



Introduction to MVS

Mortgage Verification Service (MVS) is the answer to several problems in mortgage lending. Lenders continue to need to originate faster without sacrificing precision and accuracy. Consumers need a verification process that feels at home in their digital lifestyles, and they need a secure, transparent, and empowering data-permissioning process.

MVS meets these problems head-on by delivering a completely digital, one-touch verification process that can report GSE-accepted asset, income, and employment data in as little as a single user experience. That means less friction between lender and borrower and less time spent (and money wasted) in the paper-chasing back-and-forth.

And since we know that each lender puts their own spin on lending, MVS is flexible to accommodate every unique lending process. Only need to verify assets? You can do that. Or, you can verify assets, income, and employment in a single user experience. And with Finicity's connections to financial institutions and payroll providers, you get real-time data from multiple sources without multiple verification experiences. If Finicity can't identify payroll data, we can pull income and employment data from a paystub, still within a single user experience.

MVS takes that flexibility a step further with multiple, intuitive integration options. For lenders using custom solutions, MVS can integrate directly into that unique workflow. Lenders can also use MVS through their preferred LOS or POS thanks to broad ecosystem access. Or, Finicity offers the easy-to-use Finicity Reports online portal to request, access, and manage verifications. With MVS, you can integrate your way.

Thanks to these capabilities, MVS does more than provide digital verifications; it transforms the entire lending experience into a win-win for both lenders and their borrowers.

Reports that can be generated:

Lenders can integrate MVS into their origination process so they can use the best reports for what they need, when they need it in origination. Lenders can choose from the following reports:

Verification of Assets (VOA)

Verification of Assets and Income (VOAI)

Verification of Income and Employment (VOIE) - Paystub with TXVerify

Verification of Income and Employment (VOIE) - Payroll

Verification of Employment (VOE) - Payroll

Verification of Employment (VOE) - Transactions



Our transaction report for verification of assets delivers the accurate, reliable, high-value data you need. We make it easy for borrowers to verify their assets in minutes without lengthy and costly manual processes to the lender.

- 1

Report details
Find your borrower's information, along with the report creation date, the requester (you), the Report ID, Portfolio ID and Date Range.

The Report ID will be used to request copies and the Portfolio ID would be passed on to the GSEs.
- 2

Total asset summary
(All accounts)
This section provides an overview of all the accounts the borrower permissions for this report. Refer to the "Summary by Account" section for greater detail.
- 3

Total value of assets
(Current)
This is the sum of the current balances in all accounts included in the report.
- 4

Total value of assets
(2 month average)
This is the average balance for the past 2 months, based on the daily balances of all accounts. If less than 2 months of transactions are included in the report, this field will show N/A.
- 5

Total value of assets
(6 month average)
This is the average balance for the past 6 months, based on the daily balances of all accounts. If less than 6 months of transactions are included in the report, this field will show N/A.
- 6

Summary by account
Each account included in the report is shown here, with its respective account summary.
- 7

Transaction data by account
This section displays transaction data of each specific financial institution. It includes the account number and transaction available and requested history data up to the last 24 months.
- 8

Insufficient funds by account
This section displays days since the most recent NSF, and the total number of NSFs over the report date range. If there are no NSFs, fields will show N/A.
- 9

Transaction history by account
The report displays the full transaction history (credits and debits) as is available (up to 24 months) from the financial institution for each account. The date range defaults to 61 days.

1

Verification of Assets

This report is provided by Finicity, a Mastercard Company

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Elizabeth Johnson

123 Main St. Portland, OR 97035

Loan Number: 13402334

Reference No: 3348322

Loan Officer: Charles Mills

Requestor: AcmeLending

Report ID: h39z11enmmr8k

Portfolio ID: zymu6rqsvpvd-1-port

Created Date: 30/JUN/22

Date Range: 01/JAN/22 - 30/JUN/22

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TOTAL ASSET SUMMARY

3

\$ Current

\$18,000

4

\$ 2 Month Average

\$17,250

5

\$ 6 Month Average

\$12,498

6

SUMMARY BY ACCOUNT

Financial Institution	Account	Account Owner	Account Type	Beginning Balance	Average Monthly Bal.	Current Balance
<div><div>WF</div>Wells Fargo</div>	Checking 8945	Elizabeth Johnson 123 Main St. Portland, OR 97035	Checking	\$4,000	\$4,750	\$5,500
<div><div>C</div>Chase</div>	Savings 2255	Elizabeth Johnson 123 Main St. Portland, OR 97035	Savings	\$6,000	\$12,500	\$12,500

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TRANSACTION DATA BY ACCOUNT

Financial Institution	Account	Transaction History Data
<div><div>WF</div>Wells Fargo</div>	Checking 8945	<div><div>Available: 01/JUL/20 - 30/JUN/22</div><div>Requested: 01/JAN/22 - 30/JUN/22</div><div><div>2 mo6 mo12 mo18 mo24 mo</div><div><div></div></div></div></div>
<div><div>C</div>Chase</div>	Savings 2255	<div><div>Available: 01/APR/22 - 30/JUN/22</div><div>Requested: 01/JAN/22 - 30/JUN/22</div><div><div>2 mo6 mo12 mo18 mo24 mo</div><div><div></div></div></div></div>

Note: Available transaction history may be limited due to the account opening date, or the amount of history the institution provides.

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INSUFFICIENT FUNDS BY ACCOUNT

<div><div>WF</div>Wells Fargo</div>	Checking 8945	Days since the most recent insufficient funds fee debit transaction	N/A	Total number of insufficient funds	0
<div><div>C</div>Chase</div>	Savings 2255	Days since the most recent insufficient funds fee debit transaction	61	Total number of insufficient funds	0

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TRANSACTION HISTORY

Wells Fargo Checking (8945)

Deposits/Credits

Date	Category	Description/Memo	Amount
28/JUN/22	Deposit	ATM 3rd St	\$2,000.00
08/APR/22	Transfer	Transfer from Checking Acct 123456	\$2,000.00

Withdrawals/Debits

Date	Category	Description/Memo	Amount
01/JUN/22	Food & Dining	025TOMMY'S #17 CANOGA PARK CA DBT PURCHASE ON 11/30 @ 19:12 CARD NBR: -7457	\$146.55
08/MAY/22	Groceries	Costco Whse #0424 Signal Hill CA 453762 04/20	\$235.94

Chase Savings (2255)

Deposits/Credits

Date	Category	Description/Memo	Amount
01/MAY/22	Transfer	Transfer Deposit	\$2,000.00

Withdrawals/Debits

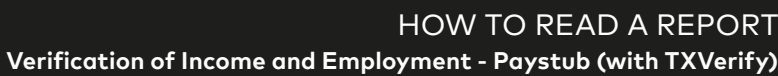
Date	Category	Description/Memo	Amount
12/MAY/22	Transfer	Transfer to Family Checking	\$300.00

VOA

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This report is provided by Finicity, a Mastercard Company





1 Report ID and Details

2 Income Verified

3 Employment Verified

4 Paystub Details

5 Paystub - Direct Deposit Info


6 Matched Transactions

7 Summary by Account

8 Deposit Streams

9 Deposit Stream Transactions

Additional Employer(s)

Verification of Income and Employment - Paystub (with TXVerify)		This report is provided by Finicity, a Mastercard Company
<div>  Elizabeth Johnson 123 Main St. Portland, OR 97035 </div>	<div> Loan Number: 13402334 Reference No: 3348322 Loan Officer: Charles Mills </div>	<div> Requestor: AcmeLending Report ID: ld6v125c6mr0-voietxverify Portfolio ID: dnxmh82uar7w-2-port Created Date: 15/SEP/22 </div>



EMPLOYER - Initech

INCOME AND EMPLOYMENT VERIFICATION SUMMARY



Income Verification

Paystub Gross Pay	Paystub Net Pay	Deposit Transactions Total	<div><div></div><div>VERIFIED</div><div>Income amounts verified by matching transaction details.</div></div>
\$2,150	\$1,423 <div><div></div></div>	\$1,423 <div><div></div></div>	

Employment Verification

Employer Name - Paystub Initech	Employed 	Employer Name 	 VERIFIED Employer Name verified from validated paystub.
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PAYSTUB DATA - Finpay Payroll 15/SEP/21

Employee Name			Employer Name		Reporting Period		Pay Date
Elizabeth Johnson			Initech 		29/AUG/22 - 12/SEP/22		15/SEP/22
Earnings	Rate	Hours	Current Pay	YTD Total	Deductions	Current	YTD Total
Regular	\$50.00	30	\$1,500.00	\$27,000.00	FICA - Medicare	\$32.25	\$580.50
Commission			\$650.00	\$5,200.00	FICA - Social Security	\$129.00	\$2,322.00
					Federal Tax	\$150.50	\$2,709.00
					State Tax	\$107.50	\$1,935.00
					401k	\$107.50	\$1,935.00
					Health Insurance	\$200.00	\$3,600.00
YTD Gross			YTD Net Pay		Gross		Net Pay
\$32,200.00			\$19,118.50		\$2,150.00		\$1,423.25 
Paystub - Direct Deposit Info							
Financial Institution			Account Type		Account Number		Amount
Wells Fargo			Checking		8945		\$1,423.25

MATCHED TRANSACTION - Initech - Wells Fargo Checking (8945)

Account Owner: Elizabeth Johnson	Oldest Transaction Date: 15/FEB/21
Number of Deposits: 24	Total past 12 months (Net): \$34,158
Cadence: 15 Days	Average Monthly Amount (Net): \$2,846
Total Income History: 12 Months	

SUMMARY BY ACCOUNT

Financial Institution	Account	Account Owner	Account Type	Beginning Balance	Average Monthly Bal.	Current Balance
 Wells Fargo	Checking 8945	Elizabeth Johnson 123 Main St. Portland, OR 97035	Checking	\$4,000	\$4,750	\$5,500

INCOME STREAMS

Initech - Wells Fargo Checking (8945)

Account Owner: Elizabeth Johnson	Oldest Transaction Date: 15/FEB/22	<div>Confidence: HIGH</div> <div>Status: Active</div>
Number of Deposits: 24	Total past 12 months (Net): \$34,158	
Cadence: 15 Days	Average Monthly Amount (Net): \$2,846	
Total Income History: 12 Months		

Transactions

Date	Description/Memo	Amount
15/SEP/22	FINPAY Payroll - Initech	\$1423.25
01/SEP/22	FINPAY Payroll - Initech	\$1423.25
15/AUG/22	FINPAY Payroll - Initech	\$1423.25
01/AUG/22	FINPAY Payroll - Initech	\$1423.25
15/JUL/22	FINPAY Payroll - Initech	\$1423.25
01/JUL/22	FINPAY Payroll - Initech	\$1423.25
15/JUN/22	FINPAY Payroll - Initech	\$1423.25
01/JUN/22	FINPAY Payroll - Initech	\$1423.25
15/MAY/22	FINPAY Payroll - Initech	\$1423.25
01/MAY/22	FINPAY Payroll - Initech	\$1423.25
15/APR/22	FINPAY Payroll - Initech	\$1423.25
01/APR/22	FINPAY Payroll - Initech	\$1423.25
15/MAR/22	FINPAY Payroll - Initech	\$1423.25
MAR/01/22	FINPAY Payroll - Initech	\$1423.25
15/FEB/22	FINPAY Payroll - Initech	\$1423.25



Our digital payroll report for verification of income and employment delivers the accurate, reliable, high-value data you need. We make it easy for borrowers to verify their income and employment. Finicity gathers payroll data directly from our connected payroll provider's APIs and consolidates into an easy-to-read report. Verify income and employment in minutes without lengthy and costly manual processes.

- 1

Report details
Find your borrower's information, along with the report creation date, the requester (you), the Report ID, and Portfolio ID.

The Report ID will be used to request copies and the Portfolio ID would be passed on to the GSEs.
- 2

Employment summary
This section of the report contains the critical employment and income information for each employer.
- 3

Employment info
Employer and employee info, including hire date, end date, position title, work status, and latest pay date. Also includes the employment status (Active, Terminated, Leave) and the date the employment data was last updated by the payroll provider.
- 4

Income summary
Critical income information for the employment, including pay type (salary, daily, hourly), pay frequency, and base pay rate. Also includes an Annual Income section with YTD totals for each year of data (the report pulls data from the current YTD, and last 2 full years as available). Also includes an Estimated Monthly Income section with Finicity's estimation of the employee's monthly income amounts.
- 5

Support for multiple incomes/employers
The VOIE - Payroll report supports verification of multiple incomes/employers. The data for each employment will be indicated by a header with a different color.
- 6

Payment history
The VOIE - Payroll report also has available the detailed breakdown of each payment history in the employment history, representing the pay details for that pay period. The most recent and last pay periods of each year are clearly marked in the header section of each payment history.
- 7

Pay details
Pay details from the specified pay period, including earnings, deductions, and gross and net pay.
- 8

Direct deposit info
The direct deposit amount and account where the paycheck was deposited, as delivered by the payroll provider.

Verification of Income and Employment - Payroll

This report is provided by Finicity, a Mastercard Company

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Elizabeth Johnson
123 Main St. Portland, OR 97035

Loan Number: **13402334**
Reference No: **3348322**
Loan Officer: **Charles Mills**

Requestor: **AcmeLending**
Report ID: **id6v125c6mr0-voiepayroll**
Portfolio ID: **dnxmh82uar7w-2-port**
Created Date: **01/FEB/21**

EMPLOYMENT SUMMARY

INITECH

Employment Status: **ACTIVE** as of 01/FEB/21

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Employer Name	Employer ID	Employer Address
Initech	10-8795387	1031 Multnomah Ave. Portland, OR 97035

Employee Name	Employee Address
Elizabeth M. Johnson	123 Main St. Portland, OR 97035

Hire Date	End Date	Employment Duration	Position Title	Position Duration	Work Status	Pay Frequency	Latest Pay Date
01/AUG/19	N/A	1 yr 6 mos	IT Manager	6 mos	Full Time	Bi-weekly	31/JAN/21

3

INCOME SUMMARY

4

Pay Type: **Salary** Pay Frequency: **Bi-Weekly** Base Pay Rate: **\$1,733.59 / Bi-Weekly**

Annual Income

Year	YTD Base	YTD Overtime	YTD Commission	YTD Bonus	YTD Other	YTD Net	YTD Total
2021	\$3,467.18	\$269.24	\$0.00	\$0.00	\$615.38	\$2,893.95	\$4,351.80
2020	\$45,276.27	\$3,500.00	\$0.00	\$7,000.00	\$8,000.00	\$42,276.27	\$65,573.34

Estimated Monthly Income

Year	Base	Overtime	Commission	Bonus	Other		Total
2021	\$3756.11	\$190.40	\$0.00	\$416.67	\$0.00		\$4,363.18

Payment History

Available: 01/AUG/19 - 01/FEB/21 Requested: 01/JAN/21 - 01/FEB/21

NOVANTIX

Employment Status: NO LONGER EMPLOYED as of 01/FEB/21

Employer Name		Employer ID	Employer Address				
Novantix		10-2615558	1053 Broadway Albany, NY 12204				
Employee Name		Employee Address					
Elizabeth M. Johnson		123 Main St. Portland, OR 97035					
Hire Date	End Date	Employment Duration	Position Title	Position Duration	Work Status	Pay Frequency	Latest Pay Date
01/JUN/17	31/JUL/19	2 yrs 6 mos	Developer	1 yr 6 mos	Full Time	Monthly	31/JUL/19

INCOME SUMMARY

Pay Type: **Salary** Pay Frequency: **Bi-Weekly** Base Pay Rate: **\$900.50 / Bi-Weekly**

Annual Income

Year	YTD Base	YTD Overtime	YTD Commission	YTD Bonus	YTD Other	YTD Net	YTD Total
2019	\$23,413.00	\$2,200.00	\$0.00	\$5,000.00	\$3,000.00	\$22,352.64	\$33,613.00

Estimated Monthly Income

Year	Base	Overtime	Commission	Bonus	Other		Total
2019	\$1,951.08	\$190.40	\$0.00	\$416.67	\$0.00		\$2,558.15

Payment History

Available: 01/JAN/19 - 31/JUL/19 Requested: Not Requested

Payment History

INITECH

Reporting Period 13/JAN/21 - 31/JAN/21 (Most recent)

Pay Type: Salary

Pay Frequency: Bi-weekly

Pay Period Hours: 80

Pay Date: 31/JAN/21

Earnings

Description	Rate	Total	YTD Total
Base	\$1,733.59	\$1,733.59	\$3,467.18
Other	N/A	\$307.69	\$615.38
Overtime	N/A	\$134.62	\$269.24

Deductions

Description	Total	YTD Total
Garnishment Deduction	\$217.57	N/A
Federal Tax	\$261.11	N/A
Local Tax	\$6.53	N/A
Social Security Tax	\$134.91	N/A
State Tax	\$108.80	N/A

YTD Gross

\$4,351.80

YTD Net Pay

\$2,893.95

Gross

\$2,175.90

Net Pay

\$1,446.98

Payroll - Direct Deposit Info

Account Type	Account Number	Routing Number	Amount
Checking	8945	123000220	\$1,733.59

INITECH

Reporting Period 16/DEC/20 - 29/DEC/20

Pay Type: Salary

Pay Frequency: Bi-weekly

Pay Period Hours: 80

Pay Date: 04/JAN/20

\$

Earnings

Description	Rate	Total	YTD Total
Base	\$1,733.59	\$1,733.59	\$45,073.34
Bonus	N/A	\$0.00	\$7,000.00
Other	N/A	\$307.69	\$8,000.00
Overtime	N/A	\$134.62	\$3,500.00

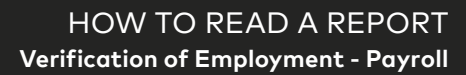
- Deductions

Description	Total	YTD Total
Garnishment Deduction	\$217.57	N/A
Federal Tax	\$261.11	N/A
Local Tax	\$6.53	N/A
Social Security Tax	\$134.91	N/A
State Tax	\$108.80	N/A

YTD Gross	YTD Net Pay	Gross	Net Pay
\$63,573.34	42,276.27	\$2,175.90	\$1,446.98

Payroll - Direct Deposit Info

Account Type	Account Number	Routing Number	Amount
Checking	8945	123000220	\$1,446.98




1 Report details

Find your borrower's information, along with the report creation date, the requester (you), the Report ID, and Portfolio ID.

The Report ID will be used to request copies and the Portfolio ID would be passed on to the GSEs.


This section of the report contains the critical employment information for each employer.

Employer and employee info, including hire date, end date, position title, work status, and latest pay date. Also includes the employment status (Active, Terminated, Leave) and the date the employment data was last updated by the payroll provider.



Verification of Employment - Payroll

This report is provided by Fincity, a Mastercard Company

 Elizabeth Johnson
123 Main St. Portland, OR 97035

Loan Number: **13402334**
Reference No: **3348322**
Loan Officer: **Charles Mills**

Requestor: **AcmeLending**
Report ID: **id6v125c6mr0-voepayroll**
Portfolio ID: **dnxmh82uar7w-2-port**
Created Date: **30/JUN/22**

⚠ 90 days since last pay date

INITECH

Employment Status: ACTIVE as of 01/01/16

Employer Name		Employer ID	Employer Address				
Initech		10-8795387	1031 Multnomah Ave. Portland, OR 97035				

Employee Name		Employee Address					
Elizabeth M. Johnson		123 Main St. Portland, OR 97035					

Hire Date	End Date	Employment Duration	Position Title	Position Duration	Work Status	Pay Frequency	Latest Pay Date
01/AUG/19	N/A	1 yr 6 mos	IT Manager	6 mos	Full Time	Bi-weekly	26/JAN/21



1 Report details




Find your borrower's information, along with the report creation date, the requester (you), the Report ID, Portfolio ID and Date Range.

The Report ID will be used to request copies and the Portfolio ID would be passed on to the GSEs.

Each account included in the report is shown here, with its respective account summary.

Lists each income stream identified from all credit transactions, for up to 120 days, with no amounts, so no income reassessment is necessary.

It also displays the stream's cadence, and days since last transaction so that you can determine if they have been paid within the regular cadence, as well as the stream's confidence level (Finicity's level of confidence that the deposit stream accurately represents income).

<div>  Verification of Employment - Transactions </div>		<div> <div>1</div> <div>This report is provided by Finicity, a Mastercard Company</div> </div>											
<div> <div>  Elizabeth Johnson 123 Main St. Portland, OR 97035 </div> <div> Loan Number: 13402334 Reference No: 3348322 Loan Officer: Charles Mills </div> <div> Requestor: AcmeLending Report ID: id6v125c6mr0-voetransactions Portfolio ID: dnxmh82uar7w-2-port Created Date: 30/JUN/22 Date Range: 01/JUL/20 - 30/JUN/22 </div> </div>													
<div> <div>2</div> <div>SUMMARY BY ACCOUNT</div> </div>													
<div>Financial Institution</div> <div>  Chase </div>	<div>Account</div> <div>Checking 8945</div>	<div>Account Owner</div> <div>Elizabeth Johnson 123 Main St. Portland, OR 97035</div>	<div>Account Type</div> <div>Checking</div>										
<div> INCOME STREAMS </div>		<div> <div>3</div> <div>Streams ranked by confidence (highest to lowest)</div> </div>											
<div> <div>Initech - Chase Checking (8945)</div> <div> <div>Account Owner: Elizabeth Johnson</div> <div>Cadence: 30 Days</div> <div>Days Since Last Transaction: 5 Days</div> <div>Next Expected Transaction Date: 01/JUL/22</div> <div>Confidence: HIGH</div> </div> </div>													
<div> <div>Transactions</div> <table> <tr> <th>Date</th><th>Description/Memo</th></tr> <tr> <td>01/JUN/22</td><td>Payroll Direct Deposit - Initech</td></tr> <tr> <td>01/MAY/22</td><td>Payroll Direct Deposit - Initech</td></tr> <tr> <td>01/APR/22</td><td>Payroll Direct Deposit - Initech</td></tr> <tr> <td>01/MAR/22</td><td>Payroll Direct Deposit - Initech</td></tr> </table> </div>				Date	Description/Memo	01/JUN/22	Payroll Direct Deposit - Initech	01/MAY/22	Payroll Direct Deposit - Initech	01/APR/22	Payroll Direct Deposit - Initech	01/MAR/22	Payroll Direct Deposit - Initech
Date	Description/Memo												
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<div>Verification of Employment</div>		<div>Page 1 of 1</div>											