

# VERIFICATION OF INCOME & EMPLOYMENT

Introducing VOIE with TXVerify™ – a next-gen, one-stop digital solution. Verify income and employment in 4 easy steps.



**1**  
Borrowers connect via an online application or email invite.



**2**  
Borrowers consent to verify their income and employment and upload their paystub.



**3**  
Borrowers connect their financial institutions and authorize the verification.



**4**  
Lenders receive an easy-to-use verified income and employment report.

## VOIE with TXVerify™ – the new industry standard.



### Cross-Verification

TXVerify™ technology matches key data from paystubs and financial institution payroll deposit data.



### Multiple Accounts

Attribution of income distributed across multiple accounts.



### Proven Data Quality

Meets and exceeds the data quality requirements of demanding investors and GSEs.



### Highest Success Rate

3x more successful than the leading automated verification.



### Faster Closing Times

Save an average of 8 days on origination timelines and reduce overall verification costs.

Finicity Reports: VOIE - Paystub with TXVerify™		Experian	
<b>Elizabeth Johnson</b> 123 Main St, Saint Louis, MO 63101		Loan Number: 13402334 Reference No: 3848322 Loan Officer: George Dawson	
		Report ID: 12345678910-VOIE Requestor: AcmeLending	
<b>EMPLOYER - Abbott Laboratories</b>			
<b>INCOME AND EMPLOYMENT VERIFICATION SUMMARY</b>			
<b>Income Verification</b>			
Paystub Gross Pay	Paystub Net Pay	Deposit Transactions Total	<b>VERIFIED</b>
\$900	\$689	\$689	<small>From all accounts matching transaction details.</small>
<b>Employment Verification</b>			
Employer Name - Paystub	Employed	Employer Name	<b>VERIFIED</b>
Abbott Laboratories	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<small>From all accounts matching transaction details.</small>
<b>PAYSTUB DATA - ADP Payroll 3/18/19</b>			
Employee Name	Employer Name	Reporting Period	Pay Date
Elizabeth Johnson	Abbott Laboratories	02/01/19 - 02/28/19	03/18/19
<b>Earnings</b>	<b>Rate</b>	<b>Hours</b>	<b>Current Pay</b>
Regular	\$20	30	\$600.00
Bonus	\$40	3.75	\$150.00
OT	\$40	3.75	\$150.00
Commission	\$50.00		\$300.00
<b>YTD Gross</b>			<b>YTD Net Pay</b>
\$3,485.00			\$2,633.00
			<b>Gross</b>
			\$900.00
			<b>Net Pay</b>
			\$689.00
<b>Paystub - Direct Deposit Info</b>			
Financial Institution	Account Type	Account Number	Amount
Wells Fargo	Checking	802 5647 8945	\$689.00
<b>DEPOSIT STREAMS - Abbott Laboratories - Wells Fargo Checking - 8945</b>			
Account Owner: Elizabeth Johnson	Client Transaction Date: 3/6/19		
Number of Deposits: 24	Total past 12 months (YTD): \$14,398.00		
Collateral: 15 days Status: Active	Average Monthly Amount (YTD): \$1,199.83		
<b>Matching Transaction</b>			
Date	Category	Descriptions/Notes	Amount
03/18/2019	Direct Deposit	ADP Payroll- Abbott Laboratories	\$689.00

# VERIFICATION OF INCOME & EMPLOYMENT

Finicity Reports<sup>®</sup> VOIE - Paystub with TXVerify™



**Elizabeth Johnson**  
123 Main St. Saint Louis, MO 63101

Loan Number: **13402334**  
Reference No: **3348322**  
Loan Officer: **George Dawson**

Report ID: **123456789101-VOIE**  
Requestor: **AcmeLending**

## EMPLOYER - Abbott Laboratories

### INCOME AND EMPLOYMENT VERIFICATION SUMMARY

#### Income Verification

Paystub Gross Pay  
**\$900**

Paystub Net Pay  
**\$689** ✓

Deposit Transactions Total  
**\$689** ✓



Income amounts verified by matching transaction details.

#### Employment Verification

Employer Name - Paystub  
**Abbott Laboratories**

Employed  
✓

Employer Name  
✓



Employer Name verified from validated paystub.

### PAYSTUB DATA - ADP Payroll 3/18/19

Employee Name	Employer Name				Reporting Period	Pay Date	
Elizabeth Johnson	Abbott Laboratories ✓				02/01/19 - 02/28/19	03/18/19	
Earnings	Rate	Hours	Current Pay	YTD Total	Deductions	Current	YTD Total
Regular	\$20	30	\$600.00	\$2,555.00	FICA - Medicare	\$17.00	\$69.00
Bonus			\$100.00	\$200.00	FICA - Social Security	\$33.00	\$131.00
OT	\$40	3.75	\$150.00	\$430.00	Federal Tax	\$116.00	\$470.00
Commission			\$50.00	\$300.00	State Tax	\$45.00	\$182.00
YTD Gross			YTD Net Pay		Gross		Net Pay
<b>\$3,485.00</b>			<b>\$2,633.00</b>		<b>\$900.00</b>		<b>\$689.00</b> ✓
Paystub - Direct Deposit Info							
Financial Institution	Account Type		Account Number		Amount		
Wells Fargo	Checking		802 5647 8945		<b>\$689.00</b>		

### DEPOSIT STREAMS - Abbott Laboratories - Wells Fargo Checking \*\*\*\*\* 8945

Account Owner: **Elizabeth Johnson**      Oldest Transaction Date: **3/6/17**  
Number of Deposits: **24**      Total past 12 months (Net): **\$14,136.00**  
Cadence: **15 days** Status: **Active**      Average Monthly Amount (Net): **\$1,178.00**

#### Matching Transaction

Date	Category	Description/Memo	Amount
03/18/2019	Direct Deposit	ADP Payroll - Abbott Laboratories	<b>\$689.00</b> ✓