

VOE SERVICES | **FAQ**

Frequently Asked Questions



(Powered by National Credit-reporting System, Inc.)

Updated September 1, 2022

This document provides answers to frequently asked questions relating to the ordering process, accessibility, and delivery of VOI/VOE/VVOE reports through VOE Services (powered by NCS), along with other lender-specific questions like Day 1 Certainty.

A. Initial Intake (Receiving Orders)

How are verification of employment and income orders placed?

- VOE Services HD Unified Ordering platform – can also be white labeled by Alliance Partner
- Encompass, MeridianLink, and Calyx integrations
- VOE Services API – direct integration

What information is required to place an order?

- Loan ID, Applicant's info (full name, SSN), employment data (name, address, phone, current/previous, length, position), and order type
- A signed Borrower Authorization (BA) form for the release of information or signed loan application.

*Note: Some employers and third-party providers have additional requirements such as DOB, Authorization Code, and/or a wet-signed Borrower Authorization

How many orders can be placed at a time?

- Client End Users can include multiple Borrowers and Employers that are related (borrowers and co-borrowers) to a single order

How will I know that my order has been received?

- Once your order has been submitted, the User Interface (UI) will display a successful submission screen.

What if incorrect loan documents (1003, BA, etc.) are uploaded with an order?

- Our processors will review the order and uploaded documents. If there are issues, our processing team will email the Client End User explaining any issues, and it will be placed in a Pending status.
- The End User can correct the issue by uploading a new document directly from their My Orders/Pipeline action button

Can orders be canceled?

- Yes, prior to the first call made to an Employer by a VOE processor. When processing has begun, the cancel feature will no longer be displayed in the VOE Services HD UI.

B. Order Fulfillment (Obtaining VOE/Is)

How long will my order take?

- Most verifications (84%) are completed within 48 business hours.
- You will be notified if there are issues with processing.

How do I check the status of a specific order?

- Look up the order in the VOE Services HD UI.
- Encompass and MeridianLink also provide status display.
- We also email notifications of your order status.

Does the verification meet the requirements outlined by Fannie Mae?

- Yes, all verifications satisfy Fannie Mae [Selling Guide requirements](#) for third party employment verification vendors.

What if the employer cannot be contacted?

- Clients will be notified after four (4) unsuccessful attempts to speak with a live representative.

What happens if the Employer/Borrower refused to release information?

- The Client End User will be notified, and action steps discussed.

What if the employer uses a third-party vendor or will not provide information verbally?

- Results will be obtained from the designated third-party vendor, or a written request submitted.
- Clients will be notified by email if any pre-authorization codes are required.
- Third-party provider fees will be passed through to the Client plus a VOE service processing fee.
- All VVOE orders can be faxed or emailed directly to the Employer in lieu of verifying over the phone.

C. Deliverable

How will I be notified that my order is complete?

- Email notification
- HD UI, Encompass, and MeridianLink provide status change indicators

What are the contents of the deliverable?

- Loan information (Client, Borrower)
- Completed report PDF containing report page summarizing verification data and comparing Client End User provided data with Employer provided data.
- Completed 1005 Form PDF for VOI/VOE

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- Day 1 Certainty reference number (currently only available using our automated third-party providers; The Work Number, Experian Verify, and TrueWork)

What if I need more information after the VOI/VOE is complete?

- Once an order has been completed with an error from our QA (incomplete, unsigned, illegible), VOE Services will go back to the employer and work with them to correct the form at no charge.
- If additional underwriting questions or criteria are discovered after the report completion, you can create a new order with the request.
- The information and resource of the completed VOE will contain the telephone number and the email of the authorized employer resource. A phone call or an email by the Client End User can quickly resolve the issue.

D. Other FAQs

Are you Day 1 Certainty eligible?

- For manual verifications, Fannie Mae no longer provides eligibility for manual verifications.
- For automated verifications, third party providers include a Day 1 Certainty reference number on their reports that needs to be provided in DU. Each provider varies in how they identify this reference number. For examples, see our third-party vendor list below and Appendix, [Figure 1-3](#)
 - The Work Number (“Reference #”, see Fig. 1)
 - Experian Verify (“Report ID”, see Fig. 2)
 - TrueWork (“DU Reference Number”, see Fig 3)

How about international borrowers?

- VOE Services will perform employment verifications for borrowers located in Canada, Mexico, and any US territory.
- If needed, translator fees will be passed through to the Client.
- VOE Services will maintain status notifications to any End User regarding these ‘special’ orders.
- We advise you to discuss your international needs with our support team to scope the level of effort and corresponding fees.

How do you handle third-party providers like The Work Number (TWN)?

- We are an authorized user on your behalf with your account and access verifications.
- We can notify you of any TWN requirements and cancel orders that you prefer to process on your own through the TWN platform.

Stay tuned for full cascade development of API to Experian Verify and TWN due to launch by early Q4 2022.

How do you handle adding a VVOE to a VOI?

- On the My Orders page, search for the order and click on the action button to 'Add VVOE'. VOE Services will create a new VVOE order automatically and send it to processing. No End User input is required.
- Encompass, MeridianLink, and Calyx allow you to add orders.

Do you verify self-employment?

- By special request per Client, we will scope the process for self-employed borrowers.

What if I have special needs for my VOE?

- All ordering portals have a comment feature to input special needs.
- Note: Special needs should be requested upon placing an order. Any needs after the completed order will require placing a new order.

Do you verify military personnel?

- No. Military VOE/Is needs to be completed directly by the borrower via [myPay](#) or [myBiz](#). These orders will be cancelled.

Do you verify union personnel?

- Yes, through their current employer/union that processes employee paychecks.
- Details need to be included upfront with the origination of the order.

What happens if you reach the Borrower?

- We will inform the Borrower of what we are doing and the details of the organization that requested the information. We will then disengage from any further Borrower contact and notify the Client End User.

Why does it take longer for some VOE's?

- Manual verifications can take longer dependent upon the type of business and/or employer and how responsive they are to the request.
- VOE Services monitors each order and strives for 98% completion within 72 hours.
- We will notify the Client End User when issues prevent fulfillment.

What happens if my information is incorrect?

- If the Client End User inputs information that is incorrect and we verify different information, the resulting report will alert the End User that there are discrepancies.
- Our VOE processors perform a quality review of the form to ensure it has been completed, is legible, and is signed by the Employer Verifier.
- If the Employer information is incorrect, VOE Services will unlikely be able to verify the Employer. The Client End User will be notified.

What employers can I verify?

- Legitimate employers who will verify the information
- Employers who report to direct third-party employment verification service providers.
- We currently verify with over 30 third-party providers

How do you handle the verification of household employees (ie, nanny, housekeeper)?

- VOE Services will contact the employer and verify the information.
- Input the household employer information is the same as any other employer (name, address, phone number)

How do you handle Independent Contractors?

- Case-by-case basis to determine if they are self-employed.
- VOE Services performs QC on every order and will determine if there is sufficient information from the HD UI input and the order comments to proceed with the verification.
- We will contact the author of the order for additional details and process steps as necessary.

How do you handle a Borrower that is a contractor with the DOD, but technically they are employed by a company that has defense contracts?

- This is typically a case-by-case scenario based on the employee's status.
- VOE Services performs QC on every order and will determine if there is sufficient information from the VOE HD UI input and the order comments to proceed with the verification.
- We will contact the author of the order for additional details and process steps as necessary.

E. Appendix

FIGURES 1-3

Figure 1

➤
The Work
Number

THE WORK NUMBER® VERIFICATION OF EMPLOYMENT

Carlos Danger XXX-XX-6340 - RECORD 1 OF

EMPLOYER: GOOGLE (20786) CURRENT AS OF 05/02/2022

Order Information

Verified On: 05/11/2022
Reference #: 986731777377

Employer

Employer: Google (20786)
Headquarters Address: 1600 Amphitheatre Parkway
Mountain View CA 94043

Reference number would be the identifier the end user adds to their instance of DU input or in their LOS screens

Figure 2

➤
Experian
Verify

Report ID is the identifier you would input to DU or LOS to obtain Day 1 Certainty approval.

experian.

VERIFICATION OF EMPLOYMENT AND INCOME

Alan J. Anderson Address: 28910 Pine Tree Ln. San Diego, CA 92128

Phone: 619-278-8899 Social Security Number: XXXX-XX-5540 Date of Birth: 12/12/1960

Requestor: Bank of San Diego Requestor ID: 1234567 Report ID: 12abc3a4-5678-9ab0-a123-456ab78c9abc

Report Type: ExpVerify-Premium Date Requested: 10/15/2021 At The Request Of: N/A

Figure 3

➤
TrueWork

Martha F

Core Group | Verification of Income Report

DU® Reference Number
ea70b638-38e8-444f-9716-0ed54048955d*

Request Detail

Requester VOE DEPARTMENT - NCS

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