

**Title**

How to Order Verification of Employment

**Product**

Mortgage Credit Link

**Information**

The Verification of Employment product will allow you to order a report that will verify the consumer's employer and their status at the company. Employers listed in a database such as The Work Number can be instantly verified. For employers that can't be found in an instant database, you can have someone manually verify their works status.

Verification of Self-employment is a manual process. Once an order has been placed you can choose to reverify the employment near the end of the loan process.

You can reach the order page by selecting *Employment/Income/Asset Verification* from the main page and then clicking *Verification of Employment*.

**Products & Services**

▶ <b>Credit Verification</b>
▶ <b>Property Verification</b>
▼ <b>Employment/Income/ Asset Verification</b>
<a href="#">Order Verification of Employment</a> <a href="#">Order Tax Transcript</a> <a href="#">Order Verification of Deposit/Assets</a>
▶ <b>Fraud Detection</b>
<a href="#">Find Ordered Products</a> <a href="#">Settlement Services Worksheet (SSW)</a>

Order Verification of Employment		Type of Verification
Cancel		<input checked="" type="radio"/> Employment <input type="radio"/> Employment plus Income <input type="radio"/> Self-Employed <input type="radio"/> Re-Verify <input type="radio"/> Income and Employment - Consumer Driven
Order for Bluth Banana Stand(#2107) - TOBIAS FUNKE		
Reference No.	Permissible Purpose	
<input type="text"/>	Employee's application for credit	
<b>Borrower Information</b>		
First Name <span style="color: green;">R</span>	Last Name <span style="color: green;">R</span>	SSN <span style="color: green;">R</span>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Salary Key <span style="color: yellow;">?</span>		
<input type="text"/>		
<input type="checkbox"/> Specific Employer Required? <span style="color: yellow;">?</span>		
<b>Product Selection</b> <span style="color: green;">R</span>		
<input type="radio"/> Current Employer(s) <input type="radio"/> Previous Employer(s) <input type="radio"/> Both - Current & Previous		
		<b>Order List</b> <span style="color: yellow;">?</span> + Add Another VOE <input type="checkbox"/> Pay by credit card Order

1. **Fill out the following consumer information on the order screen:**
2. Fields designated with the green letter R are required fields. The rest of the consumer information is optional, but we recommend to fill out as much information as possible.
  - First name
  - Last name
  - SSN
  - Employer Name. This field will only be required when select the *Specific Employer* option.
3. **Select appropriate *Record Filter* type.** This controls the area of the records that are searched and what is applied. The following options are available.
  - Current Employer(s) - VOE will only search for current employers.
  - Previous Employer(s) - VOE will only search for previous employers.
  - Both - Current & Previous - VOE will search for both current and previous employers.
    - Note that if TWN returns current and previous employers, two charges will be added to the VOE as TWN will bill for each category separately.
  - Specific Employer - VOE will only search for a specific employer. This option should only be used in the following scenarios:
    - The consumer is a Rhode Island resident.
    - The consumer is an employee of one of the following employers (which will also require an Employee ID): State of California, Tx Dept of

Criminal Justice Human Resources HQ Employee Svs, Oregon State University.

- There are multiple names associated with the consumer's SSN.
4. **Select appropriate *Type of Verification*.** This controls which employment type is going to be verified. The following options are available.
    - Employment - Check against typical employment records
    - Employment plus Income - Checks against typical employment records as well as reported income
    - Self Employed - Checks to see if a borrower was self employed
    - Re-Verify - Repulls previous information to ensure nothing has changed during the processing period
  5. **Check the checkbox next to the *Pay by credit card* if you would like to pay the credit report with a credit card.** If you are required to pay by credit card, this box will automatically be checked and cannot be unchecked.
  6. **Click on the *Order* button to place the VOE order.** If you get any warnings, please correct them and try to order again. You may get a warning screen indicating that a report already exists for the consumer. Please see the Duplicate Detection section for more details.

### **Additional Fields**

#### **Salary Key**

There are specific employers that do not allow access to employment/ income information without a salary key.

For a list of employers that do not allow access to income/ employment information without a salary key, please select the help icon next to the field title.

#### **Other Verification of Employment Features**

#### **Placing multiple VOE orders**

Often users will want to order more than a single VOE at one time. Below are the steps on how to place order several at a time.

1. **Complete the order for the first VOE.** This is the exact same process as ordering a single VOE but instead of hitting "Order"...
2. **Click + Add Another VOE above the Pay by credit card checkbox.** This link will only be clickable when all required fields and the *Type of Verification* box are filled out.
3. **Fill in the information for the other VOE's to be ordered.** The process is identical to ordering the initial report but instead of hitting *Order* continue to hit *+Add Another VOE* until you have filled in every report you want to order.
4. **Confirm your Order List is correct.** The order list will populate above the *+Add Another VOE* button as you add reports.
5. **Click on the Order button to order all of the VOE's at once.** If you get any warnings, please correct them and try to order again. You may get a warning screen indicating that a VOE already exists for the consumer. Please see the Duplicate Detection section for more details.

## Placing a Re-Verify Order

Order Verification of Employment

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Order for DavidT(#1111) - TEST

<b>Reference No.</b>	<b>Notification Email</b> <span style="color: green;">🔗</span>	<b>Permissible Purpose</b>
<input type="text"/>	Meridianlink@testinç	Employee's application for credit ▼

**Borrower's Written Authorization**  
 | No file chosen

**Order Information**

<b>Previous File #</b> <span style="color: green;">🔗</span>	<b>Last 4 Digits of SSN</b> <span style="color: green;">🔗</span>
<input type="text" value="12032"/>	<input type="text" value="5001"/>

**Employer** 🔗

- Enterprise One
- Enterprise USA Flags
- Enterprise

Type of Verification

- Employment
- Employment plus Income
- Re-Verify

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Order List 🔔

+ Add Another VOE

Pay by credit card

1. **Select the Re-Verify order option.**
2. **Under order information, enter the Previous File # and Last 4 digits of SSN.** These fields will populate the employer name from the pervious file into the employer section
3. **Select the Employer.** Please note that the reverifying would need to be over 35 days or we will not allow a Re-Verify. Additionally, the original verification hast o be less than 60 days old or a new order will placed.