



Advantage Credit

Credit Reporting Services

Digital Account Verification Services

HOW IT WORKS - 3 EASY STEPS

1. BORROWER RECEIVES A NOTIFICATION WITH THEIR LOGIN.
2. BORROWER CONNECTS THEIR FINANCIAL INSTITUTIONS AND AUTHORIZES ACCOUNTS.
3. LENDER RECEIVES REPORT ON BORROWER'S ASSETS.

BANK-LEVEL SECURITY

The highest levels of security and passed multiple 3rd party audits:

- SSAE 16/ISAE 3402 SOC 1 and SOC 2 Attestations
- Cloud Security Alliance Cloud Controls Matrix Audited
- ISO/IEC 27001:2005 Audit and Certification



A READ-ONLY PRODUCT

An encrypted, **read-only** product that submits the borrower's digital bank statements to the lender in as little as 5 minutes. Save significant time and reduce/eliminate fraud risk compared to paper statements or emails.

CUSTOMER DATA IS KEPT PRIVATE

We use the borrower's banking credentials to facilitate instant asset verifications, but as soon as the order is complete, our system automatically wipes the banking credentials from our secure database.

Customer information is never accessible to third parties.

SAFE TRANSACTION SENSURED

To safely verify the borrower's assets, we provide a secure digital "handshake" between the lender and financial institutions. The borrower's account credentials are submitted directly into an encrypted environment, and those credentials are **permanently deleted** at the end of the designated monitoring period.

SECURITY MONITORED 24/7

To maximize the protection, we monitor and test security around the clock. The instant verification process is easier, faster, and **more secure** than paper statements or email attachments



Submit Your Digital Statements Online

Hello J,

Jaya at ACCOUNTCHEK would like you to use the ACCOUNTCHEK online verification site to securely submit your electronic statements from your banking accounts. You must know your online banking credentials in order to submit your statements online.

You can log in and get started by clicking on your unique Personal Access Code below:

W76X-K92D-Y84A

If the provided link does not work, you can copy and paste this address directly into your browser:
<https://mobile2.accountchek.net/?vodkey=W76X-K92D-Y84A>

Visit the [FAQs](#) for more information on our bank account verification system
or contact [Customer Service](#) at 888-737-4432.

inviteEmail1

Personal Access Code

The borrower receives an email like the one above. Clicks on the green strip that contains the **personal access code**, To take them directly to the login page. (The access code will be prefilled).

Personal Access Code

Resend ▶

Accept the [Terms of Service](#) and [Privacy Policy](#)?

NO YES

Sign-in ▶

The borrower logs in using:

1. The same email address received with the invite,
2. The last 4 digits of their social security number,
3. Their personal access code. (email)

Terms of service must be accepted before the sign-in button becomes available.

Your Bank Sign in

BANK NAME
Regions Bank (US)

Online ID

Password

Authorize ▶

Not your bank? Try a [new search](#)

- The lender will list each account to be register for verification of assets .
- The consumer registers each account with his/her online banking credentials.
- The borrower can choose whether to share additional accounts at that institution.

Add New Bank

Choose a bank from the top 10 list, or find your bank using the **name of the bank**.

TOP 10 BANKS

Capital One 360

Chase

Citi Bank (online.citibank.com)

Fifth Third Bank

HSBC Bank

PNC Bank

SunTrust Bank

USAA

Wells Fargo

FIND YOUR BANK

Find Bank >



Advantage Credit

Credit Reporting Services

The borrower selects the bank from the top 10 list, or by searching for their institution by name, enter their credentials, and the account is registered.



✔ Success! We were able to connect to your bank and get a list of your accounts. ✕

Share Accounts

We noticed that you have additional accounts available to share from your bank. If you prefer, you can share these accounts now.

Accounts Available to Share

NAME

SHARE ACCOUNT

TESTDATA - 503-1123xxx

NO

YES

TESTDATA1 - 503-5623xxx

NO

YES

Continue >



In this example, the borrower has chosen to share one account but not the second one.

APPLICANT INFORMATION: Name: Walt Kagan, Email: walt.kagan@almalasers.com, Employer: Alma Lasers, Net Paycheck Amount: 2,692.00
ORDER DETAILS: Order ID: BE3C-57A-1-84DB, Loan Number: 993943209, Monitoring Duration: 30 Days, Req. Funds to Close: 9,000.00

Borrower has explicitly authorized access to the account(s) examined within this report, and all transaction data has been provided directly by the bank or financial institution.

ASSET REPORT SUMMARY

Table with columns: AVERAGE, AVAILABLE, & CURRENT BALANCES; MATCHES: YES/NO; ALERTS. Rows for PNC Bank, N.A. 123080187, PNC Bank, N.A. XXXXXX537, Chase Bank ...9841.

LARGE DEPOSITS 2 - (- \$500.00)

Table with columns: Date, Description, Account Name, Account Number, Account Type, Amount, Alerts. Lists various transactions from PNC Bank and Chase Bank.

ACCOUNT EXCEPTIONS

Table with columns: Financial Institution, Account Number, Account Type, Amount. Lists exceptions for Chase Bank, PNC Bank, and other institutions.

Order requested by: Brian Francis, at AccountChek. ACCOUNTCHEK hereby attests that the above information is true and correct in accordance with the applicable terms of service.

PNC Bank, N.A.123080187
February 2nd, 2014 - June 13th, 2014
02/11/2014 - 05/13/2014 (92 days)

Table with columns: AVERAGE, AVAILABLE, & CURRENT BALANCES; ENTERED BY BORROWER; ALERTS. Rows for 30 Day Average, 60 Day Average, 90 Day Average, Available Balance, Current Balance, etc.

DEPOSITS

Table with columns: Last 7, Last 30, Last 60, Last 90. Rows for Number (of deposits), Amount, Average.

WITHDRAWALS

Table with columns: Last 7, Last 30, Last 60, Last 90. Rows for Number (of withdrawals), Amount, Average.

TRANSACTION HISTORY

Table with columns: Date, Description, Debit, Credit, Balance, Alerts. Lists transaction history from 05/12/2014 to 04/21/2014.

Order requested by: Brian Francis, at AccountChek. ACCOUNTCHEK hereby attests that the above information is true and correct in accordance with the applicable terms of service.

Chase Bank XXXXX9841
February 14th, 2014 - June 13th, 2014
02/14/2014 - 05/13/2014 (89 days)

Table with columns: AVERAGE, AVAILABLE, & CURRENT BALANCES; ENTERED BY BORROWER; ALERTS. Rows for 30 Day Average, 60 Day Average, 90 Day Average, Available Balance, Current Balance, etc.

DEPOSITS

Table with columns: Last 7, Last 30, Last 60, Last 90. Rows for Number (of deposits), Amount, Average.

WITHDRAWALS

Table with columns: Last 7, Last 30, Last 60, Last 90. Rows for Number (of withdrawals), Amount, Average.

TRANSACTION HISTORY

Table with columns: Date, Description, Debit, Credit, Balance, Alerts. Lists transaction history from 04/14/2014 to 02/14/2014.

Order requested by: Brian Francis, at AccountChek. ACCOUNTCHEK hereby attests that the above information is true and correct in accordance with the applicable terms of service.



All shared accounts with their respective transaction histories are contained in one Asset Verification information report, along with some basic analysis.



Thank you for signing up
to use Advantage Credit's
Digital Account
Verification Services