# HELPFUL TIPS FOR ACCOUNTCHEK

# xactus X

## *ENSURING ACCURATE ACCOUNT DATA IN ONE SIMPLE STEP-BY-STEP PROCESS.*

Verification of Assets will typically be used for our AUTOMATED verification service and Verification of Deposit will typically be used for our MANUAL services.

The AccountChek Financial Institutions list is available upon request.

**Status Codes**

| Status Code | Verifier Text | Borrower Stage |
|---|---|---|
| 500 | Not Opened | Invite in Process - customer has not accepted Terms of Service |
| 501 | Pending | Arrived at Site |
| 5010 | Not Opened | SSO Link Expired |
| 503 | Pending | Financial Institution (Bank) Selected |
| 505 | Pending | Enrollment Started |
| 506 | Pending | Performing Multi-Factor Authentication |
| 5061 | Pending | Starting Account Verification |
| 507 | Complete | Report Ready |
| 509 | Needs Update | Credential Update Needed from Customer |
| 5101 | Complete | Report Queued |
| 510 | Complete | Report in Process |
| 511 | Alert | Insufficient History |
| 512 | Alert | Enrolled - Harvest Unsuccessful |
| 513 | Closed | Refresh Period Ended |
| 5031 | Alert | Issue Validating Online Banking Credentials |
| 5032 | Alert | Unable to Connect to Financial Institution |
| 5070 | Complete | SnapCheck Data Ready |
| 540 | Data Unaccessible | Data Integrity Error |
| 700 | Traiged | Harvest Already in Progress |

## FAQ

- What transaction history is selected most often?
  - 60 days, which would equal two months of bank statements.

- How many financial institutions can be added?
  - Up to 10

- Why does the report have two sections?
  - The first section is the summary, the second is the transaction history report.

**Client Success Ops | clientsuccessops@xactus.com | 800.258.3488 Ext. 1405**

**White Labeling Information:** This allows the applicant will see your branding and specialized language on all email communications received from the AccountChek System. Once we receive your logo and the verbiage outlined below, please allow one week for implementation.

1. Please provide your company logo in a .png file format that is the highest possible quality. The Logo appears in the emails the applicant receives.
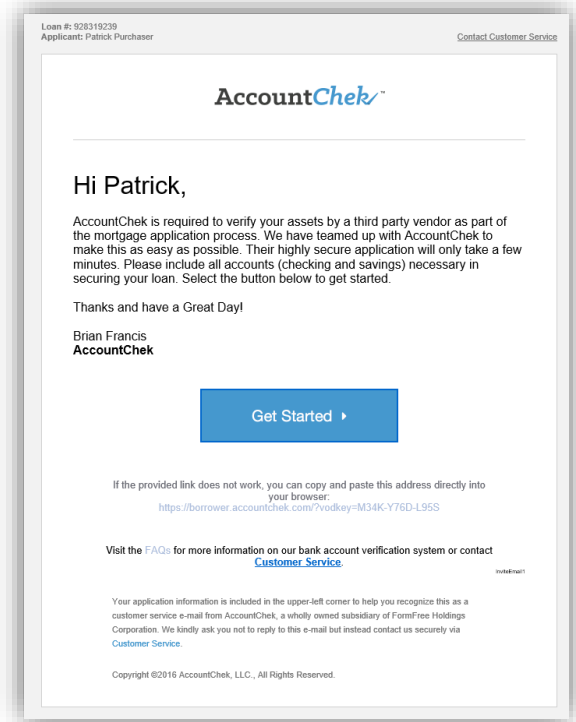


2. Next, please review the text for the emails that are sent to the applicant and make any changes that you see fit.  Please keep the instructions consistent with the original text.

| | |
|---|---|
| Welcome Email | Hi [$BorrowerFirstName$],<br><br>[$VerifierCompanyName$] is required to verify your assets by a third party vendor as part of the mortgage application process. We have teamed up with AccountChek to make this as easy as possible. Their highly secure application will only take a few minutes. Please include all accounts (checking and savings) necessary in securing your loan. Select the button below to get started.<br><br>Thanks and have a Great Day!<br><br>[$VerifierName$]<br>[$VerifierCompanyName$] |
| Re-enter Credentials Email | Hi [$BorrowerFirstName$],<br><br>We are unable to update your account information for your loan with [$VerifierCompanyName$]. Please select Re-Authorize below and follow the steps to ensure that your lender has the most accurate information.<br><br>If you have already closed on your loan, or are no longer pursuing a loan, please contact [$VerifierCompanyName$] to have your AccountChek order closed. |