



Truv Admin and User Guide

How to set up and use Truv on Encompass

Complete an instant income and employment verification for US employees from within the Encompass platform

About Truv for Encompass customers

Truv helps loan officers and processors submit income and employment verification requests on behalf of borrowers. Now integrated with Encompass, mutual customers can retrieve aggregate reports, refresh and store them in the Encompass eFolder during the mortgage loan origination process.

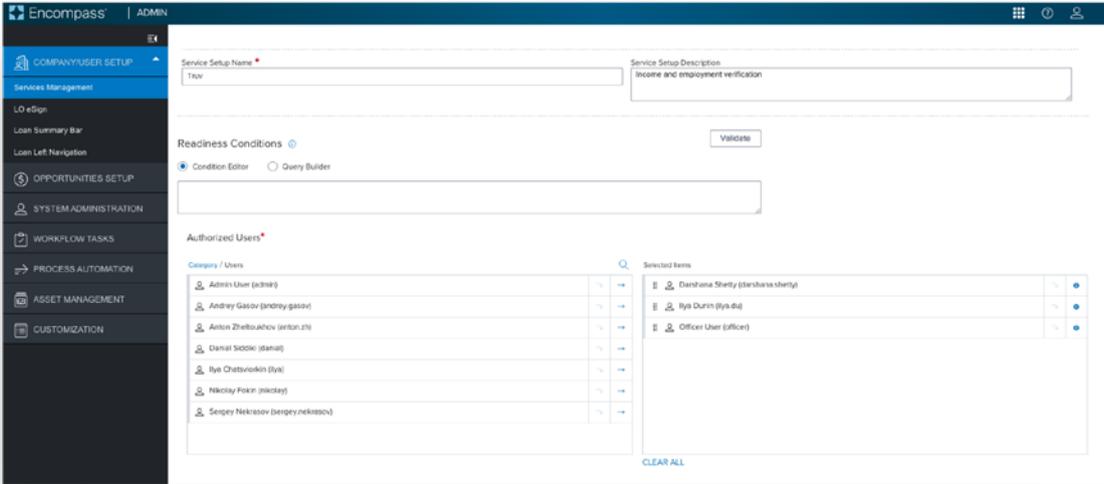
Connecting Truv with Encompass in 7 easy steps for admins

Step 1 Log into Encompass as an administrator using [Encompass Web](#). Navigate to the **Admin** tab at the top of the screen, click on **Company/User Setup** on the left navigation. Expand the Verifications category and click on **Add**.

Step 2 **Select Truv — Verification of Income/Employment** from the provider drop down and click **Next**.

If **Truv — Verification of Income/Employment** is not listed under the My Providers list, please contact Truv for assistance at support@truv.com

Step 3 Enter a name for the **Service Setup Name** and select the list of authorized users that can access Truv and click on **Save**.



The screenshot displays the Encompass Admin interface for 'COMPANY/USER SETUP'. The left sidebar shows navigation options: Services Management, LD eSign, Loan Summary Bar, Loan Left Navigation, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW TASKS, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area is titled 'Service Setup' and includes the following fields and sections:

- Service Setup Name:** A text input field containing 'Truv'.
- Service Setup Description:** A text input field containing 'Income and employment verification'.
- Readiness Conditions:** A section with radio buttons for 'Condition Editor' (selected) and 'Query Builder', and a 'Validate' button.
- Authorized Users:** A section with two columns: 'Category / Users' and 'Selected Items'.
 - Category / Users:** A list of users with checkboxes and arrows for selection:

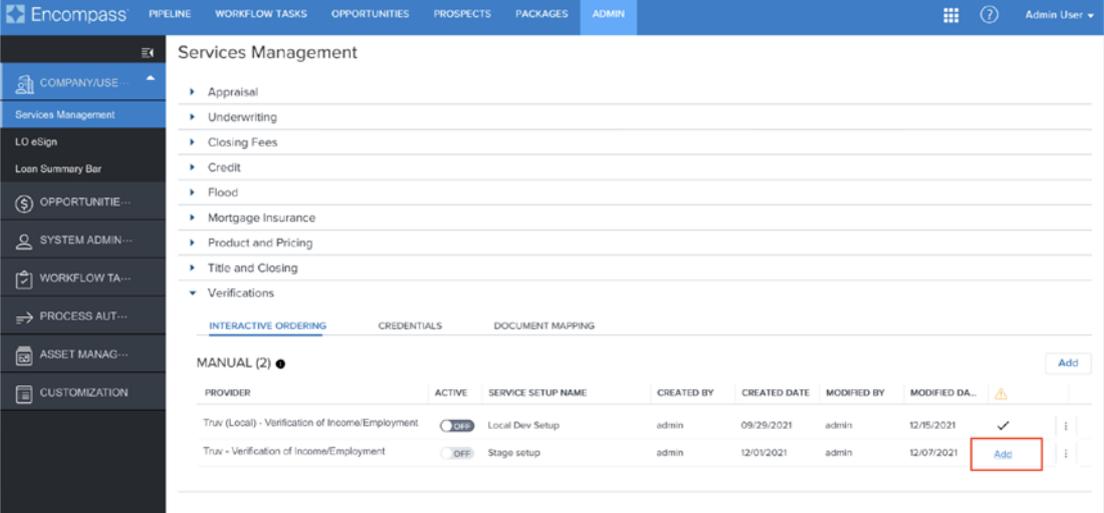
Category / Users
Admin User (admin)
Andrey Gasov (andrey.gasov)
Anton Zhebozhov (anton.zh)
Daniil Soski (daniil)
Ilya Chatsvovkin (ilya)
Nikolay Fokin (nikolay)
Sergey Nekrasov (sergey.nekrasov)
 - Selected Items:** A list of selected users with checkboxes and arrows:

Selected Items
Daniil Soski (daniil)
Ilya Durin (ilya.d)
Officer User (officer)

A 'CLEAR ALL' button is located at the bottom right of the 'Authorized Users' section.

Step 4

Navigate to the Services Management screen and click on the **Add** link on the last column.



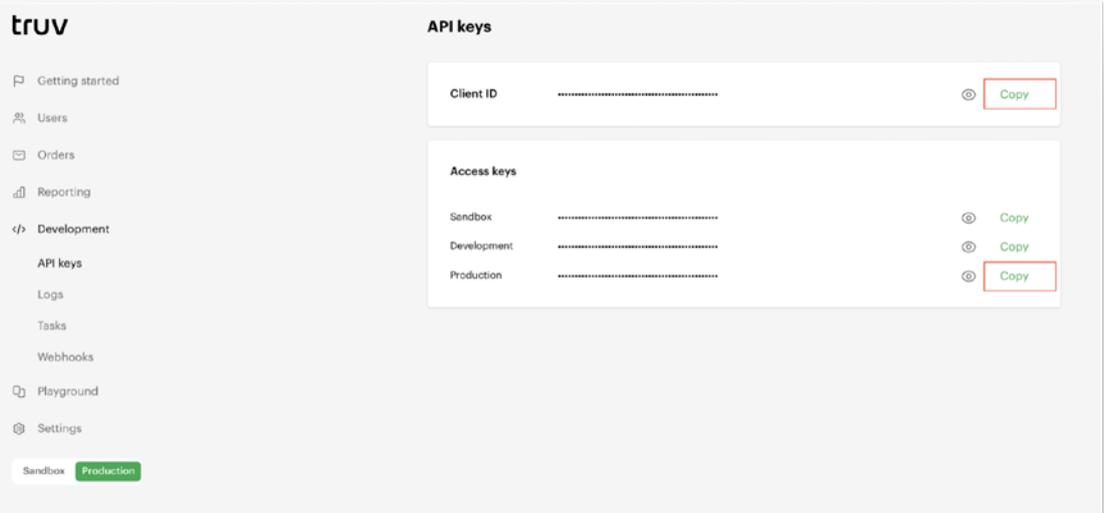
The screenshot shows the Encompass Services Management interface. The left sidebar contains navigation options like 'COMPANY/USER', 'Services Management', 'LO eSign', 'Loan Summary Bar', 'OPPORTUNITIE...', 'SYSTEM ADMIN...', 'WORKFLOW TA...', 'PROCESS AUT...', 'ASSET MANAG...', and 'CUSTOMIZATION'. The main content area is titled 'Services Management' and lists various services such as 'Appraisal', 'Underwriting', 'Closing Fees', 'Credit', 'Flood', 'Mortgage Insurance', 'Product and Pricing', 'Title and Closing', and 'Verifications'. Below these, there are tabs for 'INTERACTIVE ORDERING', 'CREDENTIALS', and 'DOCUMENT MAPPING'. A table titled 'MANUAL (2)' is displayed with columns: PROVIDER, ACTIVE, SERVICE SETUP NAME, CREATED BY, CREATED DATE, MODIFIED BY, and MODIFIED DA... The table contains two rows. The second row has an 'Add' button highlighted with a red box.

PROVIDER	ACTIVE	SERVICE SETUP NAME	CREATED BY	CREATED DATE	MODIFIED BY	MODIFIED DA...	
Truv (Local) - Verification of Income/Employment	<input checked="" type="checkbox"/>	Local Dev Setup	admin	09/29/2021	admin	12/15/2021	✓
Truv - Verification of Income/Employment	<input type="checkbox"/>	Stage setup	admin	12/01/2021	admin	12/07/2021	Add

Step 5

Visit [Truv's API Dashboard](#), click on **Development** and then **API Keys**. Create your Company credentials for your users and click **Save**.

Truv has 3 environments and each unique environment requires an associated access_key. Test within Sandbox (check structure and get sample data) and Development (production like environment for end-end testing) environments before moving to Production. Test verifications in the development environment are not billed or limited.



The screenshot shows the Truv API keys dashboard. The left sidebar contains navigation options like 'Getting started', 'Users', 'Orders', 'Reporting', 'Development', 'API keys', 'Logs', 'Tasks', 'Webhooks', 'Playground', and 'Settings'. The main content area is titled 'API keys' and displays a 'Client ID' with a 'Copy' button highlighted in red. Below this, there is a section for 'Access keys' with three rows: 'Sandbox', 'Development', and 'Production'. Each row has a 'Copy' button, with the 'Production' button highlighted in red.

Environment	Access Key	Action
Client ID	Copy
Sandbox	Copy
Development	Copy
Production	Copy

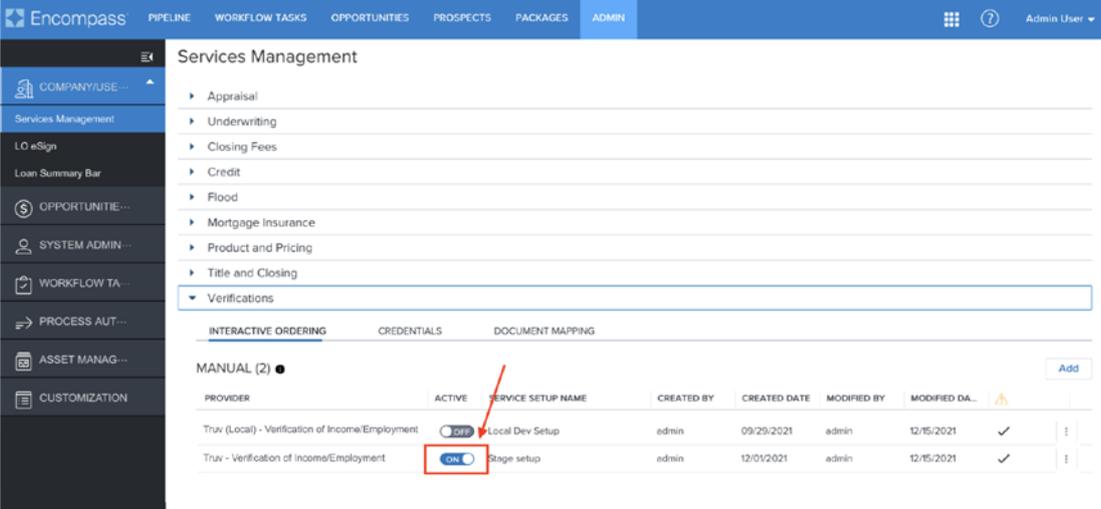
Step 6

Navigate back to the Encompass platform. Copy and paste the **client_id** and **access_key** for the associated environment.

Step 7

Activate the Truv Verification by toggling the **Active** flag on the **Verification integration**. You've now successfully activated Truv for Encompass.

If the correct **client_id** and **access_key** are not entered, an error message appears when creating an order.



The screenshot displays the Encompass 'Services Management' interface. The left sidebar contains navigation options: COMPANY/USE, Services Management, LO eSign, Loan Summary Bar, OPPORTUNITIE..., SYSTEM ADMIN..., WORKFLOW TA..., PROCESS AUT..., ASSET MANAG..., and CUSTOMIZATION. The main content area is titled 'Services Management' and lists various services: Appraisal, Underwriting, Closing Fees, Credit, Flood, Mortgage Insurance, Product and Pricing, Title and Closing, and Verifications. Below the 'Verifications' section, there are tabs for INTERACTIVE ORDERING, CREDENTIALS, and DOCUMENT MAPPING. A table titled 'MANUAL (2)' lists two providers with their active status, service setup names, and other details.

PROVIDER	ACTIVE	SERVICE SETUP NAME	CREATED BY	CREATED DATE	MODIFIED BY	MODIFIED DA...	
Truv (Local) - Verification of Income/Employment	<input type="checkbox"/>	Local Dev Setup	admin	09/29/2021	admin	12/15/2021	✓
Truv - Verification of Income/Employment	<input checked="" type="checkbox"/>	Stage setup	admin	12/01/2021	admin	12/15/2021	✓

Completing a Truv verification request on Encompass LOConnect

Once Truv has been set up by an administrator, the following steps help you submit an income and employment verification request using Truv within Encompass.

Step 1 Go to **PIPELINE** tab, open the loan file, click on **Sevices**, then **All Services**.

Step 2 Click on **Order** under Verifications and select **Truv - Verification of Income/Employment**, then click **Next**.

Step 3 Complete the email address and phone number fields.

- Select an email address where the borrower can receive an email notification from Truv.
- Select a phone number where the borrower can receive an SMS notification from Truv.

Adding the borrower email and phone number results in higher pull-through rates. Please request user consent for opting into text messages prior to order creation.

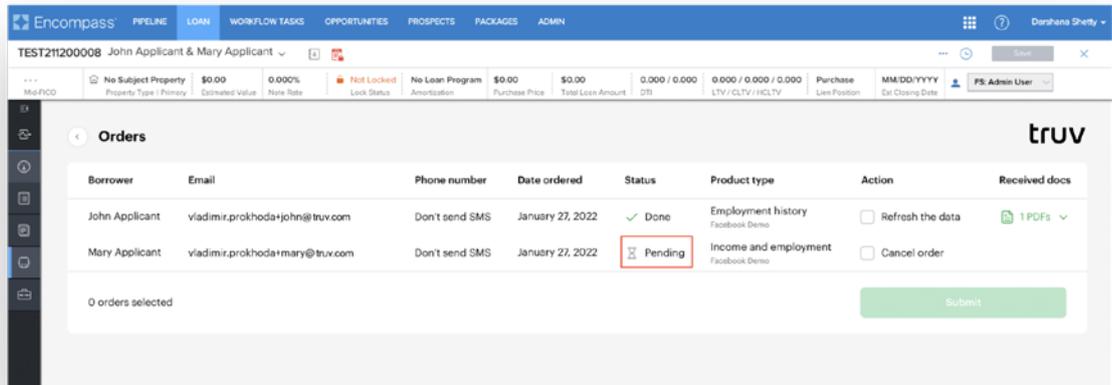
- Select product type: Employment history for VOE or Income and Employment for VOI/E.
 - Select up to 5 employers for VOE.
 - Select 1 employer for VOI/E and both Income and Employment for this product type are verified.
- Under Action, select the Create Order checkbox.

The screenshot displays the Encompass LOConnect interface for creating a Truv verification order. The top navigation bar shows 'Encompass' and 'PIPELINE > LOAN'. Below this, a summary bar provides loan details: '190800001 Only Construction & John Doe', '7 Overlook Terrace Simsbury CT, 06070', '\$200,000.00 Approved Value', '5.750% Note Rate', 'Expired Lock Status', 'Construction Only, Fixed, Ref w/Land Owned, No Lien, AR LE & CD Fixed Rate', '\$160,000.00 Total Loan Amount', '9.035 / 9.035 DTI', '80,000 / 80,000 / 80,000 LTV / CLTV / HCLTV', 'Construction First', and '08/19 Est Clo'. The main content area is titled 'Orders' and features a table with the following columns: Borrower, Email, Phone number, Date ordered, Status, Product type, Action, and Received docs. The table contains four rows: 'Only Construction' (Email: demo@email.com, Phone: Don't send SMS, Product type: Income and employment, Action: Create order checked), 'John Doe' (Email: No email added, Phone: Don't send SMS, Product type: No employers added, Action: Create order unchecked), 'Victor Batory' (Email: No email added, Phone: Don't send SMS, Product type: No employers added, Action: Create order unchecked), and 'Kio Dah' (Email: No email added, Phone: Don't send SMS, Product type: No employers added, Action: Create order unchecked). A '1 order selected' indicator is shown at the bottom left, and a green 'Submit' button is located at the bottom right.

Borrower	Email	Phone number	Date ordered	Status	Product type	Action	Received docs
Only Construction	demo@email.com	Don't send SMS	-	-	Income and employment Elio Moo	<input checked="" type="checkbox"/> Create order	
John Doe	No email added	Don't send SMS	-	-	No employers added	<input type="checkbox"/> Create order	
Victor Batory	No email added	Don't send SMS	-	-	No employers added	<input type="checkbox"/> Create order	
Kio Dah	No email added	Don't send SMS	-	-	No employers added	<input type="checkbox"/> Create order	

Step 4

Click **Submit. Success!** You will be redirected to the transaction list. The borrower receives an email with a link to **Verify Income and Employment Instantly**.



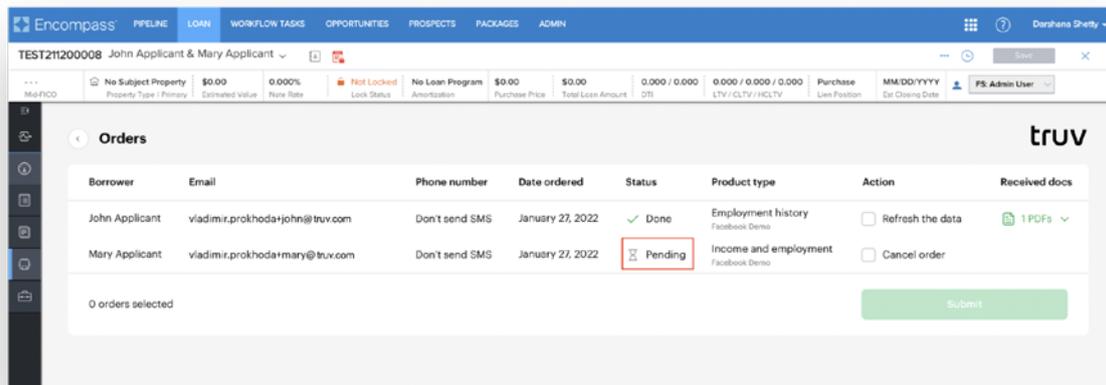
- Pending status is shown if unverified by the borrower.
- Customize order expiration using the [Truv Dashboard](#). Go to **Settings**, then **Branding** (Field Name: link_expiry). The order will expire and marked as status **Expired** in the orders UI. Borrowers will not be able to use the link generated to complete the verification.

If an order has multiple employments, associated status will be reflected in the Status column. Ex: 1 Done, 2 Pending. Borrowers receive email reminders every 24 hours for 3 business days by default and have the option to unsubscribe.

How to refresh, view, and cancel reports

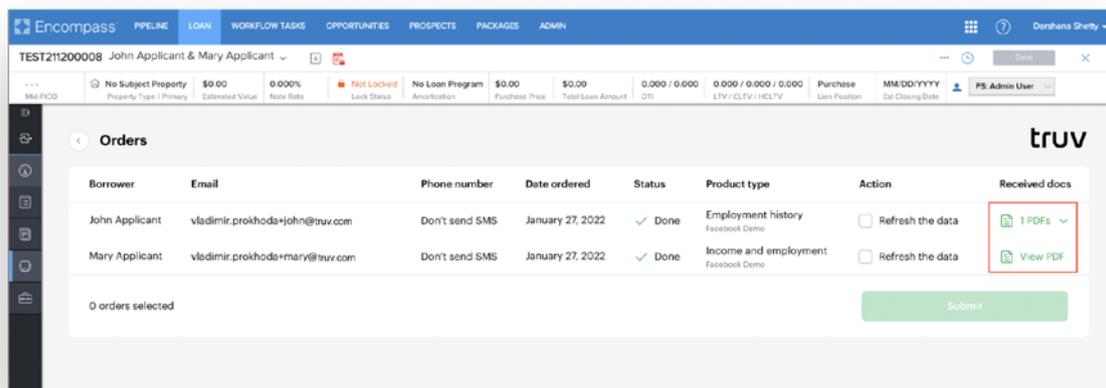
Refresh Report

Refresh completed VOE or VOI/E reports with today's income and employment information. Select the **Refresh the data** action and click **Submit** to initiate the request. After submitting, the status will move to **Pending** and a new report with updated data will be available. Prior reports will still be available in the Verification folder.



View Report

View completed VOE or VOI/E reports by clicking on **View PDF** on the Order UI or by visiting the Encompass Verifications eFolder and opening the VOI/E Report document. If the order request includes multiple employments, separate PDFs will be generated under Received docs.



Cancel Report

Ordered requests can be cancelled by selecting **Cancel order** under **Action**. This can be done only after an order is created and is in **Pending** status. Completed and expired orders cannot be cancelled.

