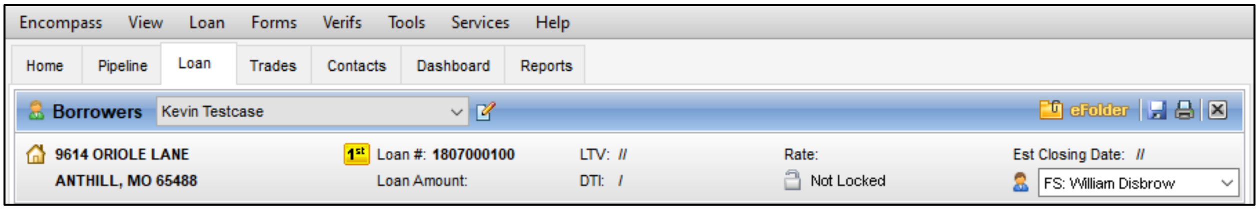
xactus

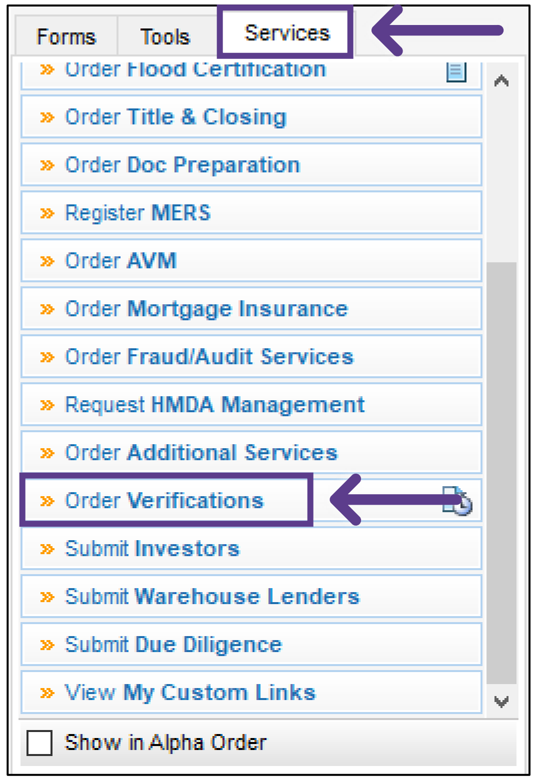
Advancing the Modern Mortgage

How to Order Employment and Income VerificationsX Cascade Within Encompass® by ICE Mortgage Technology® (Xactus360)

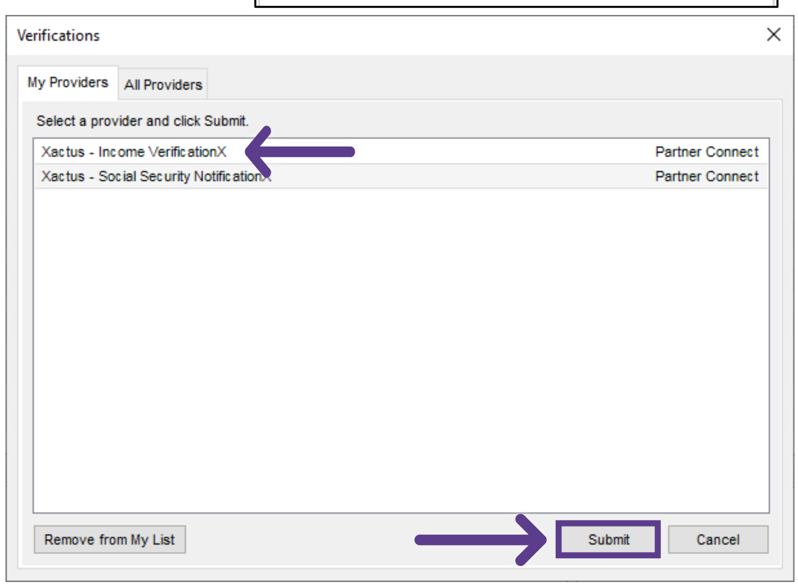
1. Start by logging in and opening the applicants loan file.



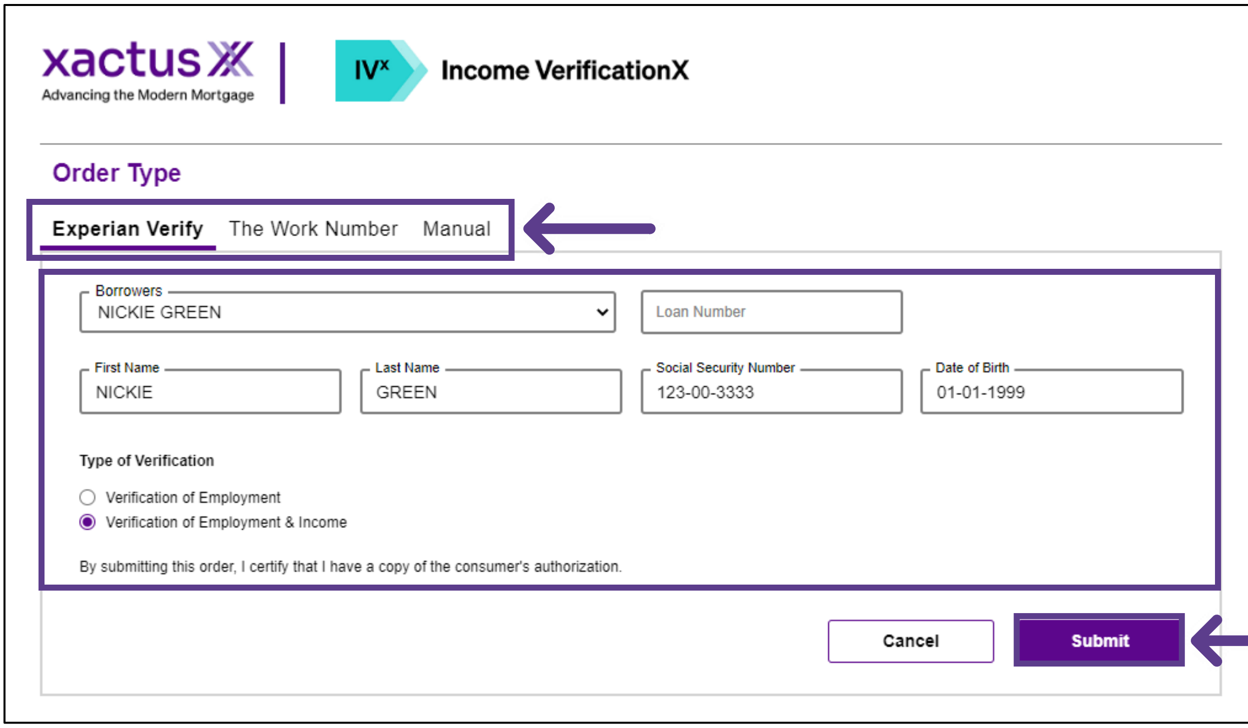
2. Click on the Services tab in the bottom left corner. Select Order Verifications.



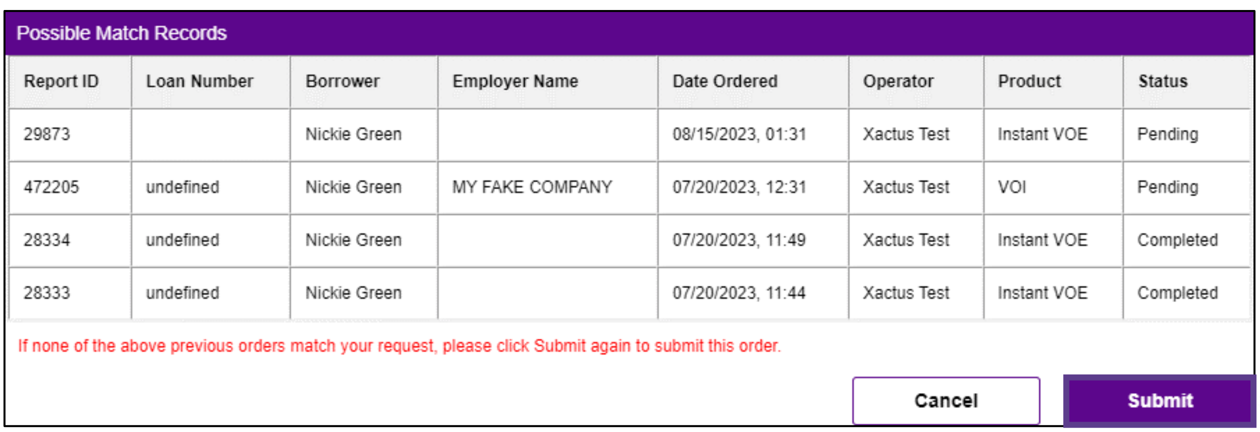
A window will pop-up allowing you to choose your Provider. Then, click Submit to launch the order form.



3. Select Experian Verify, The Work Number or Manual to start. Then, complete the rest of the fields including Employee information and Type of Verification. Your applicant information will pre-populate from the 1003. Then, click Submit.



4. If an existing IVx order already exists, the Possible Matching Records will display presenting the orders. If none of the previous orders match your request, click Submit again to submit the order.



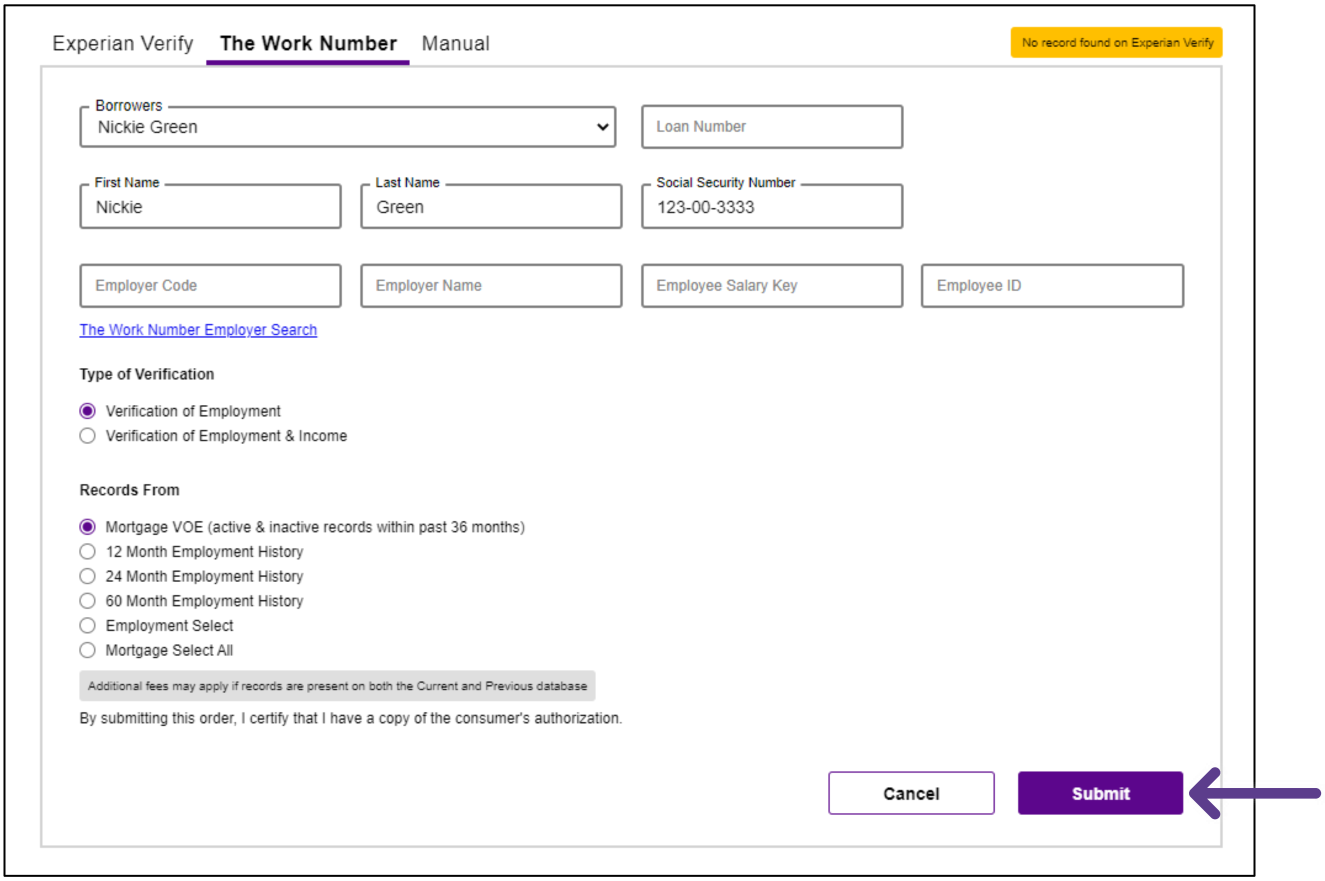
Possible Match Records

Report ID	Loan Number	Borrower	Employer Name	Date Ordered	Operator	Product	Status
29873		Nickie Green		08/15/2023, 01:31	Xactus Test	Instant VOE	Pending
472205	undefined	Nickie Green	MY FAKE COMPANY	07/20/2023, 12:31	Xactus Test	VOI	Pending
28334	undefined	Nickie Green		07/20/2023, 11:49	Xactus Test	Instant VOE	Completed
28333	undefined	Nickie Green		07/20/2023, 11:44	Xactus Test	Instant VOE	Completed

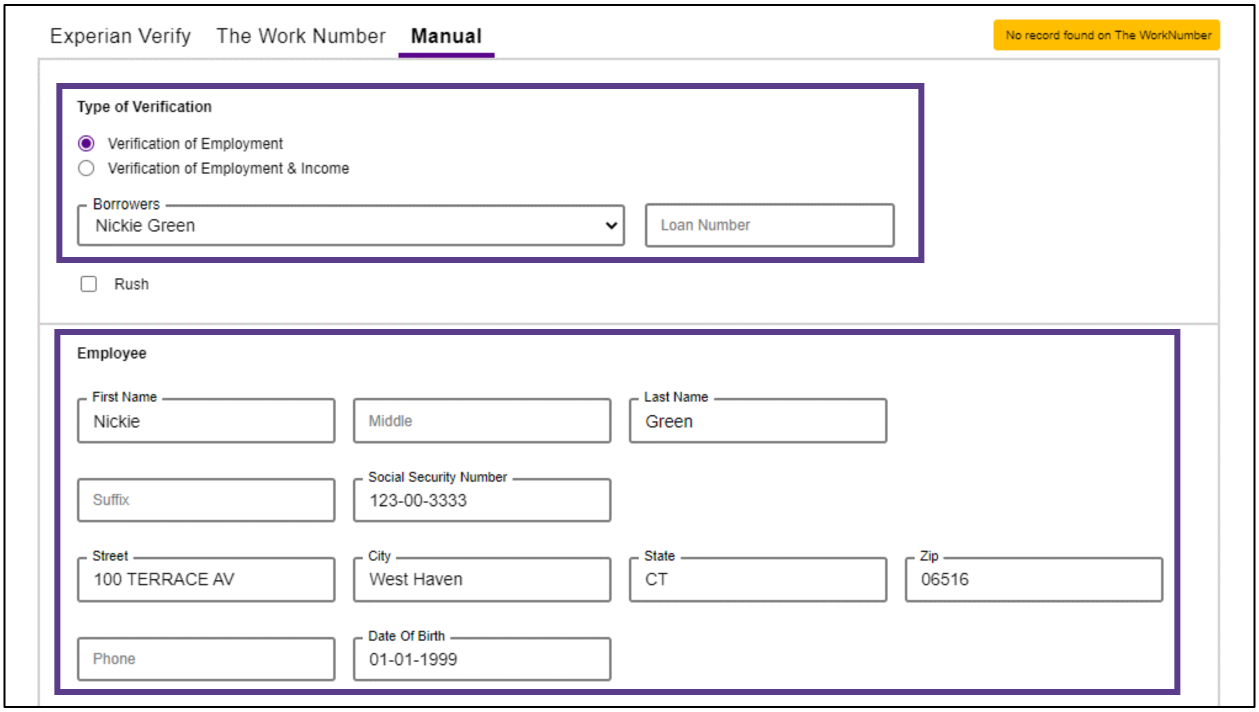
If none of the above previous orders match your request, please click Submit again to submit this order.

Cancel Submit

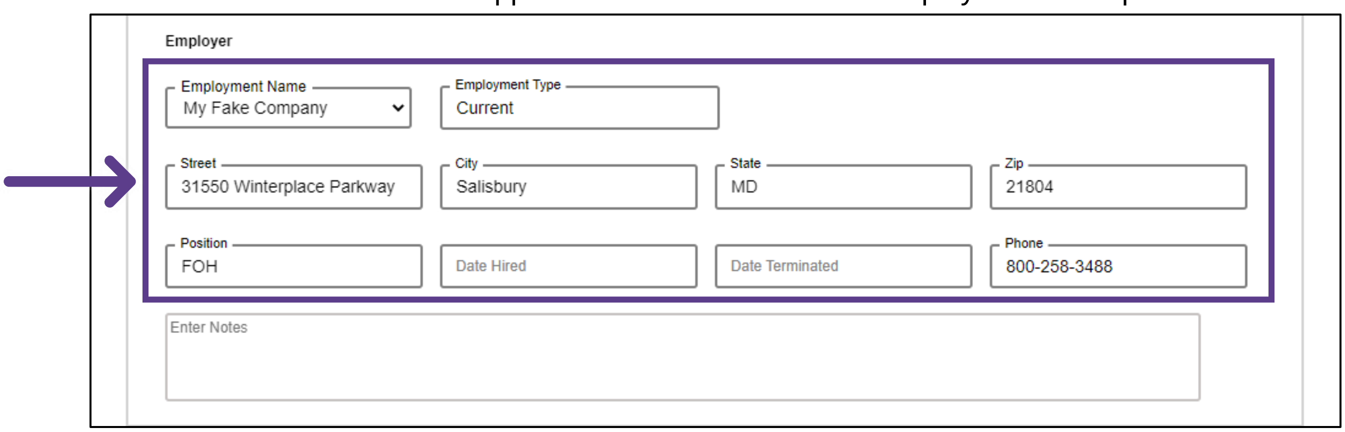
5. If the borrower is on Experian Verify a report will be instantly returned. If the borrower is not on Verify, it will cascade to The Work Number order screen. When all details are complete, click Submit.



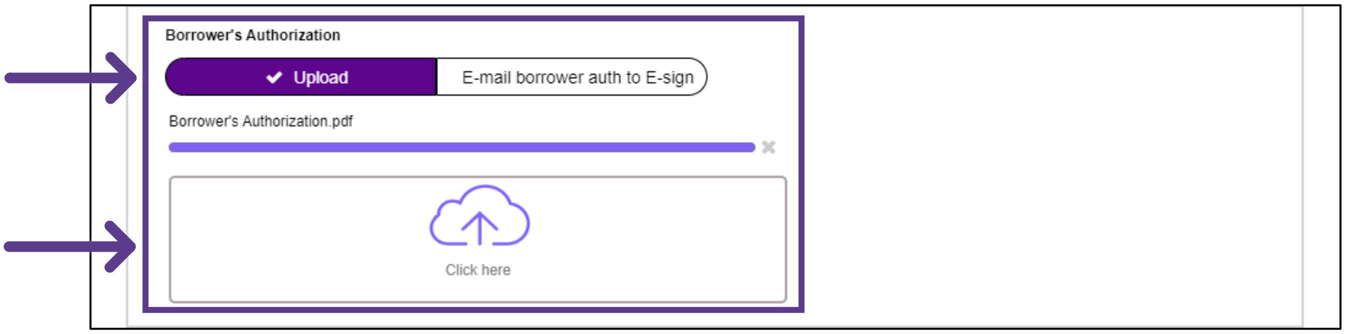
6. If the borrower has a record on The Work Number the report will be instantly returned. If the borrower has no record on The Work Number or Experian Verify, you can then order a manual verification. Select the Type of Verification and complete the rest of the fields including Employee information. Again, your applicant information will pre-populate from the 1003.



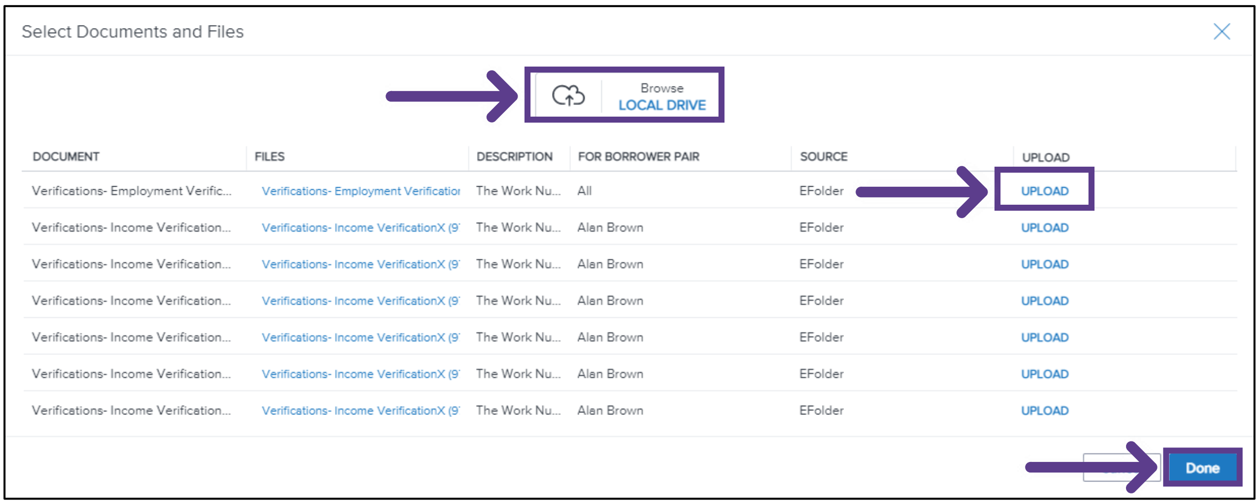
7. Select whether this is the applicants Current or Previous employer and complete all fields.



8. Choose a file to attach for the authorization or select E-sign to have the document emailed. To upload a document, click ‘Click here.

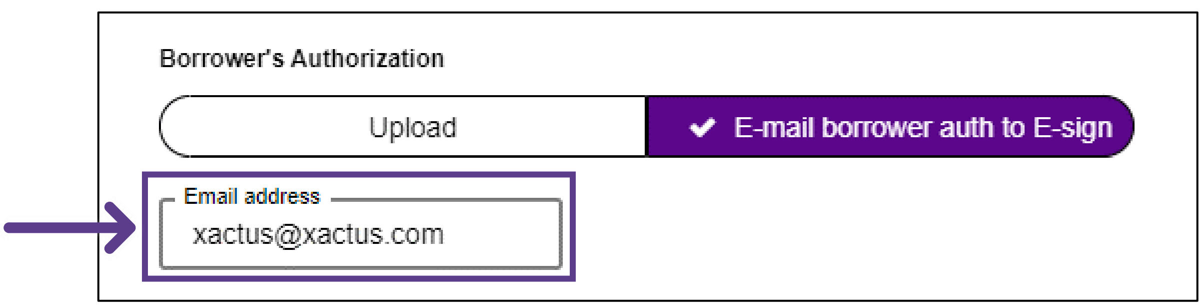


9. Either browse for the document on your Local Drive or Upload one of the existing documents by clicking UPLOAD. When the document has been uploaded, click Done.

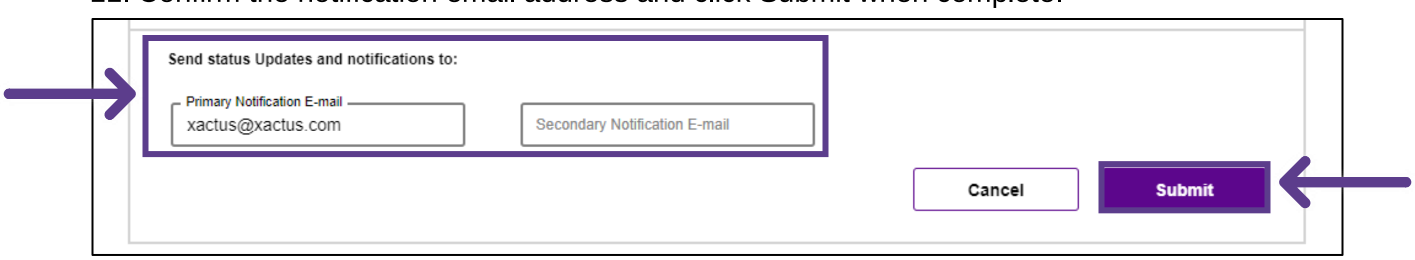


DOCUMENT	FILES	DESCRIPTION	FOR BORROWER PAIR	SOURCE	UPLOAD
Verifications- Employment Verific...	Verifications- Employment Verificatio	The Work Nu...	All	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9	The Work Nu...	Alan Brown	EFolder	UPLOAD

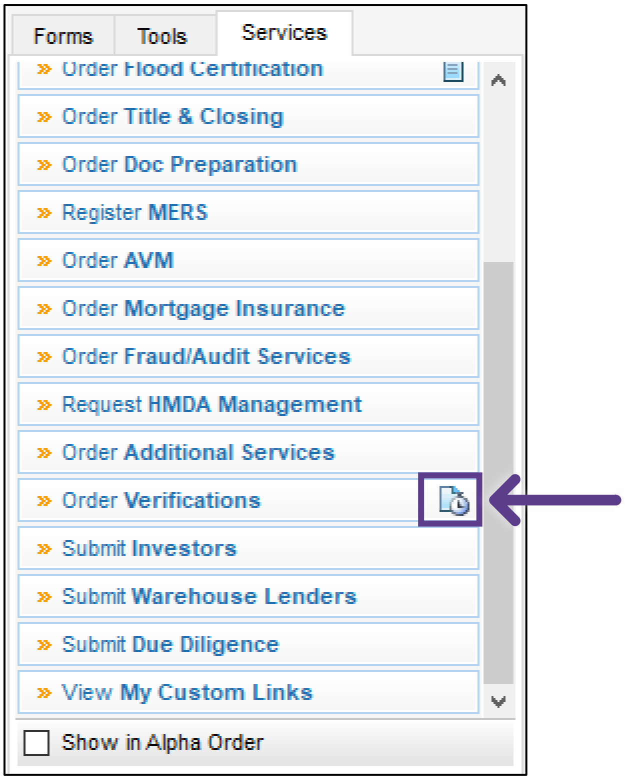
10. If E-Sign is selected, enter the consumer’s email address.



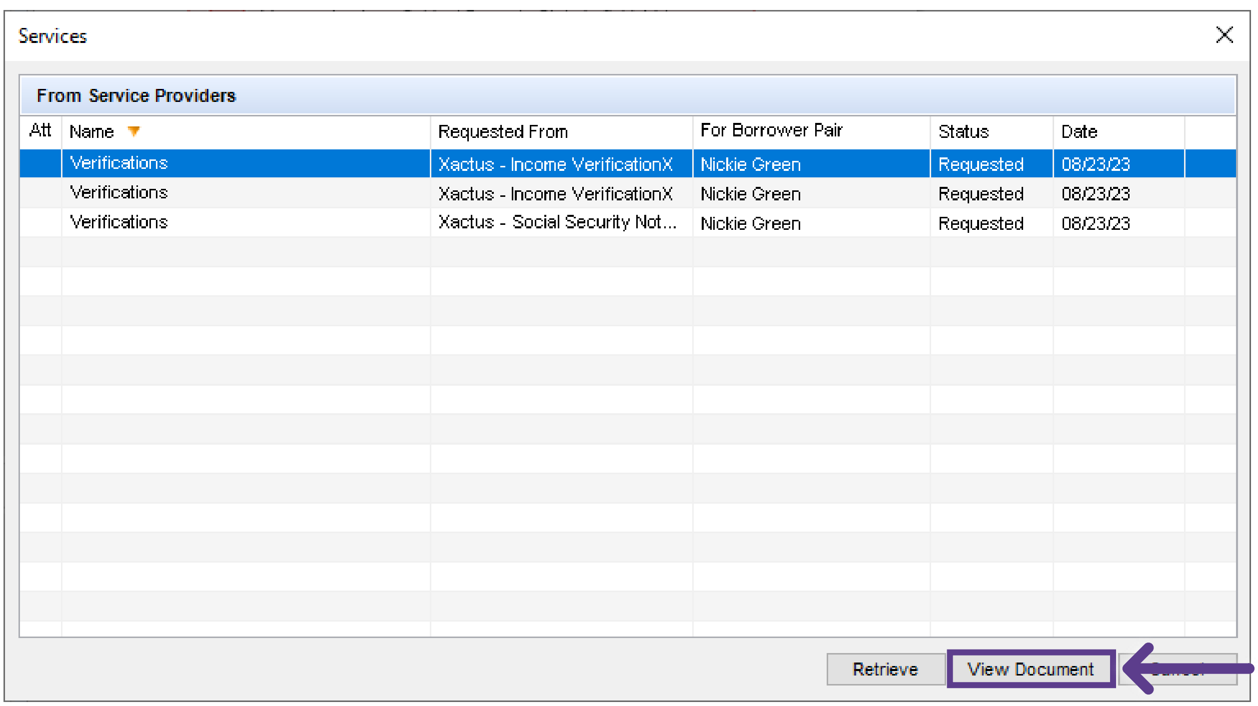
11. Confirm the notification email address and click Submit when complete.



12. Once complete, the report can be found in your eFolder once you exit the loan. The status and completed order can also be found by clicking the documents icon next to Verifications.



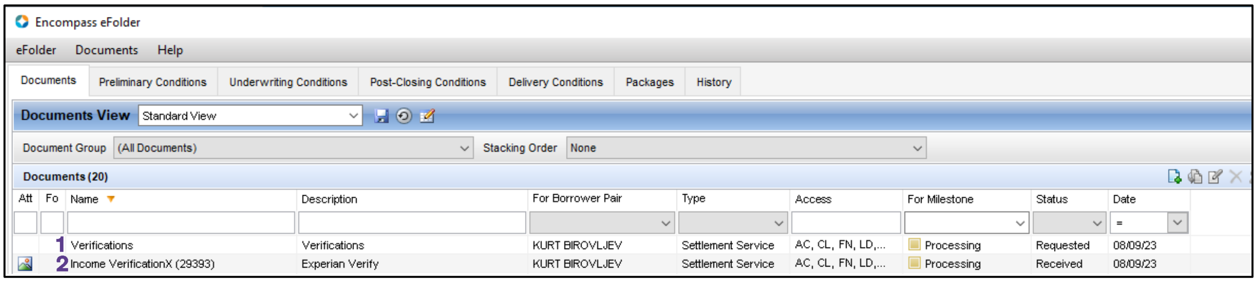
13. Click the order needed and click View Document.



*Please note Encompass Partner Connect verifications use Dynamic & Default E-folders.

1. The Default folder will be labeled verifications and remain in processing / requested status. This is the folder that will allow you to utilize the check status button next to the order verifications option and return to the report screen.

2. The Dynamic folder will return once your order is completed and be labeled with your product and vendor name and say Processing / Received. This is where your completed document will be located.



PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.