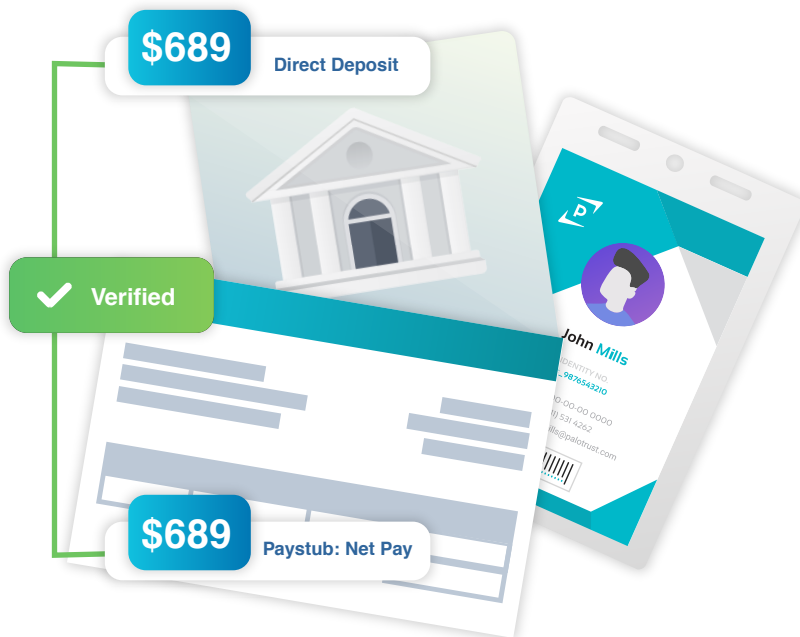


Introducing: A verification breakthrough

Finicity's Verification of Income and Employment (VOIE) with TXVerify™ is a next-gen digital verification solution that extracts a borrower's pay statement data and cross-verifies that data with income transaction details straight from their financial institution. Comparing these two data sources means up-to-date, accurate, and reliable verification of both income and employment. Increased confidence and convenience, all in one easy-to-use report.

Finicity's VOIE takes advantage of best-in-class data intelligence to deliver real-time, relevant reports. And this translates into a projected success rate that is 3x higher than current automated verification solutions on the market. All of this verification data is packaged in a streamlined digital experience that makes it easy for borrowers and lenders to adopt a truly digital verification process from start to finish. This means dramatically lower verification costs compared to traditional manual verification processes and expedited origination timelines.



Data in the report includes:

- Employee and employer name matching
- Matched income streams and deposit transactions
- Up to 24 months of deposit transactions with account owner
- Average gross monthly income amount
- Other identified income streams with confidence, cadence and deposit transactions

Key Benefits

3x Higher Success Rate Currently, the majority of income and employment verification is done manually. This is where Finicity's VOIE solution comes in. Finicity allows three times as many borrowers to verify income and employment in a successful digital verification process when compared to existing automated income and employment verification options.

Bank-Validated Data Real-time, bank-validated data provides an accurate snapshot of a borrower's current income and employment condition.

Key Benefits cont.

Flexible Integration Our verification solutions seamlessly integrate into your existing lending processes and technology platforms. Incorporating Fincity Connect into your workflows makes it easy for borrowers to share their bank data.

Smart Onboarding Fincity's experience and expertise ensure improved adoption by lending professionals, increased borrower participation, and a valuable ROI.

Protects Borrowers Fincity's status as a Consumer Reporting Agency offers borrowers a safe and secure data-sharing experience and opportunity for dispute.

One-Stop Verification Lenders can offer their borrowers an all-in-one digital verification process anytime, anywhere.

Cross-Verification Fincity's patent pending TXVerify™ technology matches key data from paystubs and bank accounts, ensuring the highest level of data quality. All the accuracy and confidence needed for critical decision-making.

Proven Data Quality Designed to meet the world's most stringent scrutiny—the U.S. mortgage market. Our data is used for high-dollar decisioning governed by strict regulatory oversight. It meets and exceeds the data quality requirements of demanding investors and GSEs.

Consumer Permissioning Offers borrowers control over how their data is shared and used.

Security Leadership Our top priority. We implement best-in-class physical, technological and procedural security safeguards similar to those used by major financial institutions (banks, credit card companies, trading firms).

[REQUEST A DEMO](#)

Fincity Reports: VOIE - Paystub with TXVerify™

Elizabeth Johnson 123 Main St. Portland, OR 97035	Loan Number: 13402334 Reference No: 3348322 Loan Officer: George Dawson	Report ID: 123456789101-VOIE Report Date: 9/25/19 Requestor: AcmeLending
---	--	---

EMPLOYER (1 of 2) - Abbott Laboratories

INCOME AND EMPLOYMENT VERIFICATION SUMMARY

Income Verification

Paystub Gross Pay	Paystub Net Pay	Deposit Transactions Total	<div style="text-align: right;"> VERIFIED </div> <small>Income amounts verified by matching transaction details.</small>
\$2150	\$1423	\$1423	

Employment Verification

Employer Name - Paystub	Employed	Employer Name	<div style="text-align: right;"> VERIFIED </div> <small>Employer Name verified from validated paystub.</small>
Abbott Laboratories			

PAYSTUB DATA - FINPAY Payroll 9/13/19

Employee Name	Employer Name	Reporting Period	Pay Date
Elizabeth Johnson	Abbott Laboratories	8/25/19 - 9/7/19	9/13/19

Earnings	Rate	Hours	Current Pay	YTD Total	Deductions	Current	YTD Total
Regular	\$50.00	30	\$1500.00	\$27000.00	FICA - Medicare	\$32.25	\$580.50
Commission			\$650.00	\$5200.00	FICA - Social Security	\$129.00	\$2322.00
					Federal Tax	\$150.50	\$2709.00
					State Tax	\$107.50	\$1935.00
					401k	\$107.50	\$1935.00
					Health Insurance	\$200.00	\$3600.00
YTD Gross			YTD Net Pay		Gross		Net Pay
\$32200.00			\$19118.50		\$2150.00		\$1423.25

Paystub - Direct Deposit Info

Financial Institution	Account Type	Account Number	Amount
Chase	Checking	...1119	\$1423.25

DEPOSIT STREAMS - Abbott Laboratories - Chase Checking *** 1119**

Account Owner: Elizabeth Johnson Number of Deposits: 24 Cadence: 15 days Status: Active	Oldest Transaction Date: 9/13/17 Total past 12 months (Net): \$34158.00 Average Monthly Amount (Net): \$2846.50
---	--

Matching Transaction

Date	Category	Description / Memo	Amount
9/13/19	Direct Deposit	FINPAY Payroll - Abbott Laboratories	\$1423.25

©2019 Copyright - Fincity Corporation. All Rights Reserved.

2