

Digital income verification using consumer-permissioned data is revolutionizing credit decisioning.

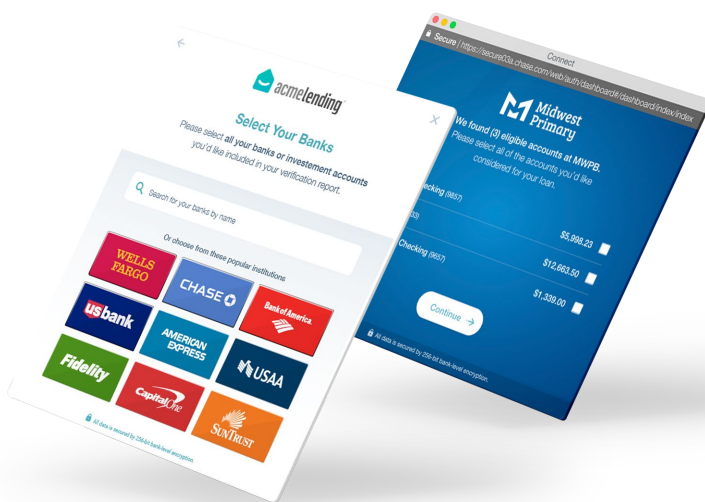
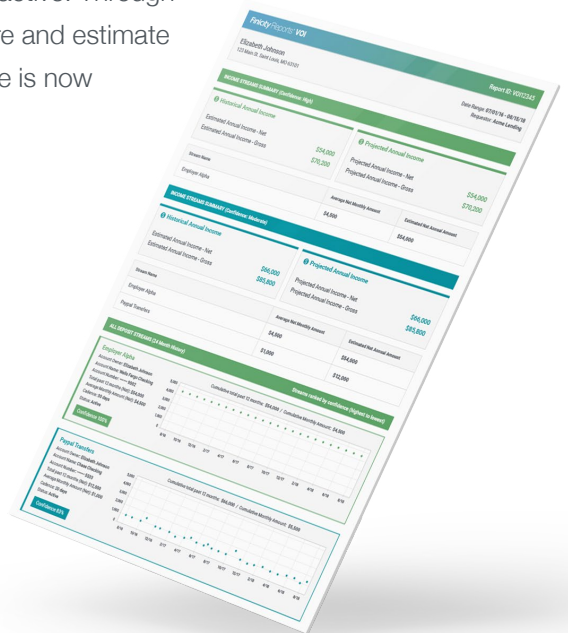
Finicity's Verification of Income (VoI) report allows you to rapidly confirm a borrower's income with up to 24 months of bank validated data. Through a simple online experience, your borrower identifies accounts where they receive income and permissions access for a review of up to 24 months of their deposit transaction data.

Finicity uses advanced analytics to identify income streams, both active and inactive. Through our analytics we are able to rank income streams, assigning a confidence score and estimate a future income. This makes it easy to validate and sort income quickly. Income is now identified in minutes in a detailed report.

Digital verification uses data direct from the source—banks. It saves time, improves accuracy, and improves the experience. In short. It's just better.

The data in the report includes:

- Financial institution name
- Up to 24 months of deposit transactions with payee
- Average monthly income amount
- Historical and estimated net and gross annual income
- Identified income streams with confidence, cadence and deposit transactions



Customer Experience

Finicity Connect makes it easy for consumers to identify their financial institutions and permission access through a simple popup. And it's completely customizable, so it can mirror your brand.