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.**

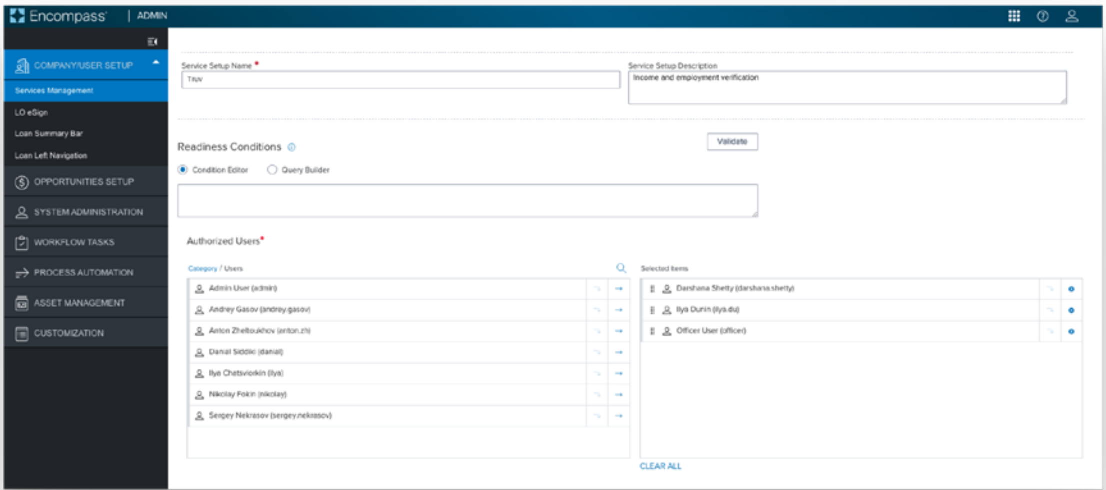
Step 2

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

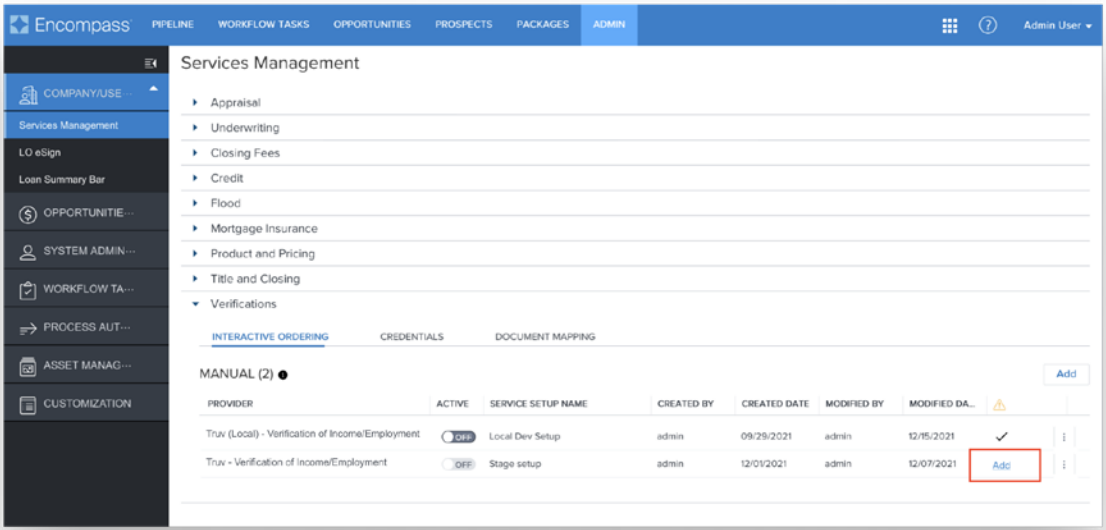
Step 3

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



Step 4

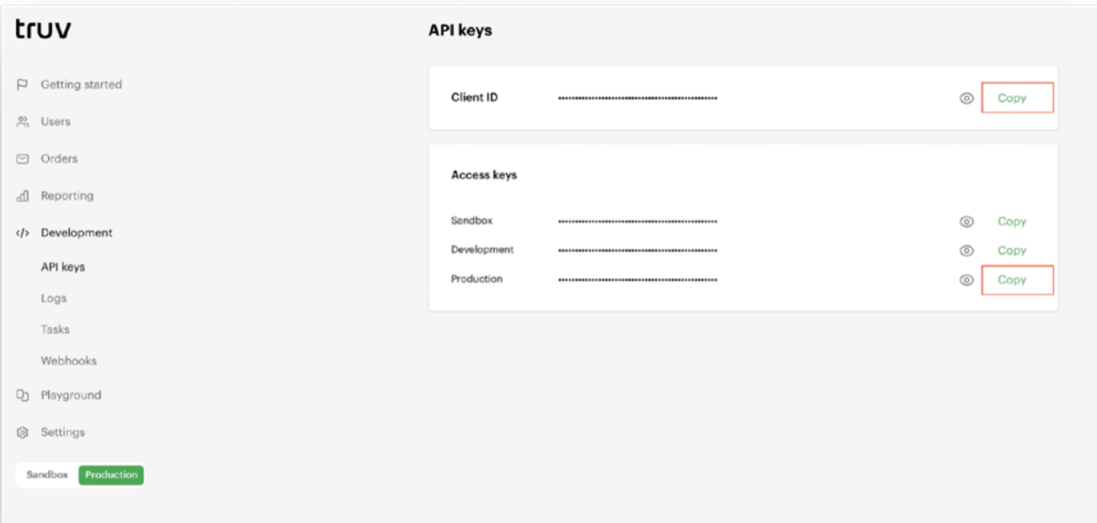
Navigate to the Services Management screen and click on the **Add** link on the last column.



Step 5

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

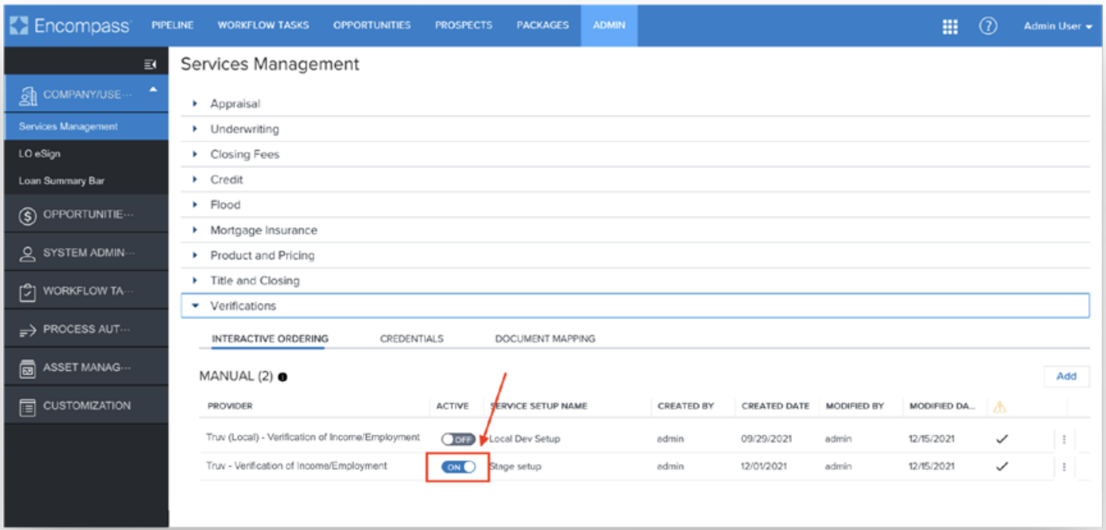
Truv has 3 environments and each unique environment requires an associated access_key. Test within Sandbox (check structure and get sample data) and Development (production like environment for end-end testing) environments before moving to Production. Test verifications in the development environment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



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.



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.**

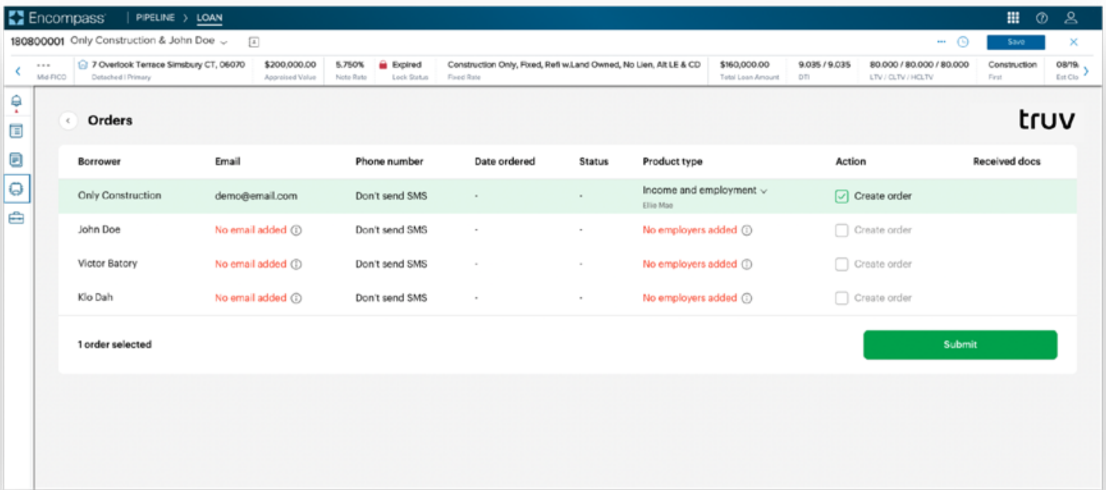
Step 3

Complete the email address and phone number fields.

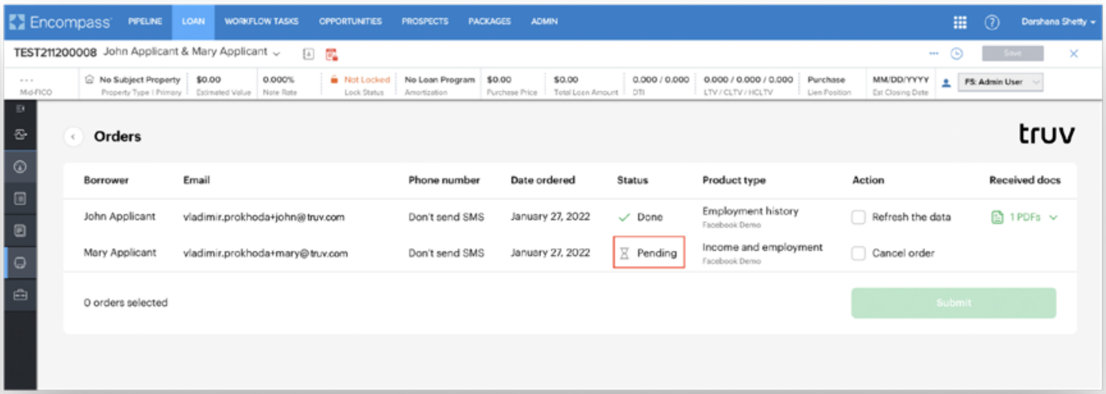
- Select an email address where the borrower can receive an email notification from Truv.
- Select a phone number where the borrower can receive an SMS notification from Truv.

  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.



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.**



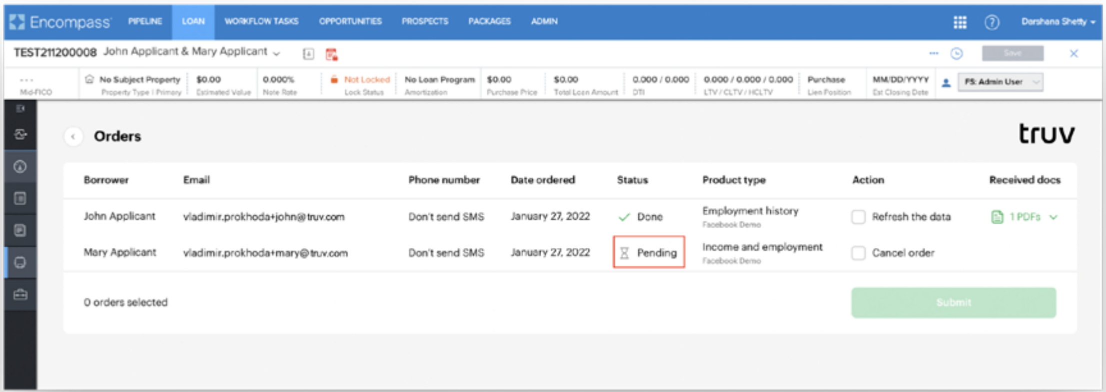
- Pending status is shown if unverified by the borrower.
- Customize order expiration using the Truv Dashboard. Go to **Settings**, then **Branding** (Field Name: link_expiry). The order will expire and marked as status **Expired** in the orders UI. Borrowers will not be able to use the link generated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

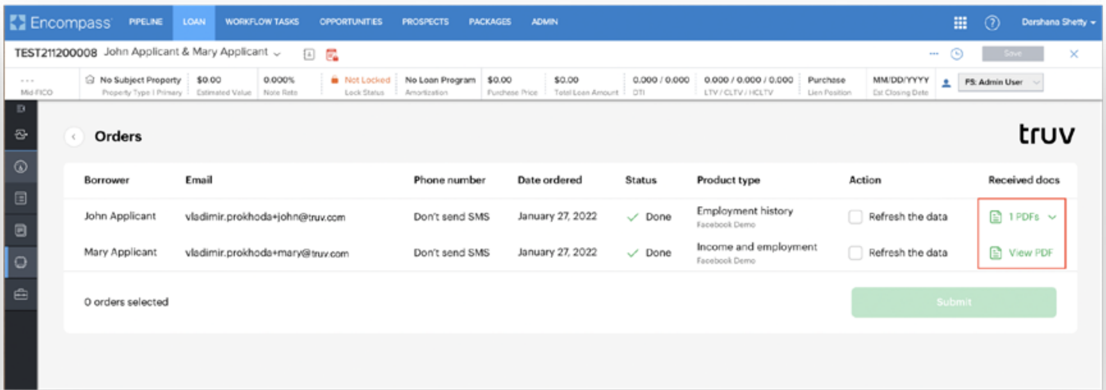
Refresh Report

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.