BANK VERIFICATION OPTIONS AND REQUIREMENTS

This process can be completed in **one** of three ways: (***ALL METHODS REQUIRE ONLINE BANKING***)

- <mark>**The fastest, most efficient way is to provide your Online Banking Credentials to us**</mark>. We will login and verify transactions and balances in your account, and you may change your credentials immediately after we complete the verification process. We will maintain this information in absolute secrecy.

- **Decision Logic** – is a third party verification systems that allow you to use your online banking access to provide us with a certified copy of your bank account transactions without providing your login and password to us. *See Additional Information on Decision Logic below*.

- **Remote viewing your online banking via a join.me session** – we can see your screen but you login to your account on your computer and we cannot see your password. *See Additional Information on Join.Me below*.

DECISION LOGIC

- Decision Logic's Instant Account Verification is a service developed for the lending industry enabling accurate and timely loan decisions. Decision Logic works with over 15,000 banks. It is easy to use, efficient, and secure.

  - **How does Decision Logic work?**
    - Your login information is passed securely to the data provider which establishes the connection. <u>Decision Logic does not retain your login information and your login information is never displayed anywhere.</u>

- Decision Logic takes security very seriously. They use the same 128-bit encryption that banks use. Their web site is monitored and verified by Verisign. <u>Decision Logic is a "read-only" service and cannot be used to move funds in or out of any account.</u>

- When a borrower selects a financial institution and enters their credentials, Decision Logic securely transmits them to secure aggregation servers allowing them to retrieve account information in "read-only" mode.

JOIN.ME

- With the Join.me interface you can collaborate securely with others and give them access to your desktop via the 'Share control' feature.

- Security is handled by 256-bit encryption, so no-one can hack in to your sharing session. You have to boot the Join.me utility with your sharer the code before they can see anything, and you can shut them out at any time, so your data security is in your own hands. No one can use Join.me to access your PC when no-one is there to let then in. It's a simple, two-way street.