



August 2025

MeridianLink Mortgage User Guide

Integration Documentation



Contents

- 3 Introduction
- 4 How to set up a credential
- 5 How to order Finicity Asset Verifications
- 7 Order status
- 8 Reviewing reports



Introduction

Finicity, a Mastercard Company, is the Open Finance division of Mastercard and provides asset, income and employment verification services.

The Finicity integration 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.

Let's get started!



How to set up a credential

Upon the set-up of your new Finicity Mortgage Verification Service, the admin would have already configured access to enable users to order the Finicity Service. Additionally, the admin will also decide to set this service where the credential will be pre-populated at the start of each service order. **Note:** If the credential for this service has not been set up, the integration will prompt the user to enter the MeridianLink Mortgage credentials each time an order is placed.

01. Once logged in, navigate to '**Your Profile**'
02. Select the '**Services**' tab
03. Select '**Add Credential**'
04. The '**Service Credential Editor**' pop up box will appear. Select '**Verifications**'
05. If the credential is prepopulated here, then the user will not need to enter the credential. If the boxes appear blank like in the example below, then the user will be required to enter the credential each time an order is placed. **Note:** Contact the admin if there are any questions regarding individual credentials for this service.

The screenshot shows the 'Your Profile' page with the 'Service Credential Editor' pop-up box. The pop-up box has a title bar 'Service Credential Editor' and a close button. It contains a list of services with checkboxes: Credit Reports, Fannie Mae DO/DOU Credit, Verifications (VOE/VOI, VOD/VOA, SSA-89), Tax Transcripts, Soft Pull Credit Reports, UCD Delivery, AUS Submission, Title Quotes, Document Capture, Digital Mortgage, MeridianLink Consumer API, Quality Control, and VA Services. The 'Verifications' checkbox is checked. Below the list is a 'Verification Provider' dropdown menu. At the bottom are fields for 'Login', 'Password', and 'Confirm Password', each with a green eye icon to toggle visibility. 'Save' and 'Cancel' buttons are at the bottom right. Numbered callouts 1 through 5 point to: 1. 'Your Profile' tab, 2. 'Services' tab, 3. 'Add Credential' button, 4. 'Verifications' checkbox, and 5. the password fields.

How to place an order

06. **Note:** Prior to placing an order for an asset report, the user must complete the asset section for the borrower or co-borrower
07. Navigate to the '**Verifications Dashboard**'
08. Select '**VOA/VOD**' tab
09. Select '**Order New VOA/VOD**' button
10. Specify the '**Account History**' and '**Refresh Period**' desired
11. Select '**Place Order**'

The screenshot displays the MeridianLink Mortgage 'Verifications Ordering Dashboard'. The interface includes a sidebar on the left with navigation links such as 'Monthly Income', 'Assets', 'Liabilities', and 'Verifications'. The 'Verifications' section is expanded, and the 'Verification Dashboard' is selected. The main content area shows the 'VOA/VOD' tab active. Key elements include:

- Top Navigation Bar:** Displays user information (Sea, Jess - TEST2025070001) and various support links.
- Loan Summary Table:** A table at the top right showing loan details like Loan Officer, Loan Num, Status, and Rate Lock Status.
- Order Verification of Deposit:** The main section for ordering verifications. It includes a 'Select borrower to verify' dropdown set to 'Borrower: Jess Sea'.
- Order Options:** Fields for 'Service Provider' (set to VOA), 'Notification Email', 'Account History' (set to 60 Days), and 'Refresh Period' (set to 60 Days).
- Place Order Button:** A button at the bottom right of the 'Order Options' section.

Numbered callouts (6-11) indicate the following steps:

- Callout 6: Points to the 'Assets' link in the sidebar.
- Callout 7: Points to the 'Verification Dashboard' link in the sidebar.
- Callout 8: Points to the 'VOA/VOD' tab in the dashboard.
- Callout 9: Points to the 'Order New VOA/VOD' button.
- Callout 10: Points to the 'Account History' and 'Refresh Period' dropdowns.
- Callout 11: Points to the 'Place Order' button.

11. After the user selects 'Place Order', the 'VOA Request Data Audit' screen will appear. Select 'Next'

The screenshot shows the 'VOA Request Data Audit' screen in the MeridianLink Mortgage system. The top navigation bar includes the MeridianLink Mortgage logo, a 'Welcome, Fincity Vendor!' message, and various utility links like 'Ready Assist', 'Main Window', 'MeridianLink Support Portal', 'MeridianLink Connect Portal', 'Knowledge Base', and 'Close'. Below the navigation bar, there's a 'TEST FILE' section with a search bar and buttons for 'Print' and 'Save'. A table at the top displays loan details for 'Finicity Vendor' with loan number 'TEST2025070001', status 'Loan Open', and rate lock status 'Not Locked'. The main content area is titled 'Verifications Ordering Dashboard' and contains a sidebar with navigation links like 'Monthly Income', 'Assets', 'Liabilities', 'Declarations', 'Government Monitoring Data', 'Originator Information', 'Continuation', 'Run PriceMyLoan/Lock Request', 'Loan Terms', 'Upfront MIP / FF', 'Qualifying the Borrower', 'Underwriting Submission', 'Verifications', 'Disclosures TRID', 'Underwriting', 'Quality Control', 'Funding', and 'Shipping'. The 'Verifications' section is expanded, showing 'Verification Dashboard', 'VOD', 'VOE', 'Verbal VOE', 'VOM/R', 'VOL', and 'Verif Land Contract'. The 'VOA/VOD' section is selected, showing 'Order Verification of Deposit' and 'Select borrower to verify' (Borrower: Jess Sea). The 'Order Options' section includes 'Service Provider' (VOA), 'Notification Email' (erma.stinnett@mastcard.com), 'Account History' (60 Days), and 'Refresh Period' (60 Days). The 'VOA Request Data Audit' section displays a success message: 'Data audit successful. Proceed to submit verification order.' Below this, three sections show 'No errors detected': 'Borrower - Jess Sea', 'General Loan Data', and 'Service Data - Jess Sea'. At the bottom right, there are 'Cancel' and 'Next' buttons, with a red circle containing the number 11 next to the 'Next' button.

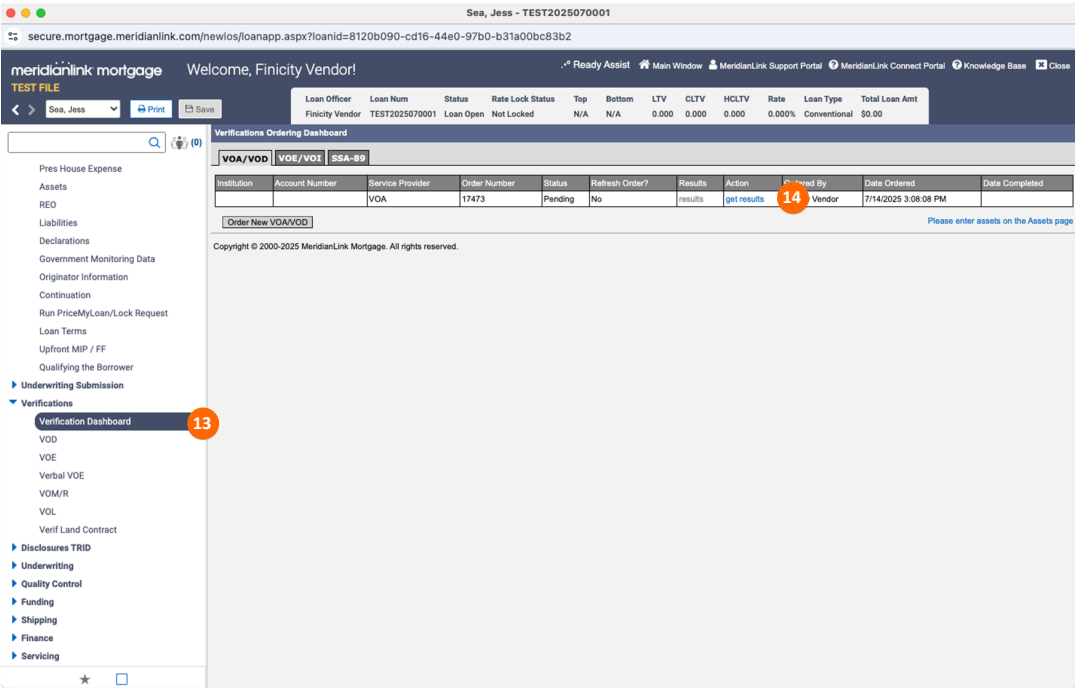
12. The VOA Request screen will appear notifying the user that the service order is pending. Select 'OK'

The screenshot shows the 'VOA Request' screen in the MeridianLink Mortgage system. The top navigation bar and 'TEST FILE' section are identical to the previous screenshot. The 'Verifications Ordering Dashboard' sidebar is also the same. The 'VOA/VOD' section is selected, showing 'Order Verification of Deposit' and 'Select borrower to verify' (Borrower: Jess Sea). The 'Order Options' section includes 'Service Provider' (VOA), 'Notification Email' (Erma.Stinnett@mastcard.com), 'Account History' (60 Days), and 'Refresh Period' (60 Days). The 'VOA Request' section displays a message: 'Service order is pending. The vendor has received your order.' Below this message are 'OK' and 'Cancel' buttons. A red circle containing the number 13 is positioned next to the 'OK' button.

Order status

13.
- To view the status of the service order, navigate to 'Verification Dashboard' on the left of the screen.

14.
- Next to the 'Order Number' the 'Status' of the order can be found.



Reviewing reports

Getting results

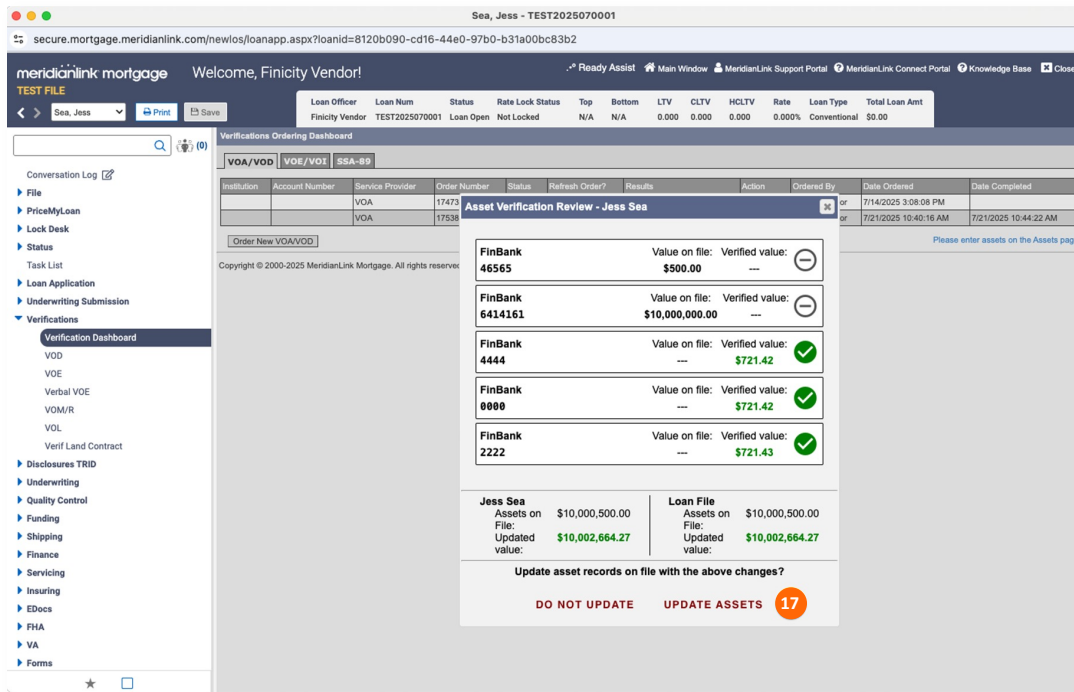
15. After an order is placed, it will appear in the 'Verification Dashboard' found at the left of the screen. Once the dashboard is open, navigate to 'Get Results' section for the desired order. Select 'Get Results'

16. If the borrower has completed the necessary actions, the user will see the 'Order Received' pop-up box. Select 'OK', then user will be able to see the results.

The screenshot shows the MeridianLink Mortgage Verification Dashboard. The top navigation bar includes 'Welcome, Finicity Vendor!' and a 'Ready Assist' button. The left sidebar contains a 'Verification Dashboard' section with a list of verification types: VOD, VOE, Verbal VOE, VOM/R, VOL, Verif Land Contract, Disclosures TRID, Underwriting, Quality Control, Funding, Shipping, Finance, Servicing, Insuring, EDocs, FHA, VA, and Forms. The main content area displays a table of verification orders. The table has columns for Institution, Account Number, Service Provider, Order Number, Status, Refresh Order?, Results, Action, Ordered By, Date Ordered, and Date Completed. The table shows two orders: one for VOA with Order Number 17473 and Status Pending, and another for VOA with Order Number 17538 and Status Pending. The 'Action' column for the second order shows a 'get results' button with a red circle containing the number 15. Below the table, there is a 'Verification of Deposit' pop-up box with a green checkmark and the text 'Order results have been received.' and an 'OK' button. The pop-up box has a red circle containing the number 16.

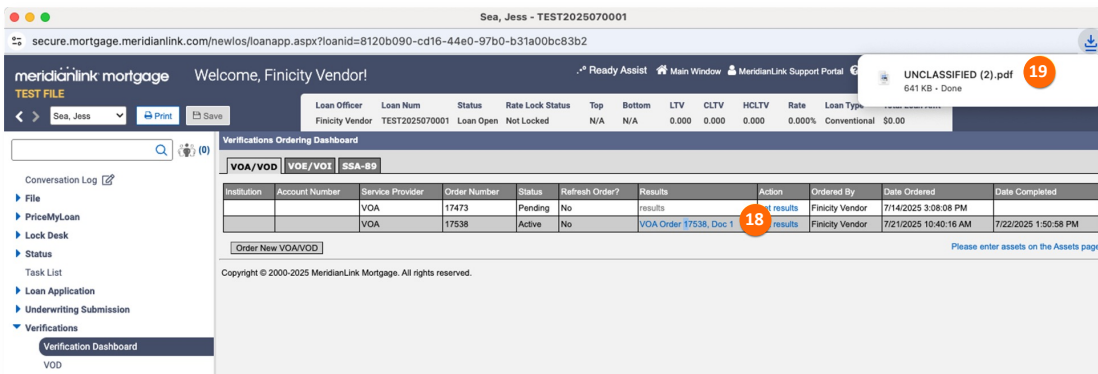
Institution	Account Number	Service Provider	Order Number	Status	Refresh Order?	Results	Action	Ordered By	Date Ordered	Date Completed
VOA		VOA	17473	Pending	No	results	get results	Finicity Vendor	7/14/2025 3:08:08 PM	
VOA		VOA	17538	Pending	No	results	get results	Finicity Vendor	7/21/2025 10:40:16 AM	

17. The user will see the **'Asset Verification Review'** screen. This will show what assets were included at application and which assets were verified by the Fincity Asset Verifications service. The user will be given the option on whether to update the loan file using this Fincity Asset Verifications or not by selecting **'Do Not Update'** or **'Update Assets'** at the bottom of the screen. Once a selection has been made, the screen will close.

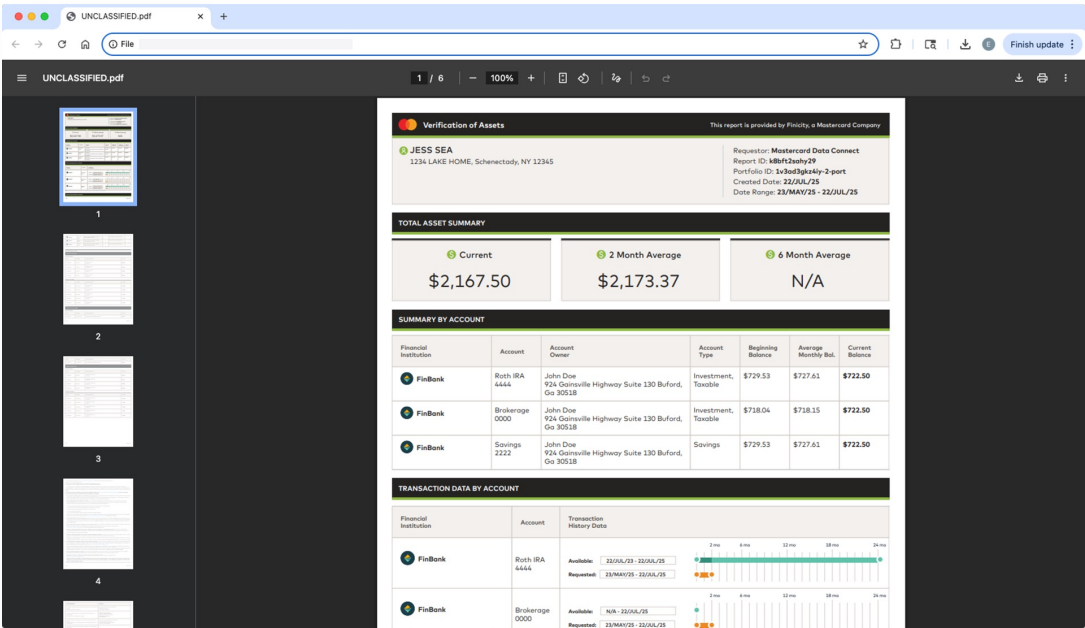


18. To view the report in PDF, select **'VOA Order'** under **'Results'**

19. The PDF will download and be available at the top right hand of the screen.



20. Once the PDF opens, the following screen will appear showing the full PDF version of the Finicity Asset Verifications report.





Designed by Mastercard Creative Studio