

## How to order CIS Verification of Deposit/Asset (Asset Verification, VOD/A)

To order a VOD/A, select Employment/Income/Asset Verification under Products & Services. Select Order Verification of Deposit/Assets. The screen below will appear:

**Order Verification of Deposit/Assets**

Branch: SANDYS MORTGAGE COMPANY-CIS-8888  
User: SHARIN PEET

Reference#: [ ] Notification Email: none@yahoo.com Account History: 30 days Refresh Period: None

**Borrower Information**

First Name: Mickey Last Name: Mouse SSN: [ ]  
Email Address: mickeymouse@aol.com Cell Phone Number: [ ]  
Employer Name: [ ]

**Depository Information**

Financial Institution	Account Number	Routing Number	Account Nickname
Wells Fargo	1234567	123456789	personal checking
Wells Fargo	1234567	234567890	personal savings
Bank of America	3457891	987654321	second savings account

**Options**

Verification of Assets  
 Verification of Deposit  
 Pay by credit card  
Order

Verification of Assets is defaulted as the selection for automated requests. If you require a manual Verification of Deposit, selections to the left are different & borrower does not receive email, as indicated below.

**Account History** – Choose from 30, 60, 90 days or Max Available (max determined by financial institution). Choice will reflect the data summarized on the Fannie Mae 1006 & the detail shown in Asset reports. Different selections for Account History do not impact cost.

**Refresh Period** – Drop-down to select a monitored period of 30, 60 or 90 days. Updated data is available daily within the monitoring period selected for no additional charge above the cost paid for the selection. Different selections for length of Refresh Period will impact cost (i.e. 30-day < 90-day monitoring).

Complete the required fields (marked with R). Add up to 10 accounts on a single order. Leave the Verification of Asset selection populated (top right) and **Click Order** to complete the request. Immediately following submission of request, the applicant will receive an email. **It is essential to timely fulfillment that the applicant respond to the email, and complete all steps, securely providing their financial institution credentials. This workflow ensures the applicant's credentials are not shared with any third party and that the order is fulfilled in real-time. Please inform your applicant on the process!** See 'How to Respond to VOD Borrower' instructions to assist your borrower.

Once the applicant has completed the process of linking their account(s), the requestor will receive an email with notification that the VOD/A reports are ready to be generated.

**SEE BELOW FOR FURTHER DETAIL**

## Obtaining VOD/A Reports & Checking the status of Pending VOD/A Requests

Click **Find Ordered Products** from the main screen in the CIS ordering platform. Select Verification of Deposit/Asset under Product Type and click **Search**. Find the VOD order you wish to check and click **File Number** to the left of the order. The screen below will appear:

**Verification of Deposit Order Info**

<b>File #:</b>	77	<a href="#">Click here for full statement detail</a>	<a href="#">View Asset Report</a>
<b>Status:</b>	Completed		
<b>Reference #:</b>	auto test 12-8-14		
<b>Notification Email:</b>	nathanielc@meridianlink.com		
<b>Borrower:</b>	MARISOL TESTCASE - *****8222		
<b>Verification Type:</b>	Automated		
<b>Date Ordered:</b>	12/08/2014		
<b>Monitoring Period:</b>	None		
<b>Borrower Email:</b>	oneeighttwomarisol@gmail.com		
<b>Price:</b>	\$1.00		

With monitored VOD/A, use the Refresh Button to generate updated reports.

**Financial Institutions:**

Financial Institution	Enrollment Status	Last Harvest	
dagbank	Enrolled	12/08/2014	<a href="#">View Report</a>

Click here for Fannie Mae 1006

**Status History:**

Date	Status	Message
12/8/2014 9:00:18 PM	Closed	Monitoring has Ended
12/8/2014 11:49:07 AM	Completed	Report Ready
12/8/2014 11:49:03 AM	Completed	Report in Process
12/8/2014 11:34:49 AM	Completed	Report Ready
12/8/2014 11:34:25 AM	Completed	Report in Process
12/8/2014 11:33:31 AM	Pending	Enrollment Started
12/8/2014 11:31:41 AM	Pending	Accepted Terms of Service
12/8/2014 11:20:39 AM	Not Opened	Invite in Process - Customer has Not Accepted Terms of Service

View status dates, changes in file status, monitoring begin & end dates, etc.

- A status of **“Not Enrolled”** means the applicant has not completed the authentication for the account requested. If you see this status, please call your applicant and remind them to complete the steps indicated in the email they received.
- For orders pending/not enrolled/not completed, the Borrower Email address will be a hyperlink, enabling you to **re-send invitation email**.
- Upon the applicant completing their account credentials, **Generate Reports** shows where the View Asset Report link is in the picture above (top right). By clicking the Refresh circle-arrow, the reports will complete.
- **Generate Reports/Refresh is used to obtain updated data for monitored VOD selections AND to Generate Reports for one-time requests, allowing you to control the timing/date.** For example, if the VOD is ordered on Monday and the applicant completes the authentication and account details on Tuesday, however, a deposit being made a week later must show on the reports, requestor will wait until the day AFTER the deposit is made to Generate Reports to ensure required data is included in fulfilled reports. By not generating reports automatically, requestor controls timing/date for the detail shown in the VOD/A reports.