

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	
Elizabeth Johnson 123 Main St, Saint Louis, MO 63101		Loan Number: 13402334 Reference No: 3848322 Loan Officer: George Dawson	
		Report ID: 12345678910-VOIE Requestor: AcmeLending	
EMPLOYER - Abbott Laboratories			
INCOME AND EMPLOYMENT VERIFICATION SUMMARY			
Income Verification			
Paystub Gross Pay	Paystub Net Pay	Deposit Transactions Total	VERIFIED
\$900	\$689	\$689	From all accounts matching transaction details.
Employment Verification			
Employer Name - Paystub	Employed	Employer Name	VERIFIED
Abbott Laboratories	☑	☑	From all accounts matching transaction details.
PAYSTUB DATA - ADP Payroll 3/18/19			
Employee Name	Employee Name	Reporting Period	Pay Date
Elizabeth Johnson	Abbott Laboratories	02/01/19 - 02/28/19	03/18/19
Earnings	Rate	Hours	Current Pay
Regular	\$20	30	\$600.00
Bonus			\$100.00
OT	\$40	3.75	\$150.00
Commission			\$50.00
YTD Gross		YTD Net Pay	Gross
\$3,485.00		\$2,833.00	\$900.00
			Net Pay
			\$689.00
Paystub - Direct Deposit Info			
Financial Institution	Account Type	Account Number	Amount
Wells Fargo	Checking	802 5647 8945	\$689.00
DEPOSIT STREAMS - Abbott Laboratories - Wells Fargo Checking - 8945			
Account Owner: Elizabeth Johnson	Client Transaction Date: 3/6/17		
Number of Deposits: 24	Total past 12 months (YTD): \$14,398.00		
Collateral: 15 days Status: Active	Average Monthly Amount (YTD): \$1,199.83		
Matching Transaction			
Date	Category	Descriptions/Notes	Amount
03/18/2019	Direct Deposit	ADP Payroll- Abbott Laboratories	\$689.00

VERIFICATION OF INCOME & EMPLOYMENT

Finicity Reports[®] 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	
\$3,485.00			\$2,633.00		\$900.00	\$689.00 ✓	
Paystub - Direct Deposit Info							
Financial Institution	Account Type		Account Number			Amount	
Wells Fargo	Checking		802 5647 8945			\$689.00	

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	\$689.00 ✓