

Updated Additional Records in VIP: Mortgage

Overview

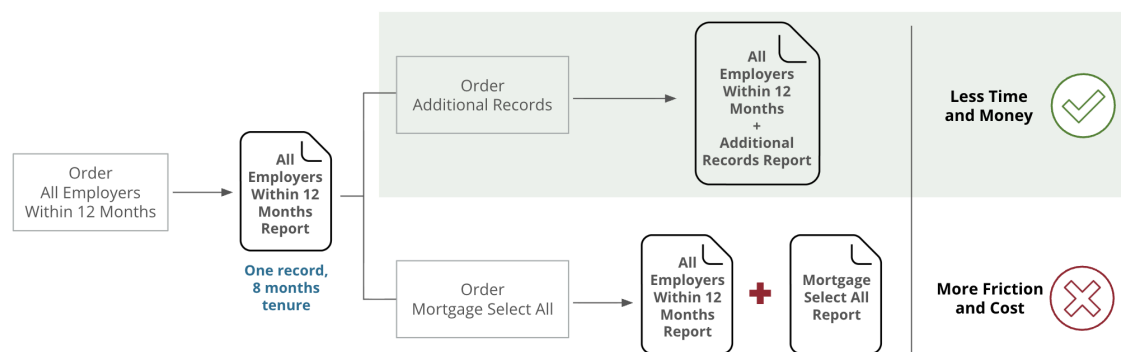
If additional employer records are available that are not included in the filter of the selected solution ordered, an option to order additional employment records will be available for the remainder of the order request date.

The ability to order additional records was previously available on VIP but has been enhanced this year as a service to provide improved functionality.

- Additional records ordering is now available to be listed on contracts and as a line item on invoices.
- Additional records are now billed as a fulfillment-based flat fee regardless of how many additional records are returned.
- Additional records ordering now has a longer time frame - it can be ordered through the end of the same day as the original verification order.

Additional records is a record add-on to an existing VOI/E order that may help reduce costs. For example, instead of starting a new Mortgage Select All order when lenders realize they need more records and paying full price for a new verification, lenders can save money by simply adding Additional Records onto the original order.

Example



*Use case provided for illustrative purposes only. Customer experience may differ depending on a variety of factors.

Imagine a lender orders All Employers Within 12 Months™ verification, but the report returned only includes one record that has less than 12 months of tenure. The lender needs a full two-year employment history to approve the loan. Instead of ordering a completely new Mortgage Select All verification to return all available employer records, the lender can simply order Additional Records to return all other available employer records, potentially saving both time and money.

Images are examples and for information purposes only. They may vary across platforms and are subject to change.

How to Order Additional Records

There are two available options for ordering Additional Records in the Verification Insights Portal (VIP): on the Report Output screen or on the Order History screen.

Option 1: On Report Output Screen

After placing an order, the Report Output screen will appear.

1. If Additional Records are available, an Additional Records section will appear. To order all available additional records, choose the Buy Now button to proceed.

EQUIFAX VERIFICATION INSIGHTS PORTAL™

New Order | Order History

Report Output

All Employers Within 90 Days™
Inquiry Date: 04/24/20XX | Order ID: 9999999999999999
Inquiry Details
Inquiry SSN: XXX-XX-5555
Loan Number: ABC123
Report Type: Verification of Income and Employment
Requestor Details

Permissible Purpose: Selected Permissible Purpose
Request a Network Verification | Download Receipt | Download Report

Individual's Information
Consumer One | SSN: XXX-XX-5555
*Individual's information above is data provided by Example Company

Highlights
Example Company | Employment Status: Active
20XX Annual Income (YTD): \$12,066.00
Average Hours Worked/Pay Period: 160
Pay Cycle: Monthly

Additional Records
2 Additional Records Found | Buy Now

2. An Inquiry Details screen will appear to confirm that you would like to purchase these Additional Records. Click Place Order to complete your purchase.

EQUIFAX VERIFICATION INSIGHTS PORTAL™

New Order | Order History

Order Additional Records

Inquiry Details
Please review and click "Place Order" to purchase the additional records for an extra fee.

SSN: XXX-XX-5555
Additional Records: 2

By pressing "Place order", you agree and certify that you currently have the permissible purpose originally selected for this order, and it is correct for this request. You further agree and certify that you are in compliance with all provisions of the Fair Credit Reporting Act, Federal Equal Credit Opportunity Act, all state law counterparts of them, and all applicable regulations promulgated under any of them.

Cancel | Place Order

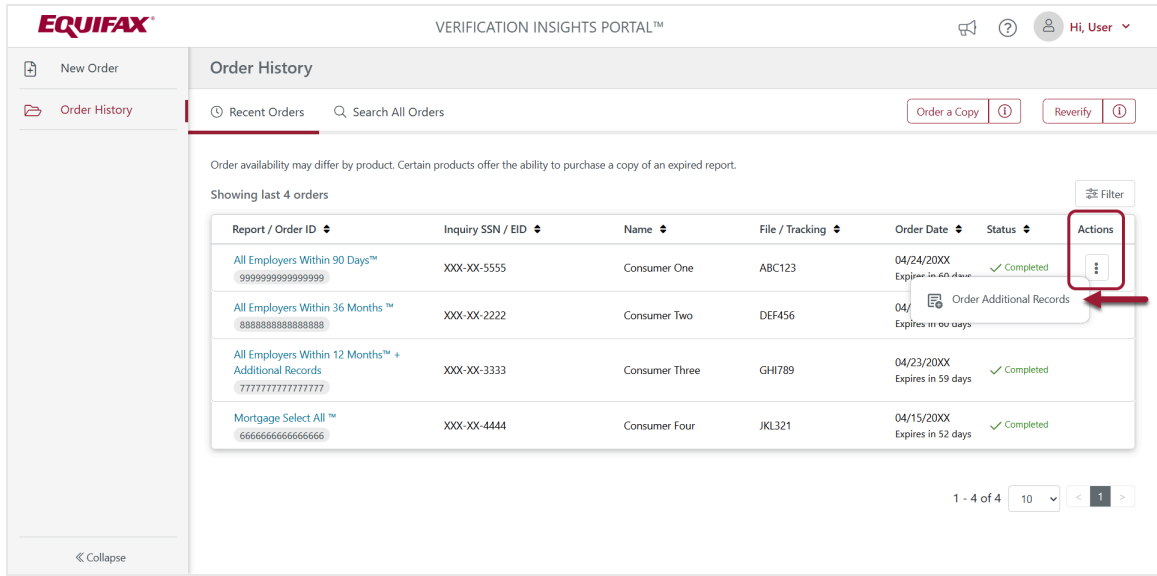
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3. You will then be taken back to the Report Output screen to view the updated verification report which now includes the Additional Records.

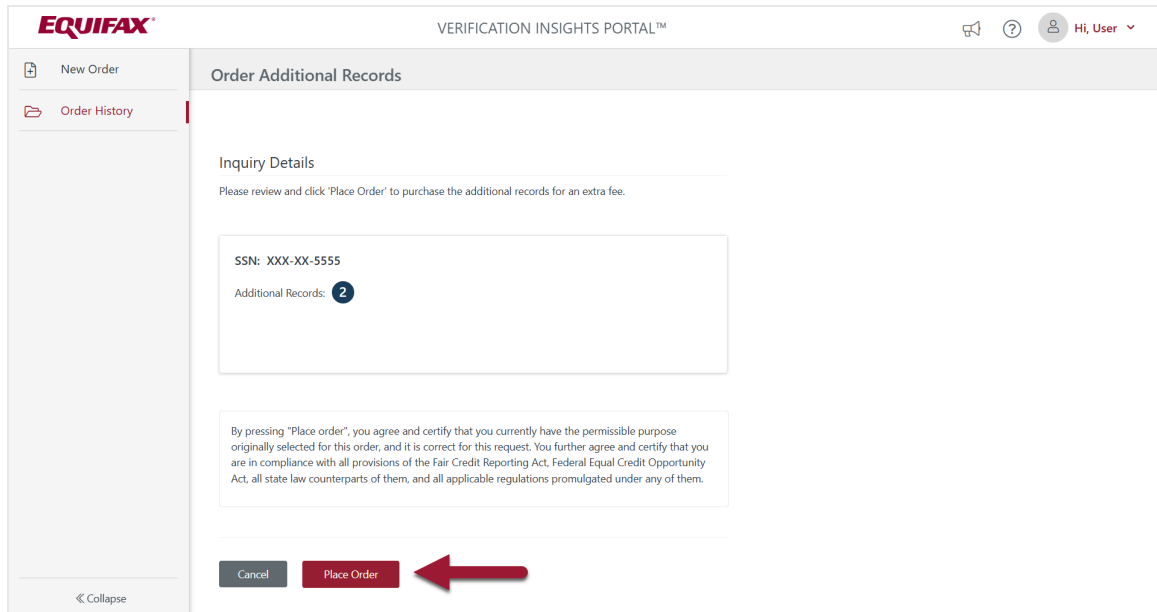
Option 2: On Order History Screen

Clicking on the Order History tab in the upper left corner of any VIP screen will take you to the Order History screen.

1. In the Recent Orders tab, for any order completed the same day, you will see an ellipsis in the Actions column. Click the ellipsis and then choose Order Additional Records.



2. An Inquiry Details screen will appear to confirm that you would like to purchase these additional records. Click Place Order to complete your purchase.



3. You will then be taken back to the Report Output screen for the original order to view the updated verification report which now includes the additional records.

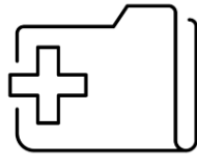
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Overview of Final Report

All records ordered in the original report plus all additional records will be part of one final report.



Original Report



Additional Records



Final Report

Viewing Orders with Additional Records

On the Order History screen, under the Recent Orders tab, any order where additional records have been purchased and added to the verification report will have this stated in the Report title.

The screenshot shows the Equifax Verification Insights Portal interface. The main content area is titled 'Order History' and displays a table of recent orders. The table has columns for Report / Order ID, Inquiry SSN / EID, Name, File / Tracking, Order Date, Status, and Actions. The third row is highlighted with a red box, indicating an order with additional records.

| Report / Order ID | Inquiry SSN / EID | Name | File / Tracking | Order Date | Status | Actions |
|---|-------------------|----------------|-----------------|----------------------------------|-------------|---------|
| All Employers Within 90 Days™ 9999999999999999 | XXX-XX-5555 | Consumer One | ABC123 | 04/24/20XX Expires in 60 days | ✓ Completed | |
| All Employers Within 36 Months™ 8888888888888888 | XXX-XX-2222 | Consumer Two | DEF456 | 04/24/20XX Expires in 60 days | ✓ Completed | |
| All Employers Within 12 Months™ + Additional Records 7777777777777777 | XXX-XX-3333 | Consumer Three | GHI789 | 04/23/20XX Expires in 59 days | ✓ Completed | |
| Mortgage Select All™ 6666666666666666 | XXX-XX-4444 | Consumer Four | JKL321 | 04/15/20XX Expires in 52 days | ✓ Completed | |

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Receipts for Additional Records

Receipt behavior follows the original order placed. If a receipt was part of the original order, an additional records receipt will be appended to the original receipt, both contained within one PDF.

EQUIFAX

April 24, 20XX

Receipt

Order Total \$XXX.XX

| ORDER DETAILS | PAYMENT DETAILS |
|---|-------------------------|
| Requestor: User One Organization: User Company Inquiry Date: 04/24/20XX Order ID: 9999999999999999 | Payment Method: Invoice |

REPORTS IN THIS ORDER

| | |
|--------------------|----------|
| Additional Records | \$XXX.XX |
|--------------------|----------|

Reference Number: 111111111111

Order Total \$XX.XX

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EQUIFAX

April 24, 20XX

Receipt

Order Total \$XXX.XX

| ORDER DETAILS | PAYMENT DETAILS |
|---|-------------------------|
| Requestor: User One Organization: User Company Inquiry Date: 04/24/20XX Order ID: 9999999999999999 | Payment Method: Invoice |

REPORTS IN THIS ORDER

| | |
|---------------------------------|----------|
| All Employers Within 12 Months™ | \$XXX.XX |
|---------------------------------|----------|

Reference Number: 111111111112

Order Total \$XXX.XX

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