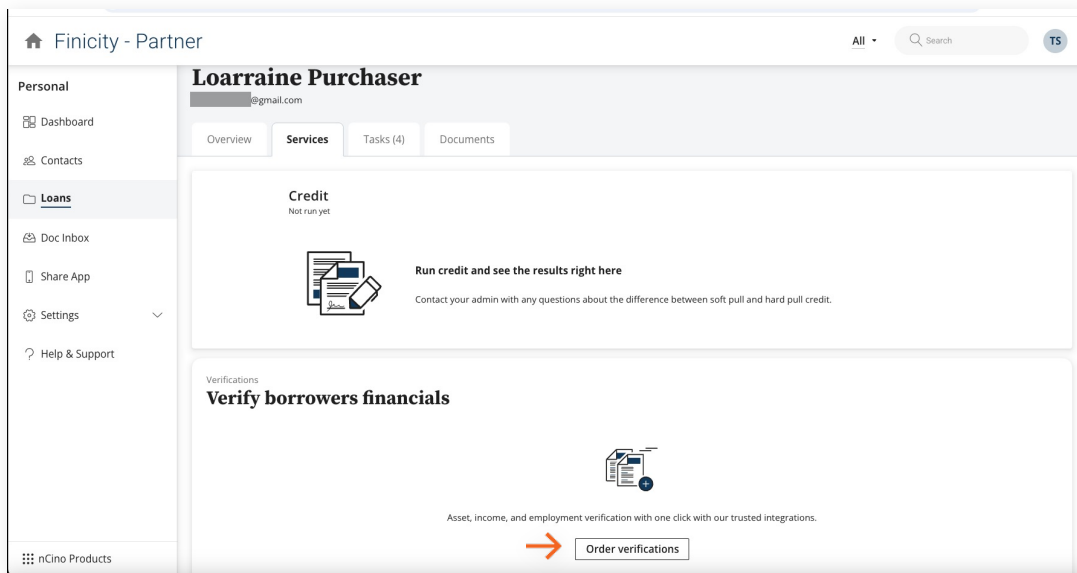


13. Once the borrower navigates through each section on the left of the screen, the final step is to select submit which finishes the application and sends the request to the lender. Select '**Submit**'



How to Order Verifications

14. To Order Verifications, open a loan and select the **'Services'** tab'.
15. For a new loan that has not had a verification order completed, migrate to the **'Verifications'** card found at the bottom of the screen and select **'Order Verifications'**.



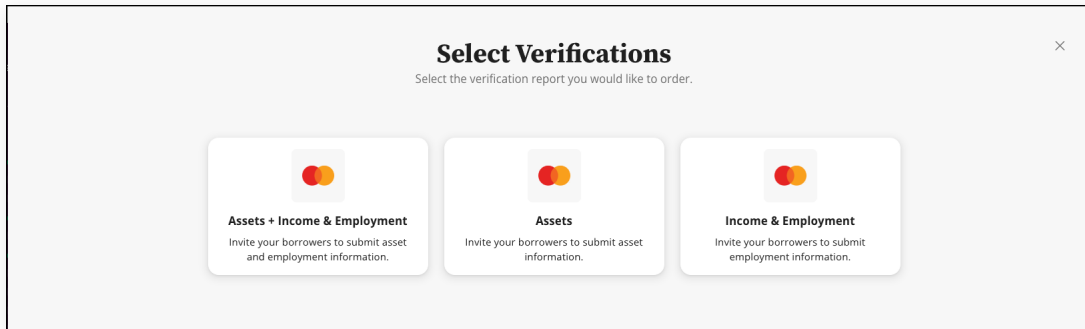
16. The UI on this screen will be dependent on which experience IDs the client is enabled to use.

- If the only service is VOA or VOAI, then this screen will only show one card for Assets: using **assets_experience**.
- If the client uses VOIE, then they will see the income & employment card: using **income_and_employment_experience**.

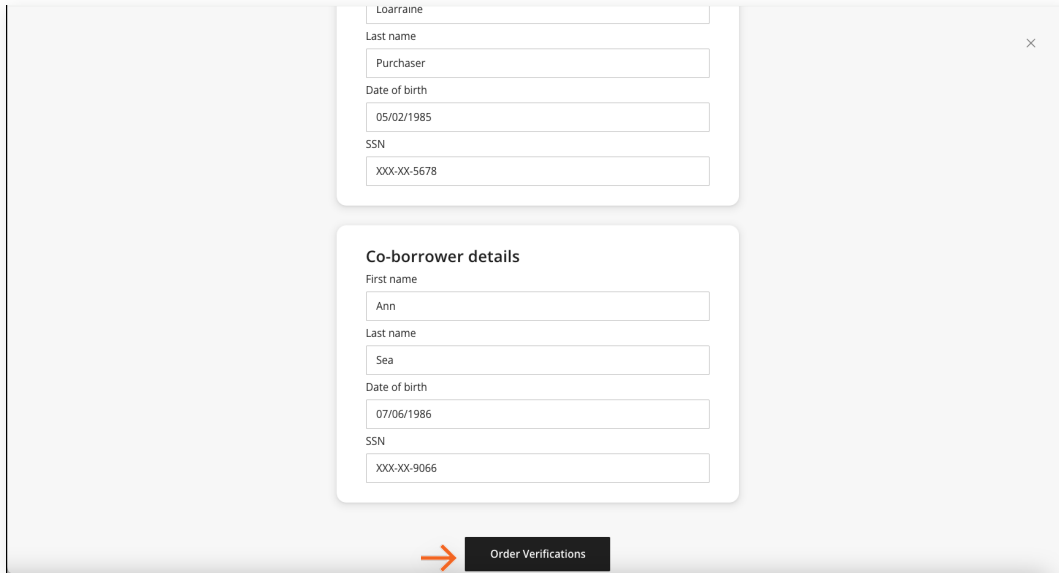
For the Assets + Income & Employment Card, there are two possibilities here:

- If they are using MVS 1 Touch, then Assets & Income & Employment card will be presented: **email_experience** will be MVS 1 Touch. *This sends ONE Connect email to borrower.* This is the preferred method.
- If the client uses *both* assets + income & employment only, then Assets, & Income & Employment card will still be presented: **email_experience** will be directed to the **assets_experience + income_and_employment_experience**. *This sends TWO Connect emails to the borrower.*

Select '**Assets**'

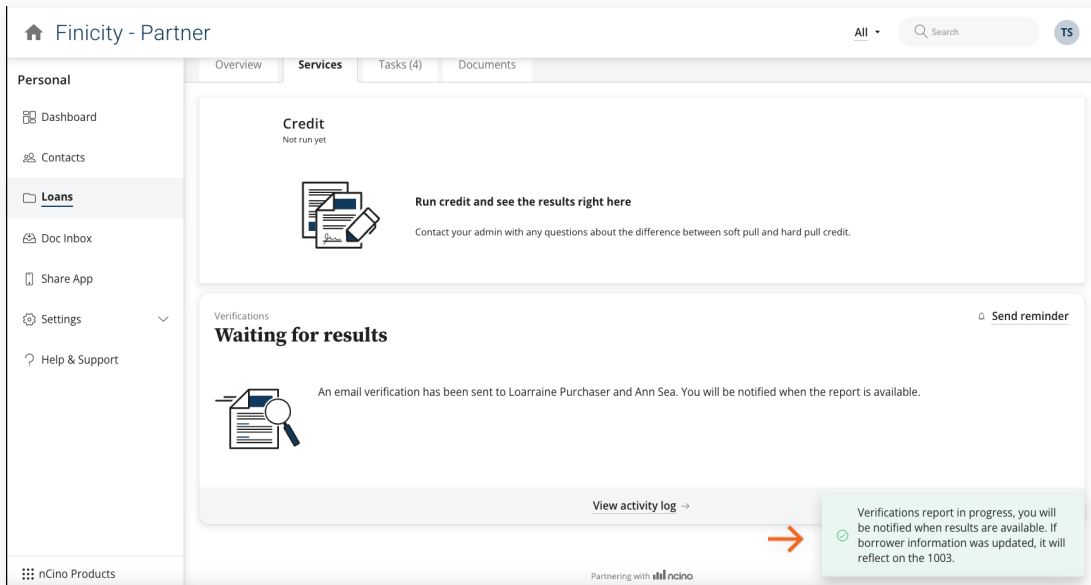


17. On the following screen, the user will be given an opportunity to verify details for borrower and co-borrower, *if applicable*, before placing the order. To place the order, select '**Order Verifications**' at the bottom of the page.



The screenshot shows a verification form with two main sections. The first section contains fields for 'Last name' (Loarraine), 'Purchaser', 'Date of birth' (05/02/1985), and 'SSN' (XXX-XX-5678). The second section, titled 'Co-borrower details', contains fields for 'First name' (Ann), 'Last name' (Sea), 'Date of birth' (07/06/1986), and 'SSN' (XXX-XX-9066). At the bottom of the form, there is an orange arrow pointing to a button labeled 'Order Verifications'.

18. **Congratulations, the order has been placed!** User will receive a pop-up notification at the bottom right of the screen.



The screenshot shows the nCino Partner dashboard. The left sidebar contains navigation links: Personal, Dashboard, Contacts, Loans, Doc Inbox, Share App, Settings, and Help & Support. The main content area has tabs for Overview, Services, Tasks (4), and Documents. The 'Services' tab is active, showing a 'Credit' section with a 'Run credit and see the results right here' button. Below this is a 'Verifications' section titled 'Waiting for results', which includes a message: 'An email verification has been sent to Loarraine Purchaser and Ann Sea. You will be notified when the report is available.' and a 'Send reminder' button. At the bottom right, there is a green pop-up notification with a checkmark icon and the text: 'Verifications report in progress, you will be notified when results are available. If borrower information was updated, it will reflect on the 1003.' An orange arrow points to this notification.

How to Order a Pre-Close Verification of Employment (VOE)

19. The Pre-Closing feature generates a new VOE Transactions or VOE Payroll report used to verify employment 10-15 days before finalizing and closing the loan. This includes a button for finalizing employment. This button is available only after a loan application is turned into a loan and imported into the Loan Originations System (LOS) *and* if a verifications report has been successfully ordered. The Pre-Close VOE report will not return any new financial accounts, balances, or transactions. It will only provide a report with evidence that the borrower(s) are still employed.

There are two ways a user can '**Order Pre-Closing**' VOE:

- If the user navigates to the Assets detail and uses the button there, the VOE Transaction report will be generated.
- If the user navigates to the Income & Employment detail page and used the button there, then VOE Payroll report will be generated.

Note: If an original verifications report has not been ordered, then the user will not see this '**Order Pre-Closing**' button.

- There is a prompt at the top of the view to order pre-closing. The user should click on the order pre-closing button.
- A request is made to Finicity to order a pre-closing report.
- A PDF of the report will be returned quickly and the view reloaded so the user can view the report.

YourBank

Loans / Jacob Simmons / Verifications

Verifications

Assets | **Income & Employment**

Pre-Closing Employment Verification
Verify borrowers employment prior to closing [Order pre-closing](#)

\$14,000.00
Gross monthly income

4
Employers

[Refresh reports](#)

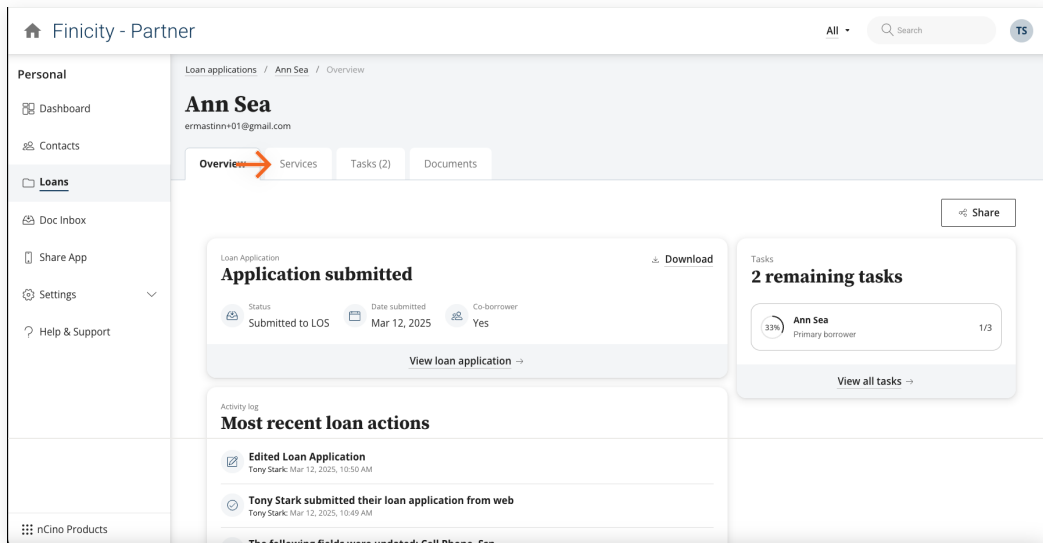
Jacob Simmons
Last refreshed Sep 18, 2024 9:24 AM [View full report](#)

Inotech, Inc. Dec 2022 - Present	\$6,000/monthly Pay frequency	1 year, 6 months Income duration	High Confidence score	Current
Dish Technology Nov 2021 - Dec 2022	\$5,000/monthly Pay frequency	1 year, 1 month Income duration	High Confidence score	
Smith's Groceries Mar 2020 - Nov 2021	\$2,500/monthly Pay frequency	1 year, 5 months Income duration	Low Confidence score	

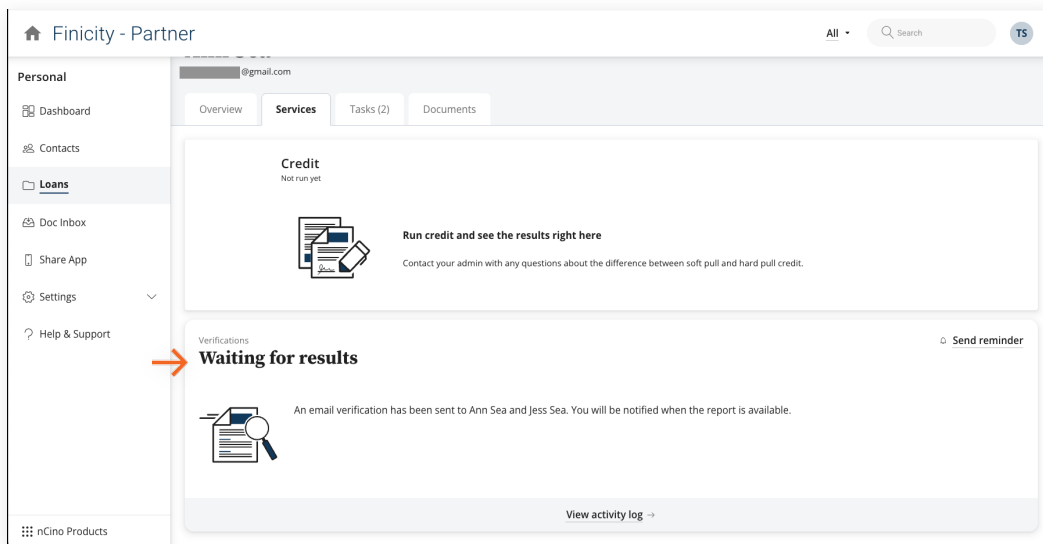
Brooklyn Simmons
Last refreshed Sep 18, 2024 9:24 AM [View full report](#)

View Order Status

20. To view the order status, open a pending loan application and select the **'Services'** tab.

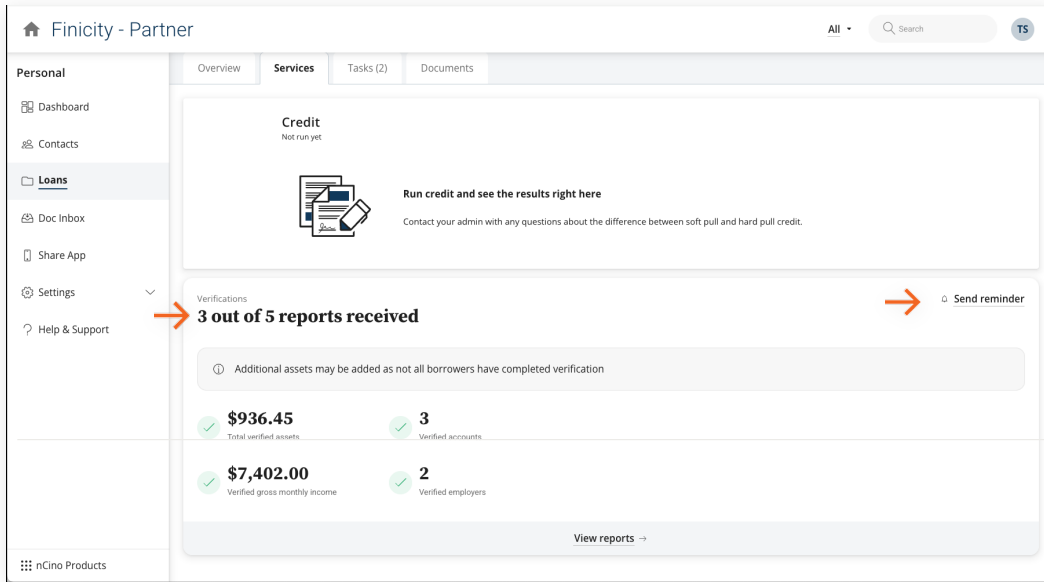


21. The status of the verification orders will be found on the Services tab at the bottom of the page.

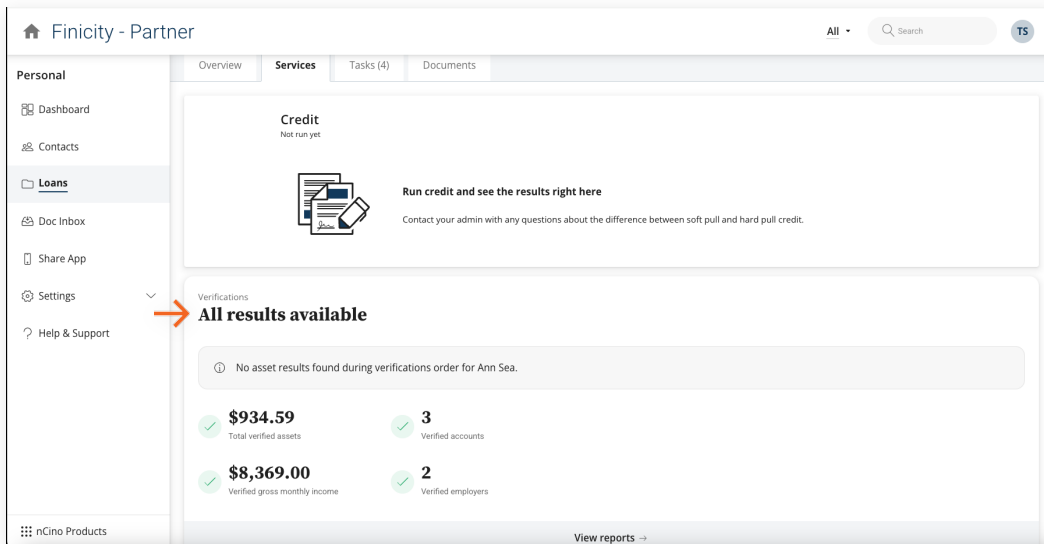


22. The **'Services'** tab will show the statuses of all received reports and offer the user a link to **'View reports'**.

The user can also **'Send reminder'**, that contains a new Connect link, in order to remind the borrower of pending verifications that need to be completed.



23. When all reports have been received, the **'Verifications'** status will be updated.



Email Notifications Received

24. This is an example of the email a borrower received containing the Connect session to complete an income & employment verifications order. The borrower would select '**Get Started**'.

Ann,

As part of your loan process, the next step is to verify your income and employment.

This digital information sharing experience is a simple and secure process, similar to online banking or shopping. It enables a faster and more accurate loan process that significantly reduces the risk associated with sending sensitive financial documents.

How it works:

1. Press "Get Started" at the bottom of this email.
2. Search for your employer or payroll provider.
3. Log in to your payroll provider.
4. Press "Submit". That's it!

To make it easier for people to receive a loan, the financial industry is moving to the same kind of digital process that most of us already use in our everyday lives. This process will only take a few minutes and can save days on your loan origination, as well as remove the pain of searching for, compiling, and sending paper documents.

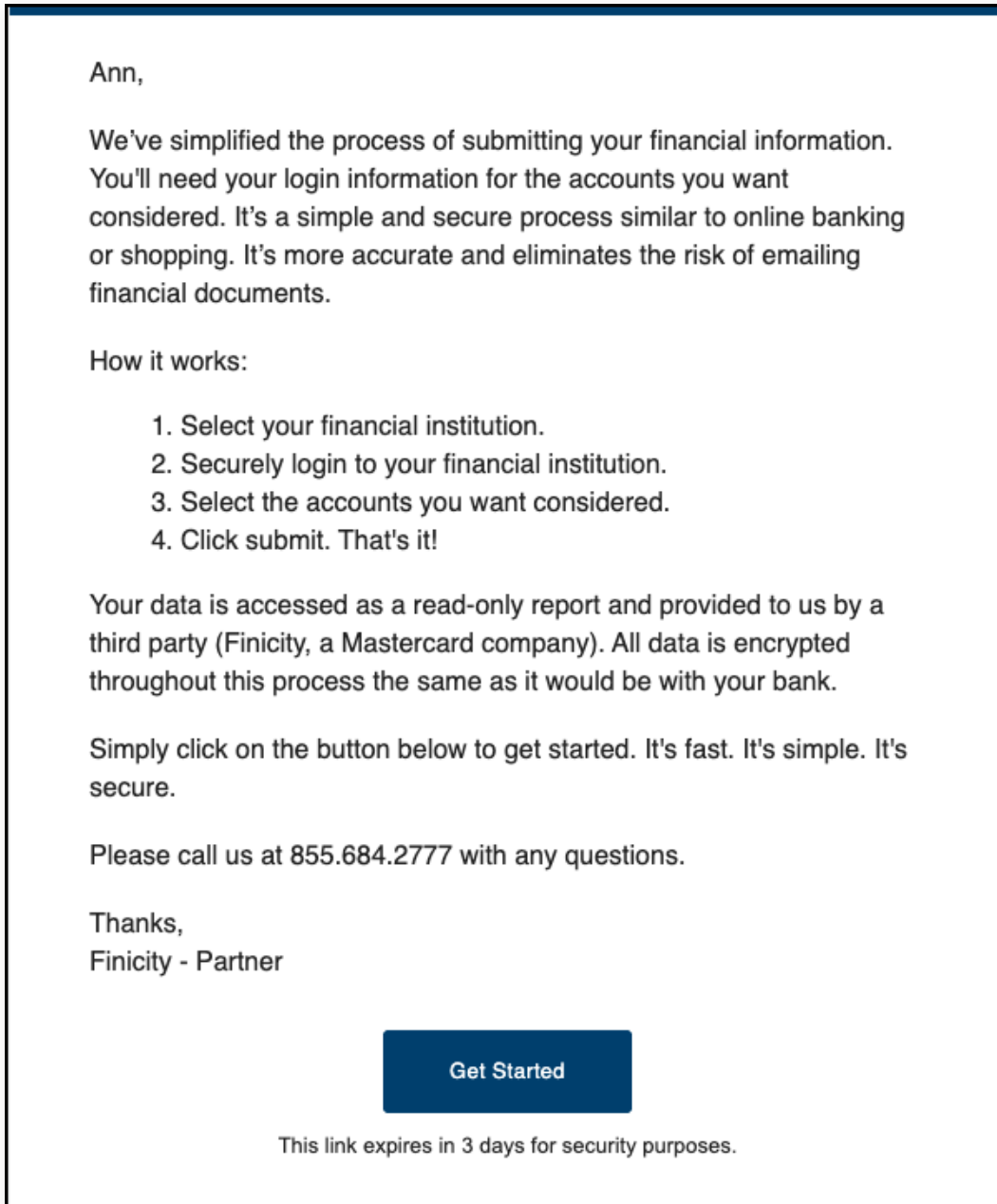
Your data is accessed as a read-only report and provided to us by a third party (Finicity, a Mastercard Company). All data is encrypted throughout this process the same as it would be with your online banking.

Simply click on the button below to get started. It's fast. It's simple. It's secure.

Please call us at 855.684.2777 with any questions.

Thanks,
Finicity - Partner

25. This is an example of the email a borrower received containing the Connect session to complete an asset verifications order. The borrower would select '**Get Started**'.



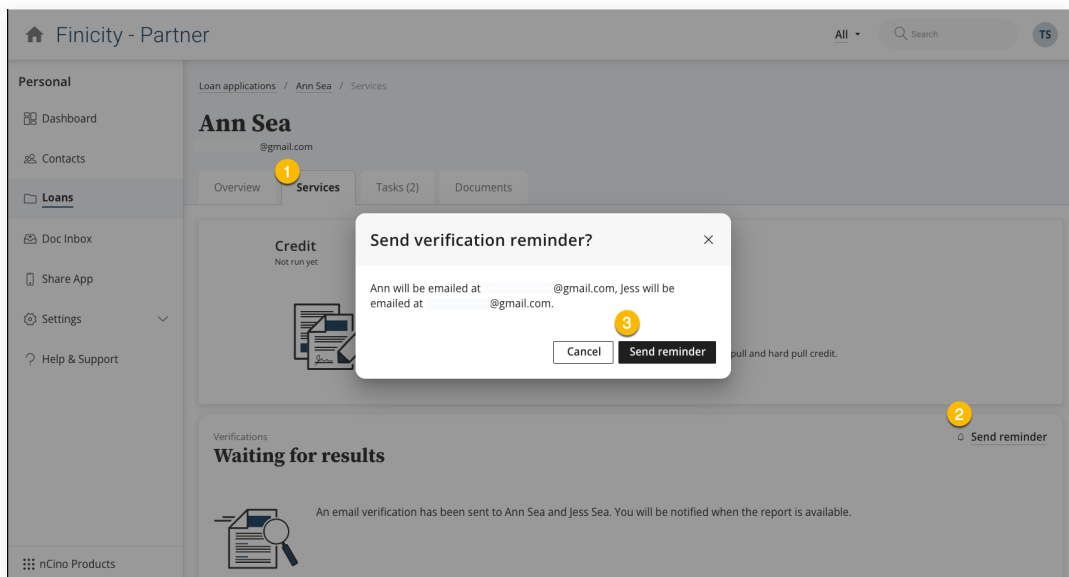
How to resend a Connect Link

26. The Connect link to the borrower expires after 3 days (72 hours) after the order was placed.

The following process is used when the Borrower reports an expired link. This can be for VOA, VOIE, or MVS 1 Touch, depending on which services the company is contracted to use.

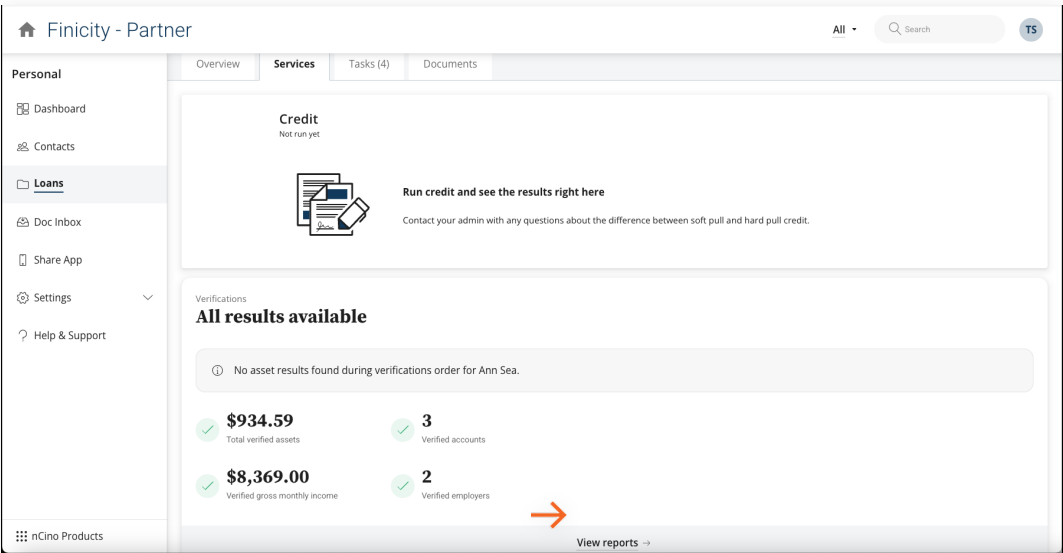
To resend the Borrower email allowing the Borrower to connect or re-connect their financial information, the user

- a) opens the loan application and navigates to the '**Services**' tab
- b) Scroll down to the '**Verifications**' tab
- c) select '**Send reminder**'

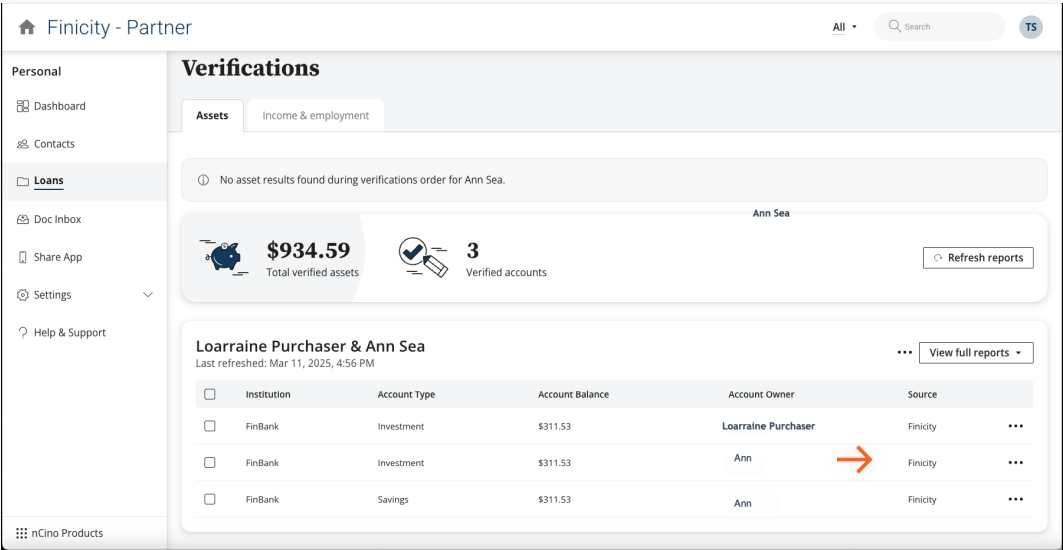


How to view reports

27. Once the reports have been retrieved, the 'Verifications' card will be updated. User can select 'View Reports' at the bottom of the page.



28. To view PDFs of the reports, user selects 'View full reports'. To review individual account transactions, user double clicks on the row of desired account.



29. Another way a user can view reports is by:
- Navigating and opening a loan
 - Selecting the **'Documents'** tab
 - Selecting the desired report to view

The screenshot displays the nCino Finicity Partner interface. On the left is a sidebar with navigation options: Personal (Dashboard, Contacts), Loans (Doc Inbox, Share App, Settings, Help & Support), and nCino Products. The main area is titled 'Jess Sea' with an email address '@gmail.com'. Below this are tabs for Overview, Services, Tasks (2), and Documents. The 'Documents' tab is active, showing a table of uploaded documents. An orange arrow points to the 'Documents' tab, and two orange arrows point to the document rows in the table.

<input type="checkbox"/>	File name	Date uploaded ↑	Uploaded by	Encrypted
<input type="checkbox"/>	voa Jess Sea 03-06-2025	March 6th, 2025, 5:03 PM	Jess Sea	— ***
<input type="checkbox"/>	Certification and Authorization Document	February 25th, 2025, 3:42 PM	Jess Sea	— ***
<input type="checkbox"/>	Credit Authorization Document	February 25th, 2025, 3:42 PM	Jess Sea	— ***
<input type="checkbox"/>	E-Consent Document	February 25th, 2025, 3:42 PM	Jess Sea	— ***
<input type="checkbox"/>	Loan Application	February 25th, 2025, 3:42 PM	Jess Sea	— ***
<input type="checkbox"/>	voa Jess Sea 02-25-2025	February 25th, 2025, 3:40 PM	Jess Sea	— ***
<input type="checkbox"/>	voiePayroll Jess Sea 02-25-2025	February 25th, 2025, 3:36 PM	Jess Sea	— ***

How to Refresh a Report Order

30. To refresh an Asset report:
- Open the loan and navigate to the **'Services'** tab
 - Scroll down to the **'Verifications'** tab and select **'View Reports'**
 - Select the tab: **'Assets'**
 - Select **'Refresh Reports'**

Finicity - Partner

Verifications

Assets | Income & employment

\$2,848.92 Total verified assets

4 Verified accounts

Ann Sea & Jess Sea
Last refreshed: Jul 12, 2024, 11:31 AM

<input type="checkbox"/>	Institution	Account Type	Account Balance	Account Owner	Source	
<input type="checkbox"/>	FinBank	Investment	\$712.23	Ann	Finicity	...
<input type="checkbox"/>	FinBank	Investment	\$712.23	Jess Sea	Finicity	...
<input type="checkbox"/>	FinBank	Savings	\$712.23	Ann	Finicity	...
<input type="checkbox"/>	FinBank	Checking	\$712.23	Ann Sea	Finicity	...

Refresh reports

31. The user will select a report timeframe for an asset report refresh. The following screen will alert that a report refresh is pending and the **'Refresh Reports'** button will be grayed out.

Report timeframe selection

Select the report time frame desired for the report refresh. Data returned may be limited due to the account opening date, or the amount of history the Financial Institution (FI) provides.

1 Month

2 Months

3 Months

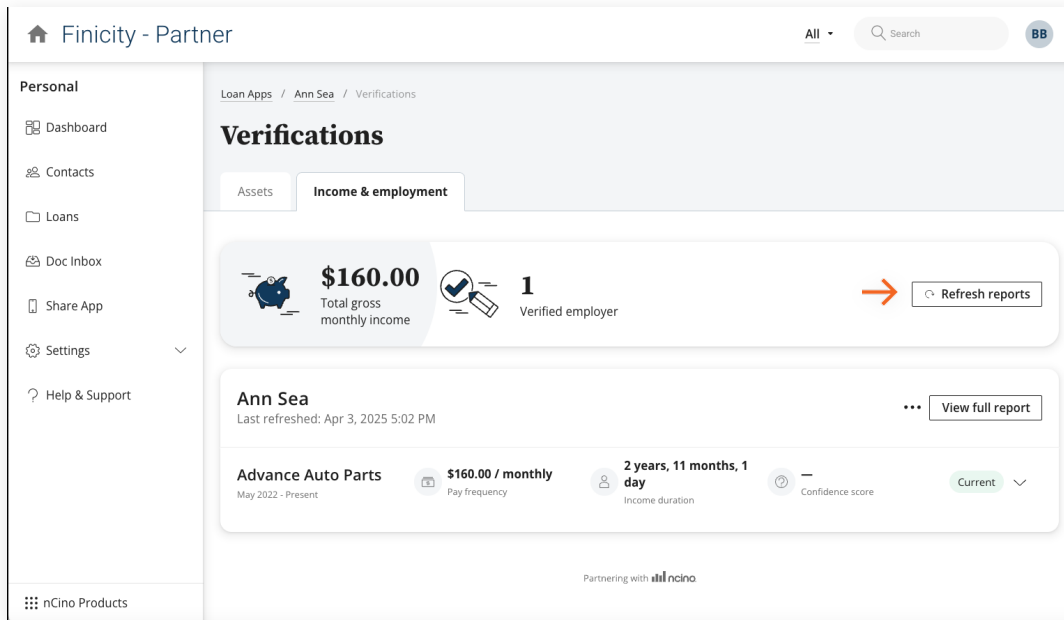
6 Months

1 Year

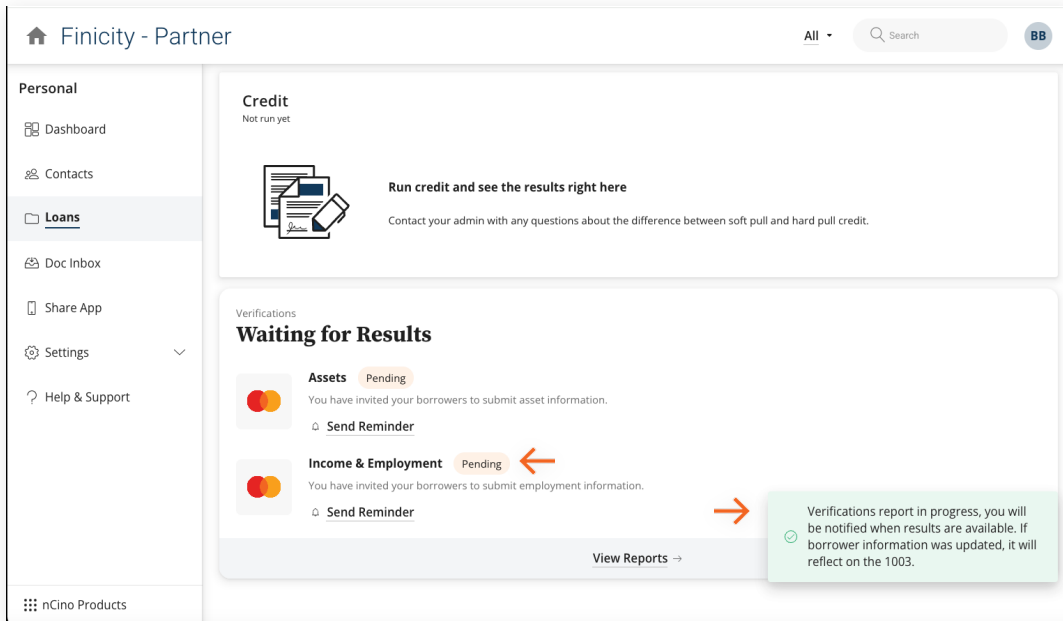
2 Years

Refresh report

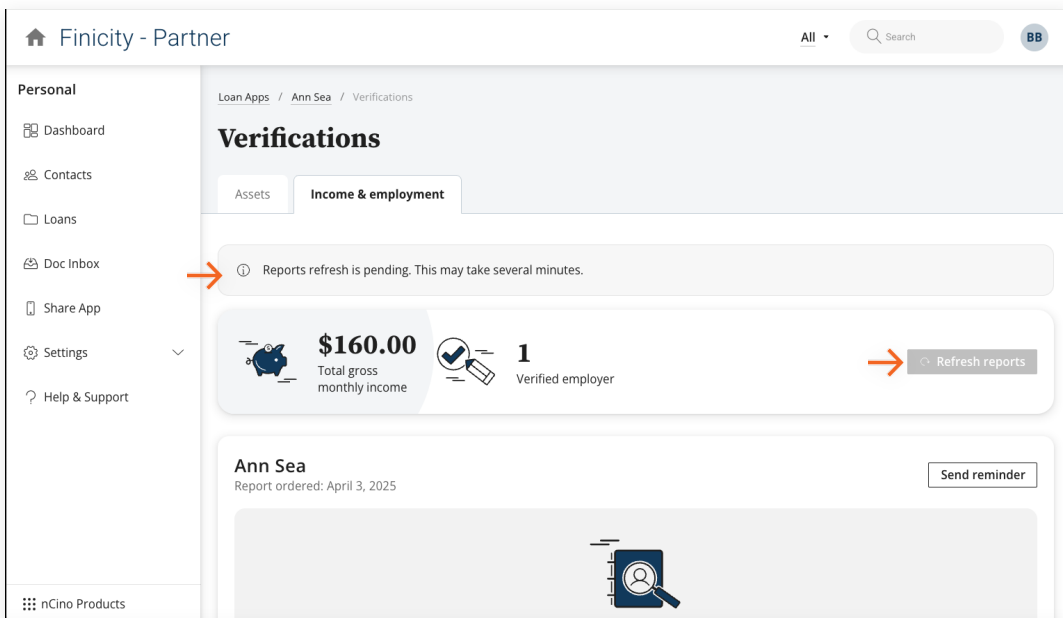
30. To refresh an Income & Employment report:
- Open the loan and navigate to the '**Services**' tab
 - Scroll down to the '**Verifications**' tab and select '**View Reports**'
 - Select the tab: '**Income & Employment**'
 - Select '**Refresh Reports**'



31. Once the verifications order has been placed, the screen will be updated with an **'in progress'** notification at the bottom right of the screen. Also, the Income & Employment section will also show **'Pending'**.



32. The following screen will alert that a report refresh is pending and the **'Refresh Reports'** button will be grayed out.





Designed by Mastercard Creative Studio