

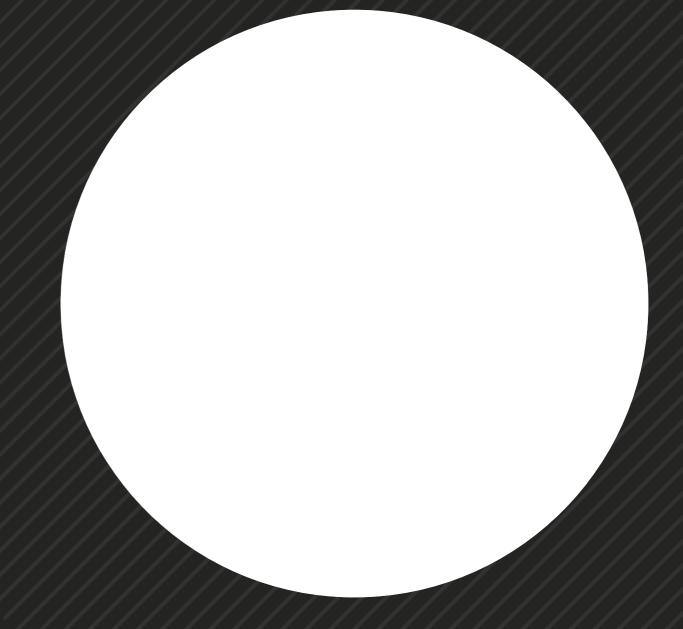
# Mastercard's Mortgage Verification Service

is the one-touch, GSE-accepted digital verification of assets, income and employment.

#### MVS

leverages Mastercard's open banking platform so lenders can use the best data from the best sources in the best way to deliver a winning verification experience for lenders

and their borrowers.





### Make your origination more empowering and efficient with three data sources

Borrowers permission data from up to three sources-while benefiting from control and use of their own financial data and the transparency of FCRA disclosures and disputes

- Financial institutions
- Payroll providers
- Paystubs





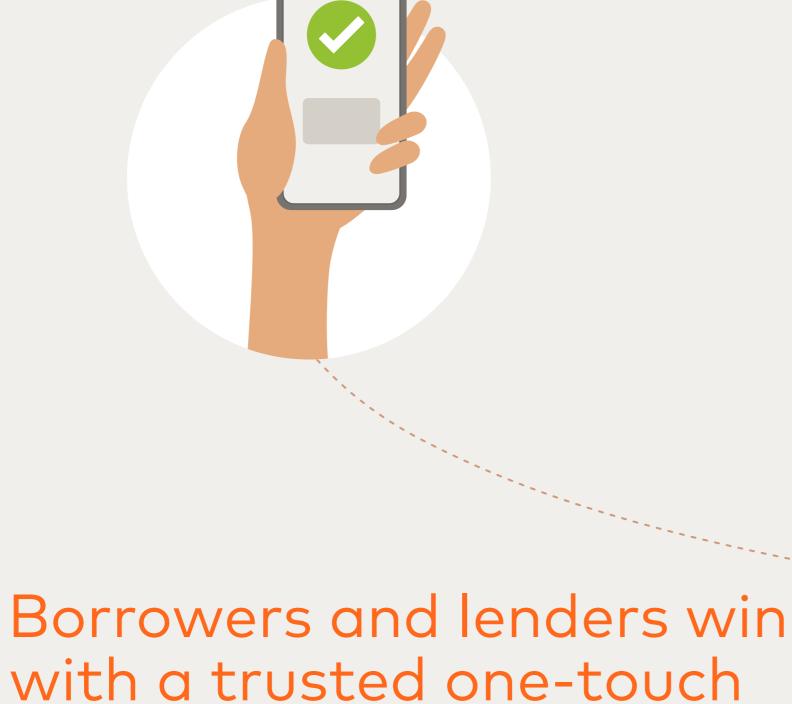
## Freddie Mac and Fannie Mae • Real-time, accurate data mitigates

Use two accepted reports from

 Streamlines operations when submitting to Fannie Mae and Freddie Mac

origination and decisioning risk for mortgage

- Asset and income data is accepted for AIM and Day 1 Certainty programs and eligible
- for relief of reps and warrants



#### verification experience Low-friction, digital experience that fits borrowers' lifestyles—simple, fast, convenient, secure • One-stop solution flexible enough to enhance

direct APIs or Mastercard's own platform

Easy access through major LOS/POS platforms,

or complement any lender's workflow

