

Borrower Screens for CIS Verification of Deposit/Asset (VOD/A)



After the loan/mortgage originator inputs the VOD/A request, the borrower receives an email.

Borrower email subject line: **Asset Verification for (name of mortgage company/bank)**. Email content reads:

Hi (name of borrower),

Thank you for choosing (name of mortgage company/bank) for your mortgage loan. Your loan application is almost done. The next step is to verify your assets.

At (name of mortgage company/bank), we're dedicated to making your loan process efficient and user-friendly, which is why we use AccountChek by FormFree as our third-party asset verification service.

AccountChek is the new standard in loan verification security. It streamlines asset verification with a paperless process that is easy and safe.

To get started, have your login credentials handy for any checking, savings, retirement or investment accounts relevant to securing your loan. Then click the button below, and AccountChek will guide you through the process, which will only take a few minutes.

Feel free to reach out to me or any other mortgage representative at (name of mortgage company/bank) if you have questions or concerns.

Thank you and have a Great Day!

(name of mortgage company/bank)

[Get Started ▶](#)

After selecting Get Started (shown above), the borrower is navigated to the screen below:

- 1) enter the last 4 digits of SSN
- 2) check the box to Agree to the Terms of Service
- 3) select Let's Get Started:

ACCOUNTCHEK
by FORMFREE

Welcome!

EMAIL
speet@cisinfo.net **Borrower email**

LAST 4 SSN
Last 4 digits of SSN **Borrower SSN**

PERSONAL ACCESS CODE
11a94e01a4dbe8118607000d3a12c227 **Do Not Edit!**

I agree to the [Terms of Service](#) and request that AccountChek® act as an intermediary on my behalf to furnish information to a prospective creditor in order to further my application.

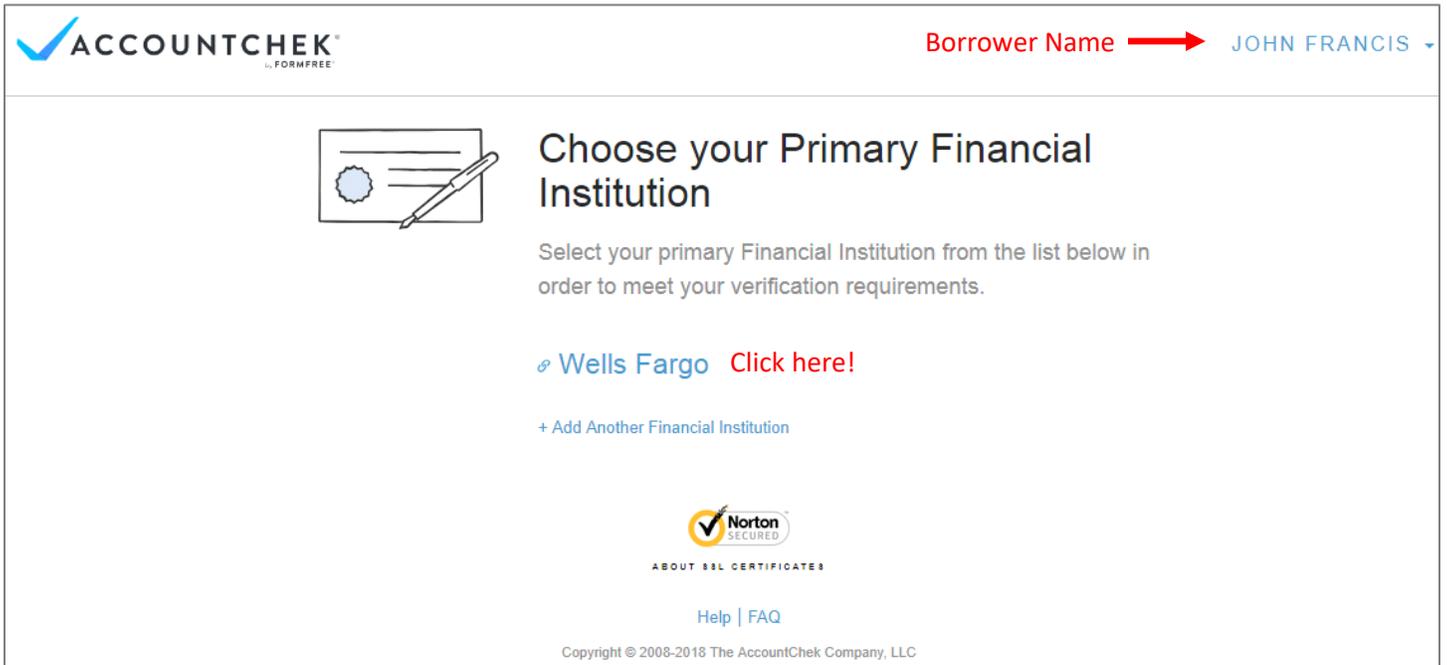
Let's Get Started

[Forgot? →](#)

Why AccountChek®?

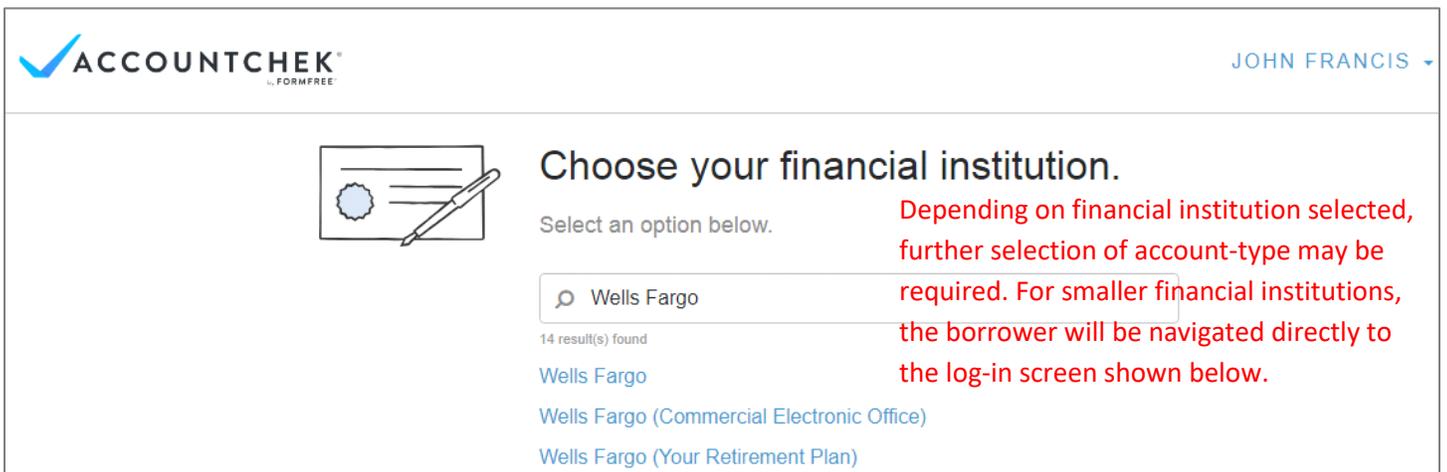
Norton

After selecting Let's Get Started (shown above), the borrower is navigated to a screen showing the financial institution(s) requested. This is a screen the borrower can use to add accounts, if required. The borrower should select the name of the first financial institution listed:



The screenshot shows the AccountChek interface. At the top left is the AccountChek logo with the tagline 'FORMFREE'. At the top right, the user's name 'JOHN FRANCIS' is displayed with a dropdown arrow. The main heading is 'Choose your Primary Financial Institution' next to an icon of a document and pen. Below the heading, it says 'Select your primary Financial Institution from the list below in order to meet your verification requirements.' There is a link for 'Wells Fargo Click here!' and a '+ Add Another Financial Institution' link. At the bottom, there is a Norton Secured logo, a 'Help | FAQ' link, and a copyright notice: 'Copyright © 2008-2018 The AccountChek Company, LLC'.

Depending on the financial institution, the borrower may see a further selection screen as below, required to select the specific account-type with the financial institution selected:



The screenshot shows the AccountChek interface with a search results screen. The user's name 'JOHN FRANCIS' is at the top right. The heading is 'Choose your financial institution.' with an icon of a document and pen. Below the heading, it says 'Select an option below.' There is a search bar containing 'Wells Fargo' with a magnifying glass icon. Below the search bar, it says '14 result(s) found' and lists three options: 'Wells Fargo', 'Wells Fargo (Commercial Electronic Office)', and 'Wells Fargo (Your Retirement Plan)'. A red text box on the right side of the screen contains the following text: 'Depending on financial institution selected, further selection of account-type may be required. For smaller financial institutions, the borrower will be navigated directly to the log-in screen shown below.'

After selecting the financial institution, the borrower is navigated to a log-in screen to enter their online username & password for the specific institution required. These credentials are the same as the credentials for the financial/banking institution:

The screenshot shows the AccountChek login interface. At the top left is the AccountChek logo with the tagline 'FORMFREE'. At the top right, the user's name 'JOHN FRANCIS' is displayed with a dropdown arrow. The main content area features a Wells Fargo logo and the heading 'Login'. Below the heading, it says 'Log in with your Wells Fargo credentials.' There are two input fields: 'USERNAME' and 'PASSWORD'. Red text annotations indicate that the borrower must enter their username and password for the financial institution requested, then select Login. Below the input fields is a section titled 'WHY ARE YOU ASKING ME FOR THIS?' with a lock icon and text stating 'This information is secured with bank-level encryption and is not stored by AccountChek®.' A blue 'Login' button is positioned below this text. At the bottom left, there is a '← Back' link.

After logging in to financial institution, the borrower must select the Enroll Now button next to each account:

The screenshot shows the 'Your Banks' page in the AccountChek interface. At the top left is the AccountChek logo. At the top right, the user's name 'MARISOL TESTCASE' is displayed, along with a 'Banks' dropdown menu and a 'Sign Out' link. The main content area is titled 'Your Banks' and includes the text 'The following banks have been added to AccountChek.' Below this, there is a table with two rows. The first row is for 'DagBank', showing '2 of 2 accounts shared' and a green checkmark icon. The second row is for 'DAG', showing 'No accounts shared' and an 'ENROLL NOW' button. A red text annotation indicates that the borrower must select Enroll Now, next to each account for which deposit/asset reports are required. Below the table is an 'ADD NEW BANK' button. At the bottom of the page, there is a 'SECURED BY RapidSSL' logo and a disclaimer: 'We will use your login information to access a limited view of your account(s). We will not be able to manage or change anything about your accounts.' There are also links for 'Need help? Contact customer service!' and 'Learn more by reading the FAQ.' and a copyright notice: '©2008 - 2014. The AccountChek Company, LLC. All Rights Reserved.'

After the borrower sees the green checkmark, and has completed enrolling ALL accounts listed, the borrower will receive an on-screen message their accounts are enrolled. CIS client receives email notification (refer to How to Order VOD instructions).