

Asset VerificationX

Electronically Verify Applicants' Financial Accounts Quickly & Securely



Digital Verification of Assets that Provides Clearer Insight Into Consumer Financial Health Using Verified Bank Data

Xactus partners with Plaid to deliver fast, secure Verification of Assets through real-time bank connections. Lenders receive structured, GSE-ready asset data that replaces manual uploads with digital verification, lowering costs, streamlining workflows, and providing a clearer picture of borrower financial health.



Digital Asset Verification, Simplified

Real-time, consumer-permissioned bank data replaces manual uploads and borrower back-and-forth, lowering cost per loan and accelerating the path to close.



A Holistic Financial Picture

See balances, transaction activity, income signals, and recent employer deposits with a configurable lookback of up to 24 months and unlimited refreshes for 60 days.



GSE-Compliant Asset Data

Verification of Assets reports meet requirements for Fannie Mae Day 1 Certainty[®] and Freddie Mac AIM, delivered through Xactus360, our Intelligent Verification PlatformSM, built for high-volume mortgage workflows.



High-Conversion Borrower Experience

Borrowers securely link accounts in seconds through a familiar experience trusted by 1 in 2 U.S. adults, delivering up to 80% connection rates across more than 12,000 financial institutions.



Leverage Your Asset Statement to Streamline the VOE/I Process

Xactus' Plaid integration makes it possible to leverage up to 12 months of asset statement data for Fannie Mae single-source validation, allowing income and employment to be verified simultaneously through one streamlined process.