

How to Order Verification of Deposit

- **Jul 20, 2025**
- **Knowledge**

Title

How to Order Verification of Deposit

Product

Mortgage Credit Link

Information

The VOD (Verification of Deposit) product will allow you to order a report that contains verified information on a consumer's assets. Automated Verifications will ask the consumer to securely provide their online credentials and authorize limited 3rd-party access to their account(s). This information is sent to our system where it can be viewed as a PDF report from the order details page. Manual Verifications are handled manually and require little or no involvement from the borrower. The process to order Manual VODs is relatively straight-forward. The process for Automated VODs is a bit more involved. Below, we will cover the workflow for both types of VODs.

Products & Services

▶ Credit Verification
▶ Property Verification
▼ Employment/Income/ Asset Verification
Order Verification of Employment Order Tax Transcript Order Verification of Deposit/Assets
▶ Fraud Detection
Find Ordered Products Settlement Services Worksheet (SSW)

How to Order an Automated VOD

To order an automated VOD, look for the *Employment/Income/Asset Verification* section from the *Product & Services* area of the main desktop. Select the *Order Verification of Deposit* link. Ensure that the *Automated Verification* product is selected under the *Options* area. Below you will see an example of the order screen which may be slightly different depending on the VOD provider your account is configured for.

AccountChek:

Order Verification of Deposit				Options	
Branch	EZ LENDING - WESTERN BRANCH			<input checked="" type="radio"/> Automated Verification	
User	LISA LOAN OFFICER			<input type="radio"/> Manual Verification	
Reference#	Notification Email	Account History	Refresh Period	<input type="checkbox"/> Pay by credit card	
	lisaofficer@email.com	30 days	None	<input type="button" value="Order"/>	
Borrower Information					
First Name	Last Name	SSN			
John	Borrower	000000005			
Email Address	Cell Phone Number				
john@mail.com					
Employer Name					
Depository Information					
Financial Institution	Account Number	Routing Number	Account Nickname		
Wells Fargo	1234567890	322212345	Checking		
Add Account					
Loan Information					
Required Reserve Amount					

Finicity:

Order Verification of Deposit/Assets				Options	
User	JOE LOANOFFICER			<input checked="" type="radio"/> Verification of Assets	
Reference#	Notification Email	Account History	<input type="radio"/> Verification of Deposit		
	Joe@email.com	30 days	<input type="checkbox"/> Pay by credit card		
Borrower Information					
First Name	Last Name	SSN			
John	Borrower	000000005			
Email Address	Cell Phone Number				
John@email.com	8887776666				
Street Address	less detail	DOB			
1600 SUNFLOWER AVE 100		01/01/1980			
City	State	Zip			
COSTA MESA	CA	92626			

1. **Fill out the various fields on the screen.** Items with a green (R) next to them are required items.

- **Notification Email** - The email indicated here is where order updates will be sent. An example of an update is when the borrower has successfully authorized their accounts for access.
- **Account History** - Select how many days worth of past transactions you'd like to see for the accounts.
- **Refresh Period** - Indicate the amount of time access to the accounts is needed. The duration begins counting down when the borrower successfully registers a financial institution. Selecting "None" means you only want a one-time snapshot of the account information.

- **Email Address** - This should be populated with the borrower's email address. This is where the invitation link will be sent.
 - **Financial Institution** - The name of the financial institution that holds the asset account. In many cases, this will be the name of the bank or credit union. However, if the borrower owns another type of account (i.e. IRA, 401k, etc), it would be the name of the company that manages it. An exact match of the name is not required, as the borrower will have an opportunity to select the correct institution if the system cannot find a match for what is provided.
 - **Account Number** - This is the account number. It does not need to match exactly, as the borrower will have an opportunity to select which accounts they want to authorize for monitoring upon registering.
 - **Required Reserve Amount** - This is a legacy field and is not currently being used. This may serve a purpose in the future.
2. **Below, we will provide details on notable fields.**
 3. **Once the order page has been filled out, click the "Order" button to place an order.** Note: You can add up to 10 accounts on a single order.

How to Order a Manual VOD

Ordering a manual verification of deposit is similar to ordering an automated one. Because this is being manually verified, more information will need to be provided upon placing the order.

To order a manual VOD, look for the *Employment/Income/Asset Verification* section from the *Product & Services* area of the main desktop. Select the *Order Verification of Deposit* link. Ensure that the *Manual Verification* product is selected under the *Options* area.

Order Verification of Deposit

Branch: EZ LENDING - WESTERN BRANCH
 User: LISA LOAN OFFICER

Reference#: [] Notification Email: lisaofficer@email.com

Borrower Information [Add Co-borrower](#)

First Name: John Last Name: Borrower SSN: 000000001

Depository Information

Financial Institution: Wells Fargo Phone Number: 800-123-1234

Address: [more detail](#)

Account Number	Account Type	Name(s) on the Account	Other Name(s)	Balance
1234567890	Checking	Borrower		5000
1234567891	Savings	Borrower		20000

[Add Account](#)

Additional Notes: []

Borrower's Written Authorization: [Browse...](#)

Options

Automated Verification
 Manual Verification

Pay by credit card

[Order](#)