Working with Finicity Products:
VOA, VOI, Combined Products Require Applicant Interaction

The workflow process for Finicity's products in EPN is a little different compared to most other vendors in that the loan applicant/co-applicant interacts with software systems to provide their asset and income information digitally.

This guide provides information to managers and their clients about what applicants can expect.

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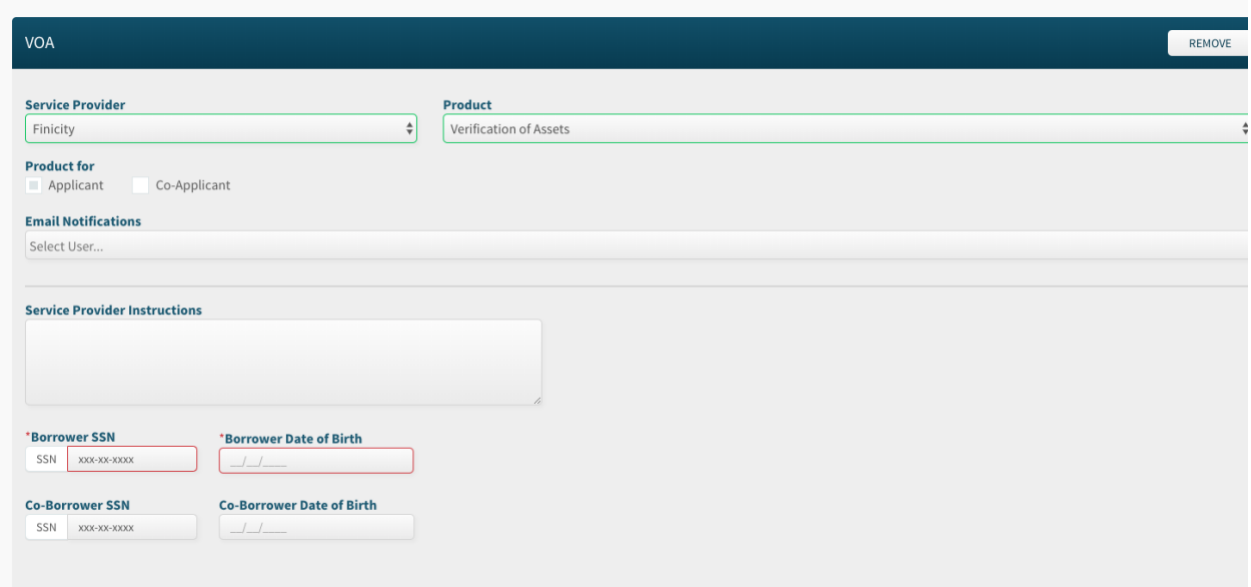
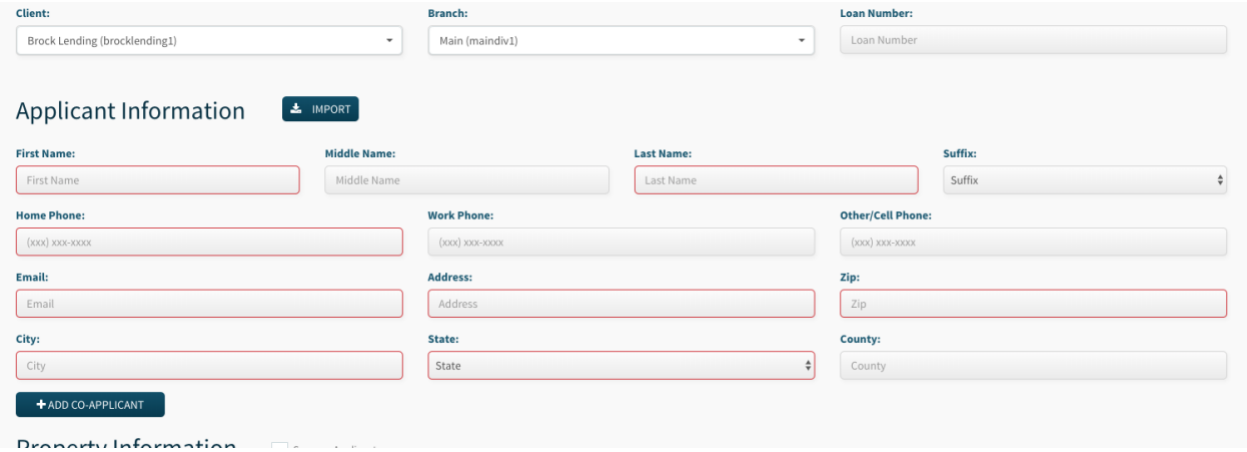
Placing a New Finicity Order

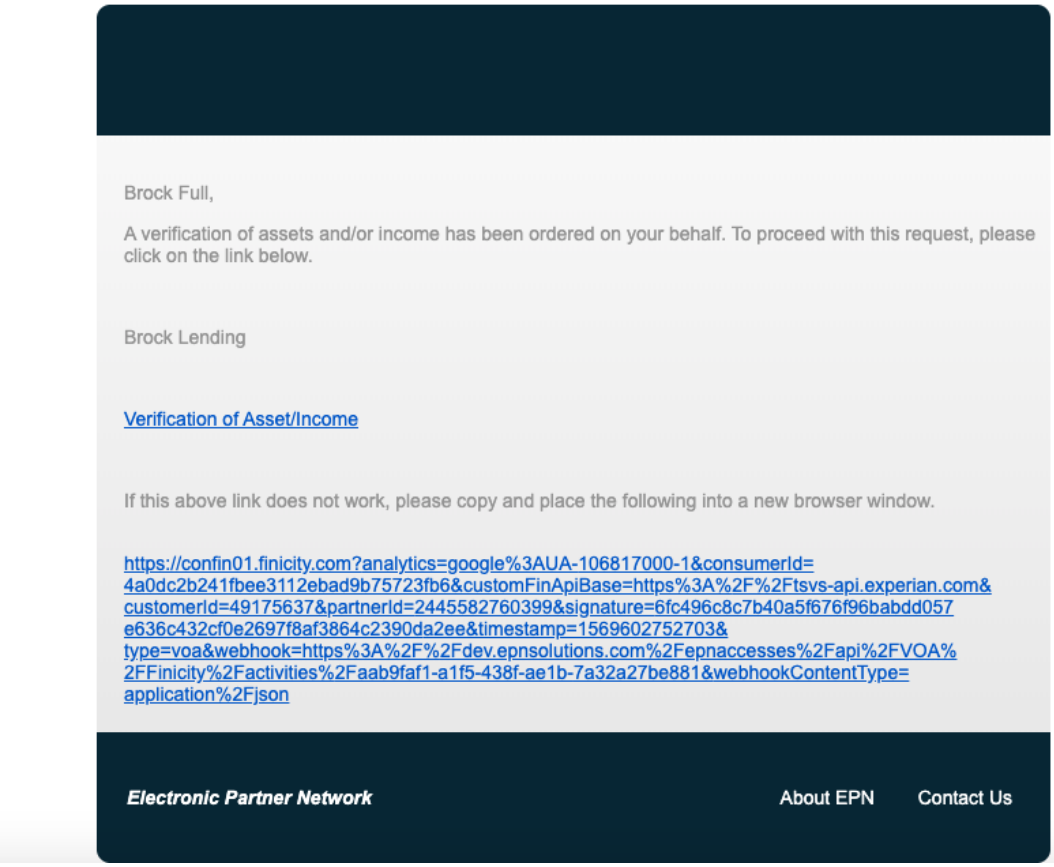
Once enabled on the lender/branch account, the user will select the "VOA" vendor type from the order screen as normal. From the **Service Provider** drop down list, users will select **Finicity** and then either the **Verification of Assets**, **Verification of Income**, or **Verification of Income and Assets** from the available products. Then they'll be prompted to enter all pertinent information. Any of these product selections will require input from the applicant/co-applicant.





Once all information has been filled out, the **Place Order** button will become enabled and they can submit the order.

When Finicity receives the order, a private labeled email will be sent to the applicant or co-applicant email address entered on the order screen.



Brock Full,

A verification of assets and/or income has been ordered on your behalf. To proceed with this request, please click on the link below.

Brock Lending

Verification of Asset/Income

If this above link does not work, please copy and place the following into a new browser window.

https://confin01.finicity.com?analytics=google%3AUA-106817000-1&consumerId=4a0dc2b241fbee3112ebad9b75723fb6&customFinApiBase=https%3A%2F%2Ftsvs-api.experian.com&customerId=49175637&partnerId=2445582760399&signature=6fc496c8c7b40a5f676f96babdd057e636c432cf0e2697f8af3864c2390da2ee&timestamp=1569602752703&type=voa&webhook=https%3A%2F%2Fdev.epnsolutions.com%2Fepnaccesses%2Fapi%2FVOA%2FFinicity%2Factivities%2Faab9faf1-a1f5-438f-ae1b-7a32a27be881&webhookContentType=application%2Fjson

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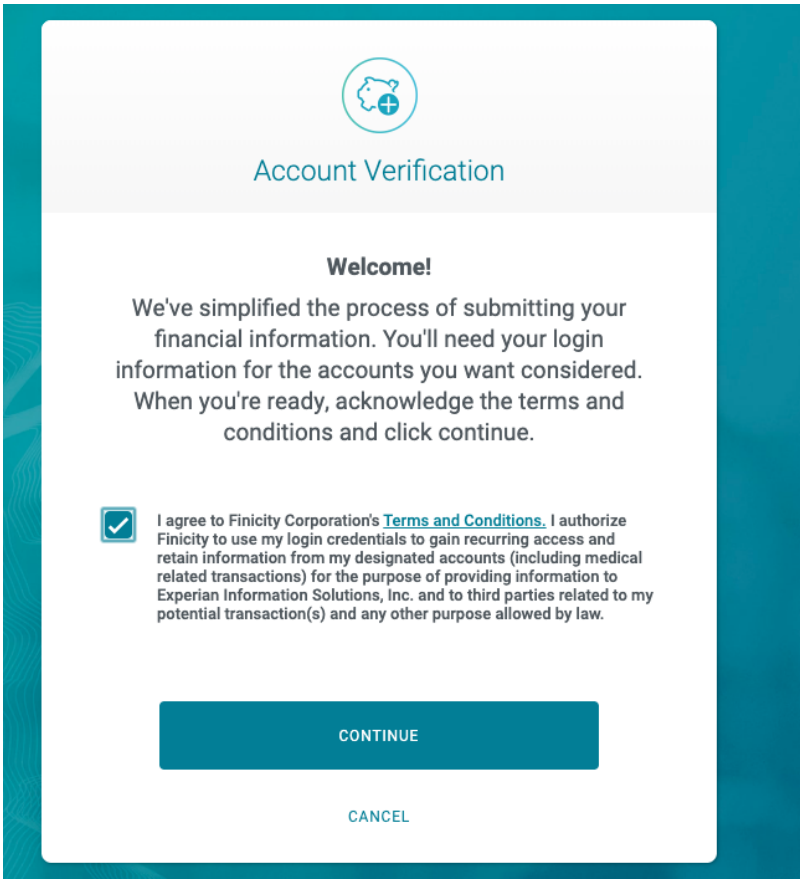
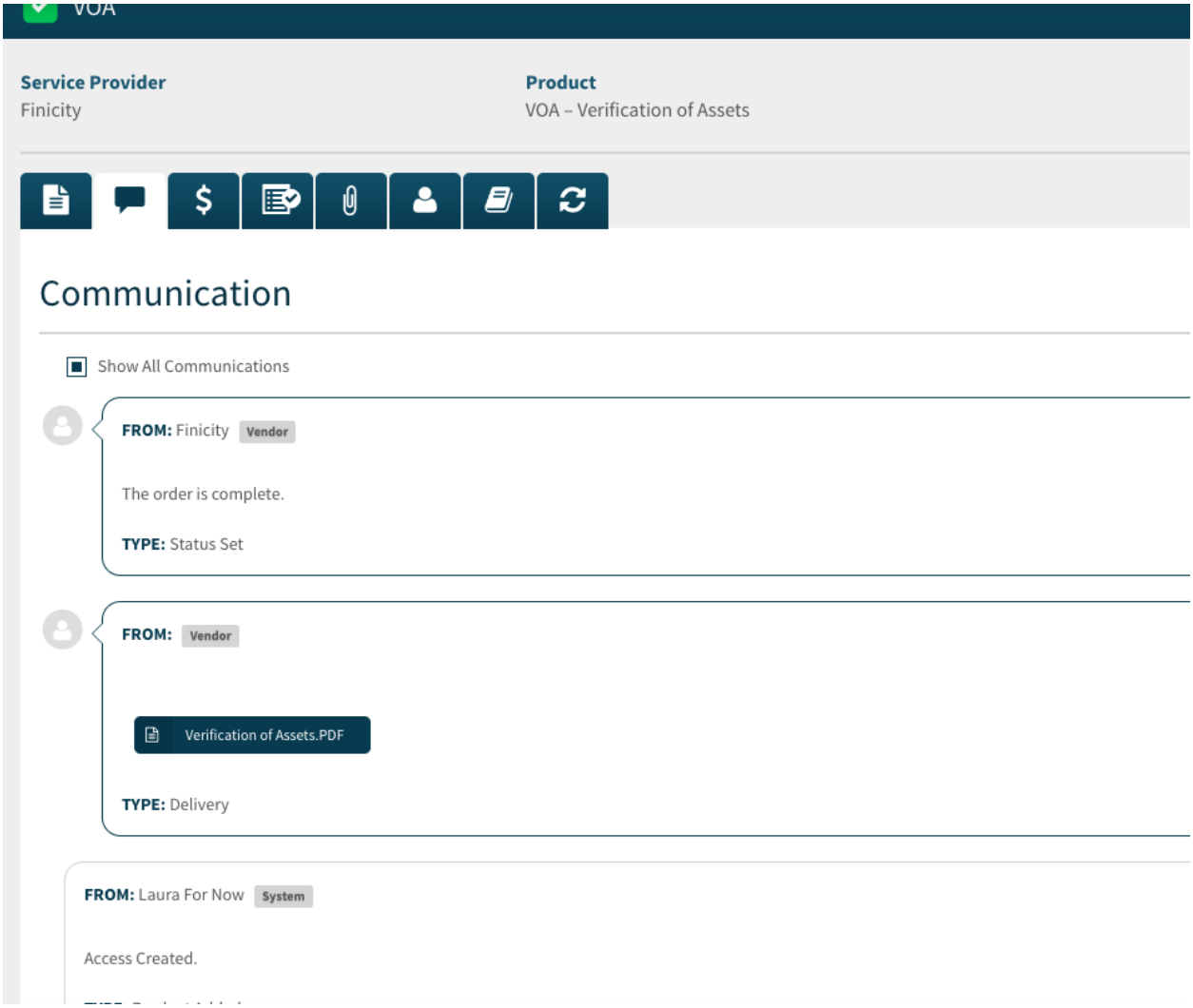
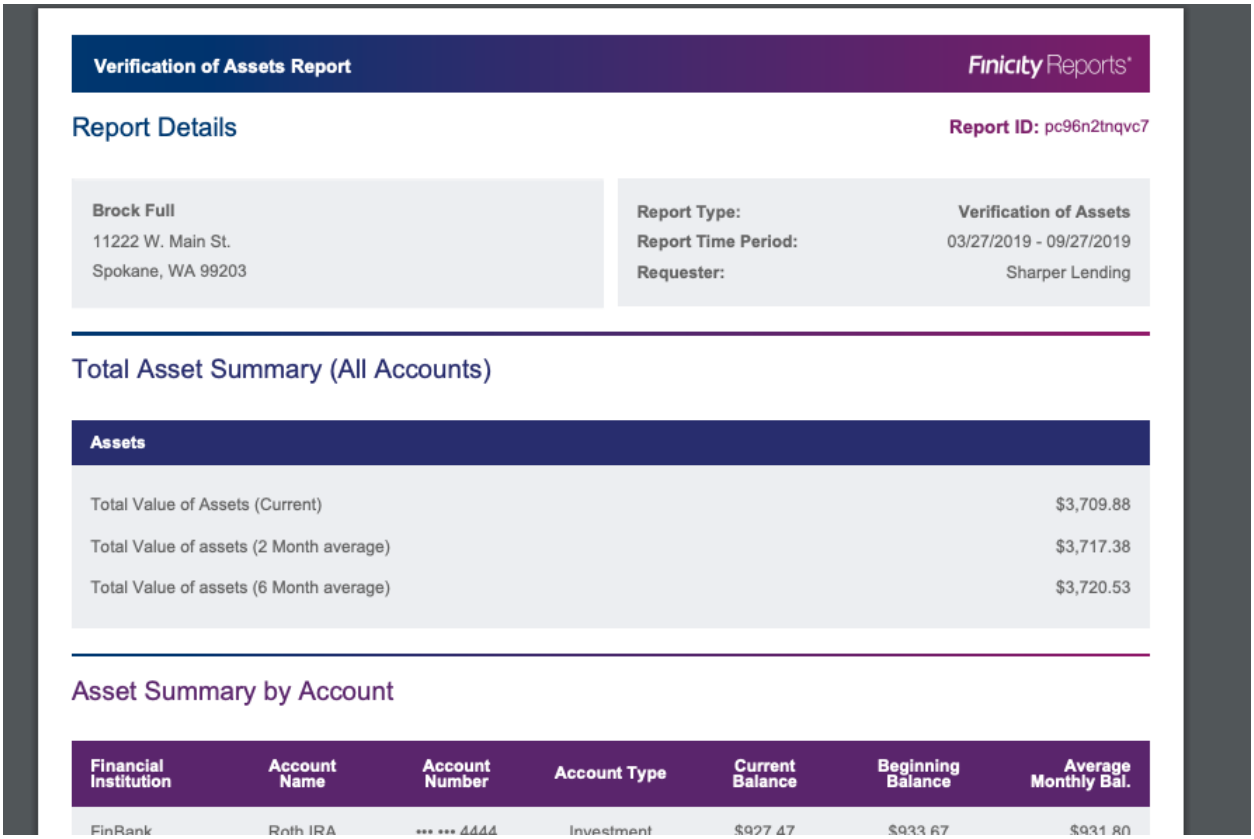
When the applicant receives the email and clicks the link, they are taken through the Finicity verification process. This will include login information for any accounts the applicant needs for their loan file.



Once the user completes the process, the Finicity system posts all data back into EPN. When Finicity sends the data back, we will create a PDF of the asset/income information.

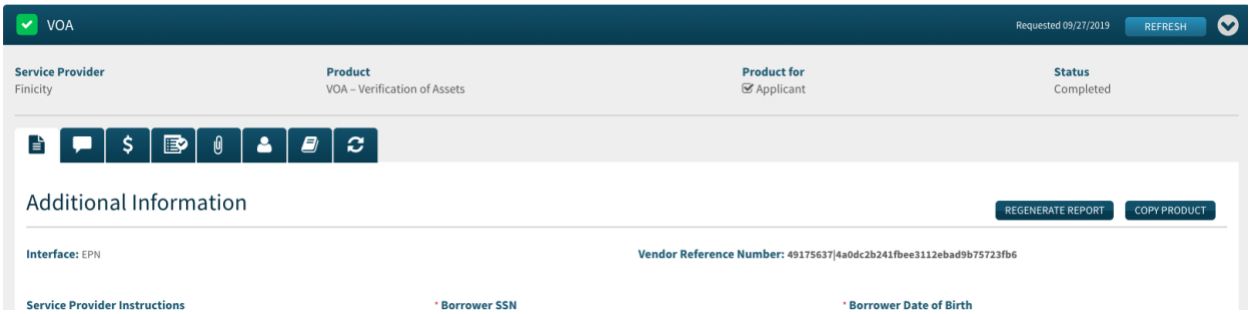


Clicking on the **Verification of Assets.PDF** button will display the deliverable.

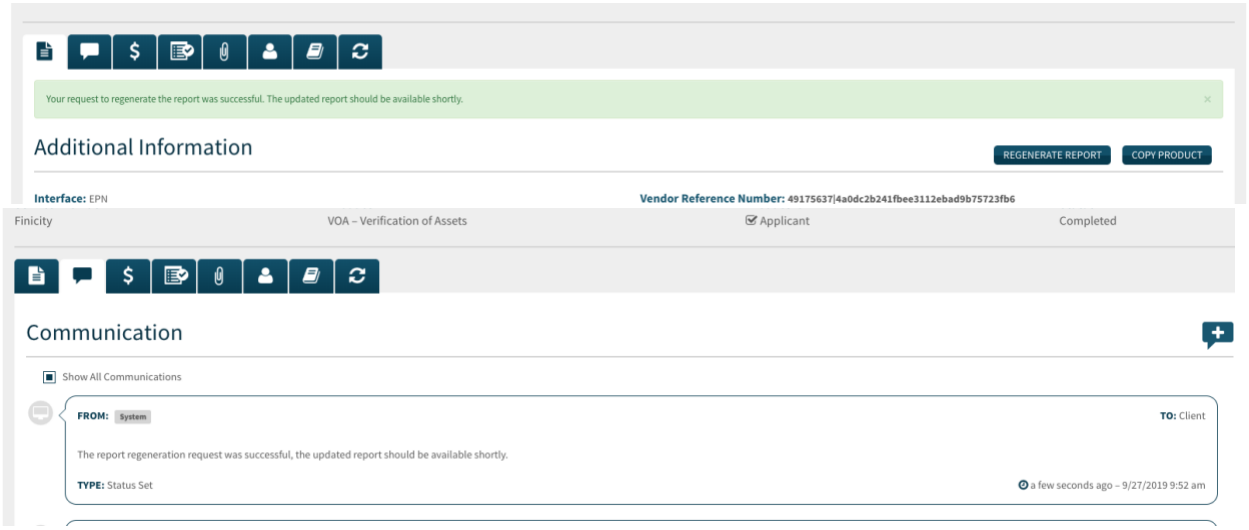


Getting the Most Current Information: Regenerating the Report

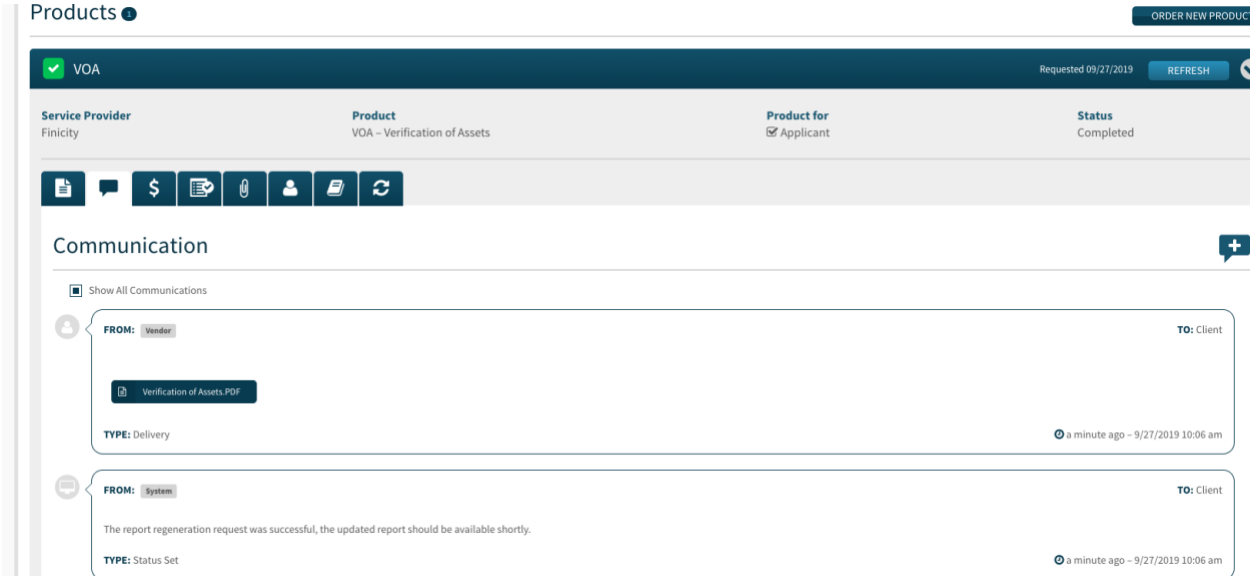
Asset and income information is always changing. Once an order has been completed, EPN maintains a live link into Finicity so that the report can be regenerated with current asset/income information at any time. *Note that there is no additional cost to regenerate reports.*



Clicking on the **Regenerate Report** button will create a current VOA/VOI report from Finicity. The user will see the following:



Once the new report is completed on their side, Finicity will post back all activities to EPN, and will download the updated report.



Data Security and Retention: Info Stored for 55 Days

For data security and consumer protection, EPN monitors all Finicity orders that have been placed. Any Finicity orders that were ordered at least 55 days prior that have not yet been marked as deleted will be removed. EPN works with Finicity systems to delete the applicant/co-applicant information and mark it on the account in EPN that it has been deleted.