# Improved Account Owner population rate in refreshed reports

As part of our commitment to enhance data quality and outcomes for our report users, we are implementing an enhancement to increase the Account Owner population rate for refreshed bank data-based verification reports (VOA, VOI, VOAI, Cash Flow, etc).

Currently, refreshed verification reports sometimes may not be able to retrieve the Account Owner (AO) information for the consumer's connected accounts even though AO was available on the initial report.

As part of this enhancement, if a Lend Verification report is refreshed, and we are unable to retrieve a consumer's AO information for their connected accounts, we will verify whether the previous verification report contained the same connected accounts with AO information. If so, we will automatically carry over that information to the new report. This new "AO Fallback" process is expected to help increase the Account Owner population rate in refreshed reports.

You can determine if an "AO Fallback" has occurred on a Refreshed Verification report by referring to the PDF or JSON version of the report.

- PDF: under the "Summary By Account" section we will clearly indicate "As Of Date: MM/DD/YYYY" for any account that has had their AO information failed over from a previous report

- JSON: under Institutions>Accounts there will be a new data field "ownerAsOfDate" that will be in the format of an Integer/Epoch timestamp (in seconds)

In both reports the "as of date" communicates to the user that we were able to find AO information for a borrower's accounts from a previous verification report, and when that data was originally aggregated.

**Key details:**

- Target release: Mid/Late April

- Benefits: Refreshed bank data-based verification reports will have an increase in Account Owner (AO) population rates

- **Action needed:** This will be automatically enabled for all report refreshes without customer action needed

- Additional information: The "ownerAsOfDate" is an optional field and will only appear when AO fallback was used. AO details infrequently change, and we are fully confident in the usefulness and accuracy of this enhancement