

## Introducing: AssetReady

Fincity's AssetReady report is a digital verification solution used in credit-decisioning to improve the overall pre-qualification experience for lenders and borrowers alike. It uses the highest value data to deliver real-time asset verification for the most accurate snapshot of a borrower's assets. Having the report in-hand in seconds means fast, improved and efficient decision-making for everyone.

You can now get a head start on the loan origination process with our AssetReady solution. Engage with more high-quality leads early in the process and increase closing rates. And once your borrower is ready to move forward with their lending application, you can easily progress to verifying assets, income, and employment using Fincity's suite of digital verification solutions. All from one source. All with the best data.



### Data in the report includes:

- Account owner
- Current account balances
- 2 & 6-month average balances
- Days since last negative balance
- Total number of insufficient funds

### Key Benefits

**Bank-Validated Data** Real-time, bank-validated data provides an accurate snapshot of a borrower's current assets.

**Improved Opportunities for Engagement** Data-driven engagement with potential borrowers improves customer experience and makes lender workflows more efficient.

**Flexible Integration** Our verification solutions seamlessly integrate into your existing lending processes and technology platforms. Incorporating Fincity Connect into your workflows makes it easy for borrowers to securely permission use of their bank data.

**Key Benefits cont.**

**Smart Onboarding** Finicity's experience and expertise ensure improved adoption by lending professionals, increased borrower participation, and a valuable ROI.

**Protects Borrowers** As a Consumer Reporting Agency, Finicity provides a consumer-centric solution that requires FCRA compliance and a borrower dispute mechanism.

**Proven Data Quality** Designed to meet the world's most stringent scrutiny—the U.S. mortgage market. Our data is used for high-dollar decisioning governed by strict regulatory oversight. It meets and exceeds the data quality requirements of demanding investors and GSEs.

**Security Leadership** Our top priority. We implement best-in-class physical, technological and procedural security safeguards similar to those used by major financial institutions (banks, credit card companies, trading firms).

**Finicity Reports** AssetReady

**Elizabeth Johnson**  
123 Main St. Portland, OR 97035

Loan Number: **13402334**  
Reference No: **3348322**  
Loan Officer: **George Dawson**

Report ID: **123456789101-PREQUAL**  
Date: **12/22/18**  
Requestor: **AcmeLending**

**TOTAL ASSET SUMMARY**

<p>💰 <b>Current</b></p> <p><b>\$18,000</b></p>	<p>💰 <b>2 Month Average</b></p> <p><b>\$17,250</b></p>	<p>💰 <b>6 Month Average</b></p> <p><b>\$12,498</b></p>
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**ACCOUNTS**

**Wells Fargo Checking \*\*\*\*\* 8945**

Account Name: **Family Checking**      Beginning Balance: **\$4,000**  
Account Owner: **Elizabeth Johnson**      Average Monthly Balance: **\$4,750**  
Account Type: **Checking**      Current Balance: **\$5,500**

**Insufficient Funds and Negative Balance Characteristics**

<b>Days since the most recent insufficient funds fee debit transaction</b>	<b>5</b>	<b>Total number of insufficient funds (last 6 months)</b>	<b>7</b>
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