



The Work
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Asset View

Completing The Asset Verification Process Borrower Frequently Asked Questions

How does Asset View help my loan application?

Asset View is an impartial, third-party service used by lenders to digitally retrieve financial asset data as part of the evaluation of your application for a loan, line of credit or other financial service. Because Asset View collects data directly from your financial institution using state-of-the-art security measures, you can be confident that your data is kept secure. It also reduces the back and forth of collecting documents throughout your loan process.

Asset View automatically retrieves your account data and then securely transmits the results via a digital report made available to the lender. The service allows lenders to make faster, more informed decisions, which in turn can make the process of requesting credit more efficient and consumer friendly, elevating your experience.

How Secure Is The Asset View Service?

DATA SECURITY AND INTEGRITY IS OUR TOP PRIORITY so Equifax is committed to maintaining robust, industry-leading security practices. We know it is important for you to have confidence in the provider you choose to handle your information. Equifax security systems undergo rigorous and continuous audits and certifications. Submitting your bank statements through Asset View reduces the potential for data compromise that can occur with traditional email, fax or mail.

- **Your Data Remains Private** Your credentials are masked as you enroll and protected with high level encryption along with security monitoring while your order is being completed. Only with your permission can your data in the Asset View Report be made available to your lender.
- **Equifax Protects Your Data With State-of-the-Art Security Protocols** Asset View is developed and brought to you by an industry leader in data security. Equifax undergoes rigorous audits, maintains industry-standard settings and top-tier security certifications.
- Your data is encrypted while in transit and rest.
- **Asset View Is A Read-Only Product** The report we provide is accessible to your lender only through an encrypted request, and it's delivered in a read-only format. The data comes directly from your account(s), so this can help reduce the possibility of errors or missing pages that could slow the process down. You choose which account(s) to share.

How Are My Login Credentials Protected?

Your login credentials are not accessible, shared or visible to anyone—not even your lender or Equifax employees. Protecting your privacy and the security of your accounts is our top priority. Equifax remains an industry leader in data security and continues to build a culture where security is part of our company's DNA.

What Exactly Does My Lender See When I Link My Accounts To Asset View?

Your lender will see a PDF (Portable Document Format) report that contains up to 12 months of account balances and transaction history, as available, for the accounts you choose to enroll. Please note additional details in the consumer consent agreement that you agree to when registering.



How Many Accounts Do I Have To Share With My Lender?

That's up to you and your lender. Generally, your lender will ask you to share data from your primary checking account. If that account does not have enough funds or recent activity to provide sufficient information to the lender, your lender may ask you to enroll additional accounts.

What If I Don't See My Bank Listed Once I Log In To Asset View?

Look for your bank in the search bar menu located in the middle of the financial institution selection screen. Type the name of your bank into the search field and choose from the list of possible matches. If your bank does not appear in the search results, it may not be supported by Asset View. In that case, contact your lender for instructions on how to proceed.

What If I Select The Wrong Bank From The List Provided?

If you select the wrong bank from the list of possible matches and try to enter your credentials anyway, you will see an error message. To re-select the correct bank, press the back arrow in the the Asset View portal (DO NOT use the browser back button) to go back to the financial institution selection screen and repeat the selection process described above under "What If I Don't See My Bank Listed Once I Log In To Asset View?"

My Banking Credentials Aren't Working- Why?

There are a few possibilities. First, you may not have selected the correct bank or bank account. Use the "Back" button (as mentioned in previous answers) and make sure you select the right bank. Second, it's possible that you made a mistake while entering your credentials or that you are not using the right ones. Try to enter your account through your bank's website. If you can log in on the bank's website but not through our online verification system, then your account type or your bank may not be supported by Asset View. You can select a different bank or contact your lender for further instructions.

What If I Don't Have Online Banking?

Many banks offer an easy online banking enrollment process that only takes a few minutes to complete. Visit your bank's website to enroll in its online banking service, if available. Once you're enrolled, return to the link in the original "Information Request" email you were sent to go back to the Asset View site and continue where you left off.

What Should I Do If I Was Logged Out Before Completing My Bank Enrollments?

If you were logged out or if your browser crashed before you finished, you can re-enter the application used for Asset View selections using the link in the original email you got from your lender. If that doesn't work, contact your lender to request a new link.

totalverify.equifax.com

